2020-2025 CONSOLIDATED PLAN

City of Murfreesboro
Community Development Department
McFadden Community Center
211 Bridge Ave., Room 136
Murfreesboro, TN 37129

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

As a recipient of federal grant funds, the City of Murfreesboro is required by HUD to submit a Consolidated Plan and Annual Action Plan. These plans serve as the application for funding for the following federal entitlement programs that serve low-income individuals and/or families.

- Community Development Block Grant (CDBG)
- Emergency Solutions Grant (ESG);
- HOME Investment Partnerships (HOME) program; and
- Housing Opportunities for Persons with Aids (HOPWA).

The City of Murfreesboro 's Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. The Consolidated Plan must be prepared and submitted to HUD every three to five years. The City uses a five-year Con Plan cycle and has a program year beginning July 1 through June 30. This plan covers fiscal years 2020 – 2025.

The purpose of the City of Murfreesboro 's Con Plan is to:

- Assess the City's affordable housing and community development needs
- Analyze the City's housing markets
- Articulate the City's priorities, goals, and strategies to address identified needs, and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The City's Consolidated Plan for FY2020 – FY2025 provides data on trends and conditions related to Murfreesboro 's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Murfreesboro receives an annual formula-based allocation from HUD. In Program Year (PY) 2020, the City of Murfreesboro will receive $886,503 in CDBG funding. The federal funding listed above is funding which is received annually to support activities outlined in this Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Murfreesboro has successfully utilized CDBG funds by increasing affordable housing for low- and moderate-income persons. The city also allocated CDBG to local nonprofit organizations to provide essential social services for the homeless, LMI persons, and non-homeless special needs population. The City of Murfreesboro received $868,733.00 in CDBG funding for 2019. A total of $330,058.96 in CDBG funds was expended in 2019. Below is a summary of the City's 2019 expenditures and accomplishments:

GOALS	EXPENDITURES	ACCOMPLISHMENTS
Affordable Housing		
Housing Rehabilitation	$338.39	1
Homeownership Assistance	$42,529.69	1
Acquisition	$30,000.00	1
Public Service Grants	$113,209.33	**2,415**
Fair Housing	$750.00	1
Public Facilities	$36,057.00	1
Administration & Planning	$107,924.55	1
TOTAL	**$330,808.96**	**2,421**

3. Evaluation of past performance

The 2019 CAPER describes and evaluates how the City of Murfreesboro invested formula funds from HUD to meet affordable housing and community development needs. This annual report also provides a general assessment of the City's progress in addressing the priorities and objectives in its Five-Year 2019–2023 Consolidated Plan (Con Plan).

The City of Murfreesboro has successfully utilized CDBG funds by increasing affordable housing for low- and moderate-income persons. The city also allocated CDBG to local nonprofit organizations to provide essential social services for the homeless, LMI persons, and non-homeless special needs population. The City of Murfreesboro identified the following goals during PY2019:

- **Affordable Housing**
  - Direct Financial Assistance to Homebuyers
- **Housing Rehabilitation**
  - Rehabilitation of owner-occupied single-family residence
- **Acquisition**
  - Assist non-profit agencies in purchasing residential units to be rehabbed by the non-profit and used as affordable rental housing.
- **Public Service Grants**

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    - To provide opportunities for self-sufficiency for LMI persons and families.
- **Fair Housing**
    - Support of fair housing activities, education opportunities, and advocacy
- **Public Facilities**
    - Infrastructure improvements to support affordable housing for LMI.
- **Administration & Planning**
    - Grant management, undertaking planning projects, and other eligible administrative tasks.

4. Summary of citizen participation process and consultation process

The following measures were taken to encourage citizen participation:

- Posted copies of the draft plans in City Hall. The location of the copies was noted in the final hearing legal advertisement.
- Posted draft plans electronically on the City's website.
- Provided opportunity to comment on the plans at two formal meeting settings.
- Published all meetings in the local newspaper legal advertisement section.
- Solicited comments from interested social service agencies.
- Advertised final public hearing schedule in the local newspaper. The final public hearing will be held on a date to be announced.
- Web-based surveys for the public from February 14, 2020 to March 1, 2020 which generated 312 responses in total. Questions focused on housing and community development needs.
- A draft of the Consolidated Plan for FY 2020-2025 and the Annual Plan for FY2020 was placed on public display for 30 days beginning on a date to be determined.
- The City held a public hearing on a date to be determined at a time to be determined to obtain final comments on the proposed Consolidated Plan for FY 2020-2025, the proposed use of funds for FY 2020.
- A 30-day comment period was held from Tuesday, March 30, 2021 through Friday, April 9, 2021 for the public to review and provide comments on the Consolidated Plan & Annual Action Plan. The plan was available for review in hard copy at the City's Community Development Department and on the City's Community Development website: http://www.murfreesborotn.gov

5. Summary of public comments

Major needs highlighted during the Public Needs Hearing, Neighborhood Meetings, and stakeholder interviews are as follows:

Public Service Needs:
Additional need for permanent supportive housing programs
Lack of facilities and services for unsheltered homeless persons

Affordable Housing Needs:
There is a need for additional emergency shelter & transitional housing beds
Limited finance resources of local agencies with rapid re-housing programs
Lack of low-income rental housing in Murfreesboro
Acquisition, Senior housing and Owner-Occupied Housing Rehabilitation among top housing needs

Other Needs:
Fair Housing education

These comments have been incorporated into the City's current Consolidated Plan and will be taken in consideration of funding priorities for the City's future Action Plan activities funded with CDBG dollars.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Murfreesboro	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Murfreesboro's Community Development Department is the lead agency for the development, administration, and review of the 2021 – 2025 Consolidated Plan and 2021 Annual Action Plan. The Division administers Community Development Block Grant (CDBG) funds received from the U.S. Department of Housing and Urban Development (HUD), and coordinates execution of projects related to the priorities and goals identified in the Consolidated Plan.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, neighborhood meetings, published meeting notices, and a web survey conducted in both English and Spanish. Consultation with the community and affected service providers is a fundamental component of the Consolidated Plan and Action Plan process. The City of Murfreesboro conducted significant consultation with citizens, municipal officials, non-profit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this Plan.

The last piece of the stakeholder outreach component involved surveying local broadband and hazard mitigation agencies. Additionally, a total of 312 stakeholders completed surveys inquiring about the community and housing needs throughout the City. The City held two public needs assessment meetings through its public participation process prior to the development of the plan and one public meeting to review the draft priorities. These meetings are summarized in the Citizen Participation Section of this plan. Drafts of the plans have been posted on the City webpage. Notices of public meetings and hearings were published in the local newspaper.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

During the development of the Consolidated Plan, the City sought to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in needs assessment meetings held for the purpose of developing the Consolidated Plan. The list of stakeholders is included in the Citizen Participation Comments section.

Based on the public meetings and stakeholder interviews, a set of priorities was established by the City for the next five years.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City of Murfreesboro staff participates with the Housing, Health & Human Services Alliance of Rutherford County (H3ARC) and area service providers to enhance the community's comprehensive Continuum of Care system to end homelessness. This dynamic partnership includes collaborative efforts of a variety of community groups, government agencies. The H3ARC serves as the Lead Agency and has been designated of the CoC as the Collaborative Applicant to apply for the HUD CoC grant. The City enhances coordination of public, private, and non-profit housing providers, human service agencies, and social service providers through the following actions:

- Continues to work with other jurisdictions and the Murfreesboro Housing Authority to prioritize housing needs, provide services, and maximize the use of federal, state, and local funds for affordable housing, community development, and related services.

- Continues to participate in coordinated efforts for shelter and services assisting homeless individuals and families.

- City staff participates in many of the committees that provide direction for 10-year plan to end homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City participated in the leadership and guidance of the H3ARC, the lead entity for the Continuum of Care (CoC). The Community Development Director or designee represents the Mayor on the H3ARC Executive Committee and chairs the Rating and Ranking Working Group. The working group is responsible for ranking CoC housing competition applications. The CoC participates in the City's outreach to eligible non-profit agencies to offer funding through a competitive application process for ESG funding. With the City's representation within the CoC structure on the Executive Committee, at general meetings and in workgroups, the task of allocating funds is based on need in the jurisdiction, and the process is a result of joint efforts. H3ARC is the lead agency for HMIS and training and best practice for the use of HMIS is promoted within the membership. The H3ARC Service Providers Working Group is responsible for developing performance standards. The Rating and Ranking Working Group evaluates outcomes.

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2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	The Family Center
	Agency/Group/Organization Type	Children Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting
2	Agency/Group/Organization	Boys & Girls Club of Rutherford County
	Agency/Group/Organization Type	Youth services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting
3	Agency/Group/Organization	Doors of Hope
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting
4	Agency/Group/Organization	The Journey Home
	Agency/Group/Organization Type	Housing/Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting

Table 2 – Agencies, groups, organizations who participated

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Identify any Agency Types not consulted and provide rationale for not consulting

All entities were considered for consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing, Health & Human Services Alliance of Rutherford County	Affordable housing, services, and economic development
10-Year Plan to Prevent Hunger and End Homelessness	Housing, Health & Human Services Alliance of Rutherford County	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies.
Analysis of Impediments to Fair Housing Choice, 2015	City of Murfreesboro	Barriers to affordable housing opportunities from the Analysis of Impediments were included in this Consolidated Plan.
Public Housing Plan	Murfreesboro Housing Authority	MHA's Five-Year Plan to ensure consistency with City's HUD Consolidated Plan

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximizing the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

Combined, these agencies provide housing and supportive services to the community's special needs populations, including persons with disabilities, homeless families and individuals, chronic homeless persons, persons with HIV/AIDS, and the elderly. In addition to many of the agencies listed above many of the groups and agencies that were consulted provided information during the development of the plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

City of Murfreesboro Community Development staff worked with the community in developing goals and objectives. The developed goals are a result of feedback from the community regarding issues to be resolved and projects in need of funding. The City has an adopted Citizen Participation Plan to ensure consistent outreach efforts. A community needs survey in English and Spanish was available to residents, housing service providers. The survey ran from February 14, 2020 to March 1, 2020 and was advertised along with the community meetings through a newspaper advertisement and English and Spanish. A total of 312 surveys were collected.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Survey	Non-targeted/ broad community	A total of 312 surveys was received.	See Survey Results in Citizen Participation Comments.	None	https://www.cognitoforms.com/CityOfMurfreesboro1/HomelessnessNeedsSurvey; https://www.cognitoforms.com/CityOfMurfreesboro1/HousingNeedsSurvey; https://www.cognitoforms.com/CityOfMurfreesboro1/NonHousingNeeds;
2	Public Hearing	Non-targeted/ broad community	Four local organizations attended the Needs Assessment Meeting.	Affordable housing, lack of affordable rental housing, lack of shelters, need for housing rehabilitation, and employment were the top needs identified. Some other concerns expressed were fair housing.	None	n/a
3	Newspaper Ad	Non-targeted/ broad community	The public was notified of the public meetings via a newspaper ad	The City did not receive any comments based solely on the newspaper ad.	All comments were accepted	n/a

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on HUD provided figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level. The current economic recession has substantially increased the number of households experiencing housing problems and cost burdens.

HUD receives a "special tabulation" of data from the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. These "special tabulation" data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income) and household types of particular interest to planners and policy-makers. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, is used by local governments for housing planning and as part of the Consolidated Planning process.

Assessing the specific housing needs of Murfreesboro, Tennessee is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the City's affordable rental and single-family homes was conducted based on available demographic, economic and housing data for the City of Murfreesboro utilizing HUD's new eCon Planning Suite downloaded in the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions identify funding priorities in the Consolidated Plan and Annual Action Plan. Highlights of this assessment are provided in this section.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2011-2015 5-Year American Community Survey, the City of Murfreesboro is home to 117,975 residents living in 44,520 households, as shown in Table 5. Since 2009, the population grew by 8%, while the number of households expanded by 15%. Median household income increased by 7% from $47,679 in 2009 to $51,094 in the 2011-2015 ACS.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	108,755	117,975	8%
Households	38,674	44,520	15%
Median Income	$47,679.00	$51,094.00	7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

Table 6 identifies income levels for a variety of household types, including small families (2-4 members) large families (5 or more members), households with young children, and households with seniors. As shown, 25,070 households in the City of Murfreesboro have low or moderate incomes (under 80% of HUD Area Median Family Income (HAMFI)), and together they comprise 43% of the City's households. Looking at income level by household type shows that over half of large family households (58% or 1,900 households) and households with at least one person 62-74 years of age (53% or 3,429 households) are low or moderate income. Households that contain at least one person 75 or older (69%) and households with one or more children 6 years old or younger (62%) have a disproportionately lower incomes below 80% than the City as a whole. Small families have the lowest share with low and moderate incomes at 43% (8,589 households).

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,430	5,005	8,545	5,090	19,440
Small Family Households	1,630	1,530	3,360	2,069	11,220
Large Family Households	310	515	620	455	1,350
Household contains at least one person 62-74 years of age	640	865	1,140	784	3,080
Household contains at least one-person age 75 or older	510	660	455	400	1,004
Households with one or more children 6 years old or younger	1,030	1,004	1,623	983	2,840

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	145	80	40	345	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	40	0	35	115	15	0	25	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	99	123	280	30	532	20	65	0	0	85
Housing cost burden greater than 50% of income (and none of the above problems)	3,785	855	104	40	4,784	625	489	384	40	1,538

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	590	1,740	2,065	165	4,560	120	375	1,059	584	2,138
Zero/negative Income (and none of the above problems)	285	0	0	0	285	200	0	0	0	200

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,000	1,165	470	145	5,780	660	549	410	40	1,659
Having none of four housing problems	1,075	2,175	4,860	2,390	10,500	220	1,110	2,810	2,515	6,655
Household has negative income, but none of the other housing problems	285	0	0	0	285	200	0	0	0	200

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,150	1,075	830	3,055	169	208	690	1,067
Large Related	199	190	59	448	45	125	58	228
Elderly	383	362	200	945	404	419	298	1,121
Other	2,835	1,175	1,189	5,199	159	153	394	706
Total need by income	4,567	2,802	2,278	9,647	777	905	1,440	3,122

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	975	315	0	1,290	154	89	260	503
Large Related	150	30	0	180	45	45	14	104
Elderly	303	259	25	587	334	229	75	638
Other	2,465	385	104	2,954	129	124	35	288
Total need by income	3,893	989	129	5,011	662	487	384	1,533

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	124	158	280	30	592	20	55	25	0	100

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	15	4	0	0	19	0	10	0	0	10
Other, non-family households	0	0	0	35	35	15	0	0	0	15
Total need by income	139	162	280	65	646	35	65	25	0	125

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of single person households in need of housing assistance are not available for the City of Murfreesboro. In Tables 9 and 10 above, non-elderly single person households are included in the "other" household's category, along with non-family households, such as roommates or non-married partner households. Table 9 shows that there are an estimated 5,199 "other" renter households and 706 "other" owner households with low or moderate incomes who spend more than 30% of their income on housing. Of these, 89% of renter households and 73% of owner households are also severely cost burdened, meaning that they spend over 50% of their income on housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

The City of Murfreesboro does not have data available to estimate the number of persons or households who are victims of domestic violence, dating violence, sexual assault, or stalking who are in need of housing assistance. Input from housing and homeless services providers, however, indicates a continued need for housing for domestic violence victims in Murfreesboro. The Domestic Violence and Sexual Assault Center of Rutherford County provides the citizens of Rutherford County with the resources and assistance necessary to effectively deal with the personal, social, and legal implications of victimization by domestic violence and sexual assault. The Center specializes 247 crisis support,

emergency shelter, sexual assault advocacy to victims of domestic violence, sexual assault, or stalking. According to their 2019 Annual Report, there were over 1,800 persons served through their services in that year. Those services include assistance through crisis lines, shelter, counseling, and court advocacy.

What are the most common housing problems?

By far the most common housing problems in the City of Murfreesboro for both owners and renters are cost burdening and severe cost burdening. Table 9 reveals that 7,369 low- and moderate-income renter households spend more than 30% of their income on housing, as do 1,682 low- and moderate-income owner households. Taken together, there are 15,082 cost burdened households with incomes below 80% AMI. Of these, 12,589 households have a severe cost burden (9,647 renters and 3,122 owners), comprising 72% of total low- and moderate-income households, as Table 9 displays.

Crowding (more than one person per room) affects 581 renters and 125 owners with low and moderate incomes, or 92% of all households in that income group (Table 11), a considerably lower share than are affected by cost burdens or severe cost burdens.

Are any populations/household types more affected than others by these problems?

Renter-occupied households with incomes lower than 80% of the area median income are most likely to be cost-burdened, and renter residents in Census Tracts 414.01, 414.02, 414.03, 419 and 421 (all Qualified Census Tracts) are more likely to experience this problem than elsewhere in Murfreesboro.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage job, rent consuming more than 30% of their income, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present: family conflicts, domestic violence, doubling up with family members, recent crisis, housing with code or safety violations, family members with disabilities, criminal histories, history of mental health or chemical dependency, difficulty navigating systems to access public benefits or community-based services, and prior experience with homelessness.

For formerly homeless families and individuals receiving housing assistance but nearing the termination of that assistance, key needs include access to Social Security disability and other benefits; stable employment or access to mainstream job training, employment, and education programs; linkages to

health and mental health services; convenient access to affordable childcare and transportation; and continued case management and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Murfreesboro does not prepare estimates of its at-risk population. The Homeless Alliance of Rutherford County (H3ARC) 2019 Point-in-Time Count of homeless persons identified 384 persons at risk of homelessness. This included people staying temporarily with family or friends, in a hotel or motel, or sharing a home on a permanent basis with another family, often living in crowded or inadequate conditions.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness.

Low incomes and high housing cost burdens are two housing characteristics linked with instability and an increased risk of homelessness. Renters with incomes under 30% AMI and housing costs burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in hours, or medical emergency/condition. Additionally, families or individuals doubling up with other, unrelated households are at an increased risk of homelessness. In the City of Murfreesboro, there are 3,893 extremely low-income renter households (under 30% AMI) spending more than 50% of their income on housing.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need.

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race and ethnicity and income level. The four housing problems include: (1) cost burden (paying more than 30% of income for housing and utilities); (2) overcrowding (more than one person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income (AMI)); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 84% or 5,375 households in the City of Murfreesboro have one or more housing problems (as shown in Table 13). Four racial/ethnic groups experienced one or more housing problems: Whites (82%), Blacks at 86%, Asians at 87% and Hispanics at 86%. Pacific Islanders experience housing

problems 100% of the total ethnic population of 15 at this income range.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,375	575	485
White	3,340	420	310
Black / African American	1,380	135	85
Asian	165	10	15
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	304	15	35

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Most households with incomes from 30 to 50% AMI have one or more housing problems (77% or 5,010 households) in the City of Murfreesboro. American Indian/Alaska Natives face housing problems at a somewhat lower rate (39%), while other racial/ethnic groups face needs at a higher rate: 83% of African American households, 75% of White households, 70% of Asian households, and 83% of Hispanic households have one or more housing needs.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,850	1,160	0
White	2,415	800	0
Black / African American	893	178	0
Asian	165	70	0
American Indian, Alaska Native	14	30	0
Pacific Islander	0	0	0
Hispanic	260	53	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

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*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Of the 8,559 City of Murfreesboro households with moderate incomes, 47% have at least one housing problem. In the City, Asians (65% or 197 households) has the highest rate of housing problems in the 50-80% income range. White households (46% or 3,270) at this income range have a similar average as the City as a whole. As for the other racial/ethnic groups in with moderate income, over half of Black households face one or more housing problems at 55%. Hispanic households have a disproportionately lower incidence of housing need at 19% of the total population at the moderate-income level.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,994	4,565	0
White	2,749	3,270	0
Black / African American	845	700	0
Asian	129	68	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	330	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

At 80%-100% AMI, 924 or 18% households in the City of Murfreesboro have at least one housing problem. Identically, White, and Black households have housing needs that are on par with the City as a whole at 18% for both racial groups. One ethnic group has a disproportionate need at the middle income: Hispanics at 27% or 65 households with one or more housing problem.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	924	4,160	0
White	764	3,369	0
Black / African American	90	400	0
Asian	0	118	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	180	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

Overall, CHAS data regarding housing problems by income level and race/ethnicity show that need is more common at low incomes – 90% of extremely low and 77% of low-income households face one or more housing problems. At moderate incomes, that rate falls to 47%, and at middle incomes, to 18%.

Four groups experience a disproportionately greater incidence of housing needs than the City as a whole. They include low income (30-50% AMI), 83% of African American households, 75% of White households, 70% of Asian households, and 83% of Hispanic households have one or more housing needs. Finally, at middle incomes (80%-100% AMI), Hispanics at 27% or 65 households face needs, well above the citywide rate of 18%.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines *severe* housing needs by income level and householder race and ethnicity. Like in the preceding analysis, this section uses HUD's definition of disproportionately greater need, which occurs when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 17 through 20 identify the number of households experiencing one or more of the severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe overcrowding (more than 1.5 persons per room); (3) lacking complete kitchen facilities; and (4) lacking complete

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plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 72% of households in the City of Murfreesboro experience a severe housing problem (4,660 households). About three-thirds of Whites have a severe housing need (73%). Black households (1,115) in the 0%-30% AMI experience severe housing needs at 69%, Asian households (130) at 68%, and Hispanic households at a rate of 86%. Fifteen (100%) of Pacific Islander households face severe housing problems at a disproportionately greater rate.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,660	1,295	485
White	2,970	790	310
Black / African American	1,115	410	85
Asian	130	45	15
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	269	50	35

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

At low incomes (30-50% AMI), one-third of all City of Murfreesboro households have a severe housing problem (34% or 1,714 households). Whites, Hispanics, American Indians/ Alaska Natives, and Blacks face severe housing problems at rates relatively close to that of the City (32%-41%). Asian household have a disproportionately lower rate of severe housing needs at 24% of the entire City.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,714	3,285	0
White	1,079	2,145	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	362	700	0
Asian	55	175	0
American Indian, Alaska Native	14	30	0
Pacific Islander	0	0	0
Hispanic	130	189	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

At the 50%-80% AMI rate, 880 households or 10% of moderate income households have one or more severe housing needs. White and Black households have severe housing needs relatively close the City of Murfreesboro as a whole (11% and 8%, respectively). At this income level, Asian households (85) have disproportionately high rates of severe housing needs (42%). Hispanic household have a lower rate of severe needs in this income level (2% or 10 households).

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	880	7,670	0
White	650	5,370	0
Black / African American	129	1,405	0
Asian	85	119	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	395	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

At middle incomes, only 4% or 185 households have a severe housing problem). Likewise, only 4% or 185 White households experience a severe housing problem. There are no racial/ethnic groups that have a disproportionately high rate of severe housing needs.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	4,905	0
White	185	3,959	0
Black / African American	0	490	0
Asian	0	118	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	250	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Overall, severe housing problems are most acute at lower income levels. Nearly three-quarters (72%) of City of Murfreesboro households with incomes below 30% AMI face a severe need. At the 30-50% AMI income range, 34% of City residents have one or more severe house needs. As incomes increase, rates of severe housing problems lessen, dropping to 10% at the 50-80% AMI income level and 4% at the 80-100% AMI level.

Fifteen household (100%) of Pacific Islander households face severe housing problems at a disproportionately greater rate at very low-income level (0%-30%), and Asian households (85) have disproportionately high rates of severe housing needs at 50%-80% AMI (42%).

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

While the preceding sections assessed all housing and severe housing problems by race and ethnicity, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, "no/negative income," identifies households without an income, from whom cost of housing as a share of income was not calculated. Note that no more than three percent of households in any racial or ethnic group has no or negative income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,595	7,754	6,685	505
White	23,659	5,144	4,395	325
Black / African American	3,370	1,785	1,468	85
Asian	725	264	225	15
American Indian, Alaska Native	40	0	4	0
Pacific Islander	20	0	15	0
Hispanic	1,083	325	314	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

As Table 21 shows, 17% of households in the City of Murfreesboro spend between 30 and 50% of their income on housing costs. Black and Asian households are more likely to spend within this range when compared to the jurisdiction overall (27% and 21%, respectively). No racial or ethnic group is disproportionately likely to fall within this category.

At less than 30% of income on housing costs, 66% of households fall in this category. Black, Asian, Pacific Islander and Hispanic households fall in relatively the same range (50%-62%) as the jurisdiction as a whole. American Indian/Alaska Native households are disproportionately likely to fall within this category at 91% for the City as a whole.

Citywide, 15% of households spend over 50% of their income on housing costs. Rates of severe cost burdening by race and ethnicity range from 13% for Whites to 22% for Blacks. Pacific Islanders are the only group to face a disproportionately high rate of severe cost burdening (43% versus 15% for the jurisdiction as a whole).

Combining the 30-50% and over 50% cost ranges shows that there are a total of 14,439 cost burdened households in the City of Murfreesboro, which constitutes 32% of the City's total households. By race and ethnicity, rates of cost burdening range from 7% for Asians to 36% for Hispanics. Two groups are disproportionately likely to be cost burdened: African Americans (60% or 2,950 households) and Hispanics (52% or 9,190 households).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Tables 13 through 21 identify several instances of disproportionately greater need, which are summarized below:

Housing Problems – At extremely low incomes, Pacific Islanders experience housing problems 100% of the total ethnic population of 15 at this income range. At higher incomes (80-100% AMI), One ethnic group has a disproportionate need at the middle income; Hispanics at 27% or 65 households with one or more housing problem compared to 18% for the jurisdiction as a whole. Finally, at middle incomes, no group has a disproportionately greater need than the jurisdiction as a whole.

Severe Housing Problems – Fifteen household (100%) of Pacific Islander households face severe housing problems at a disproportionately greater rate at very low-income level (0%-30%) than the jurisdiction as a whole (72%), and Asian households (85) have disproportionately high rates of severe housing needs at 50%-80% AMI (42%). At the 50%-80% AMI rate, 880 households or 10% of moderate-income households have one or more severe housing needs.

Housing Cost Burdens - Combining the 30-50% and over 50% cost ranges shows that there are a total of 14,439 cost burdened households in the City of Murfreesboro, which constitutes 32% of the City's total households. By race and ethnicity, rates of cost burdening range from 7% for Asians to 36% for Hispanics. Two groups are disproportionately likely to be cost burdened: African Americans (60% or 2,950 households) and Hispanics (52% or 9,190 households).

If they have needs not identified above, what are those needs?

Stakeholder input shows that, in addition to housing needs-, low- and moderate-income households are also more likely to face difficulties affording transportation and childcare costs. For low incomes households without a car, transit access and hours may impact their ability to obtain and keep employment. Additionally, low- and moderate-income disabled persons may face difficultly affording paratransit service.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The U.S. Department of Housing and Urban Development (HUD) defines a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) as an area with one or more census tracts that contain the following characteristics:

(i) a family poverty rate greater than or equal to 40 percent, or
(ii) a family poverty rate greater than or equal to 300 percent of the metro region's tract average,
(iii) whichever is lower.
(iv) and a non-white population that is greater than 50 percent.

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Non-White includes persons identified as Hispanic or Latino (including Hispanic White), Black or African American, Asian, Native Hawaiian or Pacific Islander, American Indian or Native Alaskan, Other Races or Multi-racial. There are no census tracts in Murfreesboro that reach the thresholds described above.

NA-35 Public Housing – 91.205(b)

Introduction

The Murfreesboro Housing Authority (MHA) is a nonprofit corporation that began in 1950 to provide housing for low-income families. The authority is governed by a five-member Board of Directors appointed by the Mayor of Murfreesboro. The mission at the Murfreesboro Housing Authority is to provide decent, safe and sanitary housing in good repair for eligible families in a manner that promotes serviceability, economy, efficiency and stability of the developments; and to utilize all available resources to maximize the social and economic opportunities of our residents.

The Murfreesboro Housing Authority Section 8 Homeownership Program provides qualified Section 8 participants the opportunity to purchase a home. MHA requires participants to provide a minimum of 1% of the purchase price of the home and that the first mortgage holder be a federally regulated financial institution. MHA has partnered with Affordable Housing Resources Inc., to provide pre- and post-purchase counseling to program participants. MHA administers 695 Housing Choice Vouchers and manages 120 public housing units.

In MHA's 2021-2025 Five Year Annual Agency Plan the organization describes these six goals:

1. Expand the Supply of Assisted Housing
2. Improve the Quality of Assisted Housing
3. Increase Assisted Housing Choices
4. Provide an Improved Living Environment
5. Promote Self Sufficiency and Personal Development of Assisted Households
6. Support the requirements of the Violence Against Women Act (VAWA)

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Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units with vouchers in use	0	0	278	693	0	663	30	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,270	10,250	0	10,339	8,283	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	6	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	58	102	0	100	2	0
# of Disabled Families	0	0	68	198	0	188	10	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	278	693	0	663	30	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	119	267	0	250	17	0	0
Black/African American	0	0	146	422	0	409	13	0	0
Asian	0	0	13	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	7	0	6	1	0	0
Not Hispanic	0	0	277	686	0	657	29	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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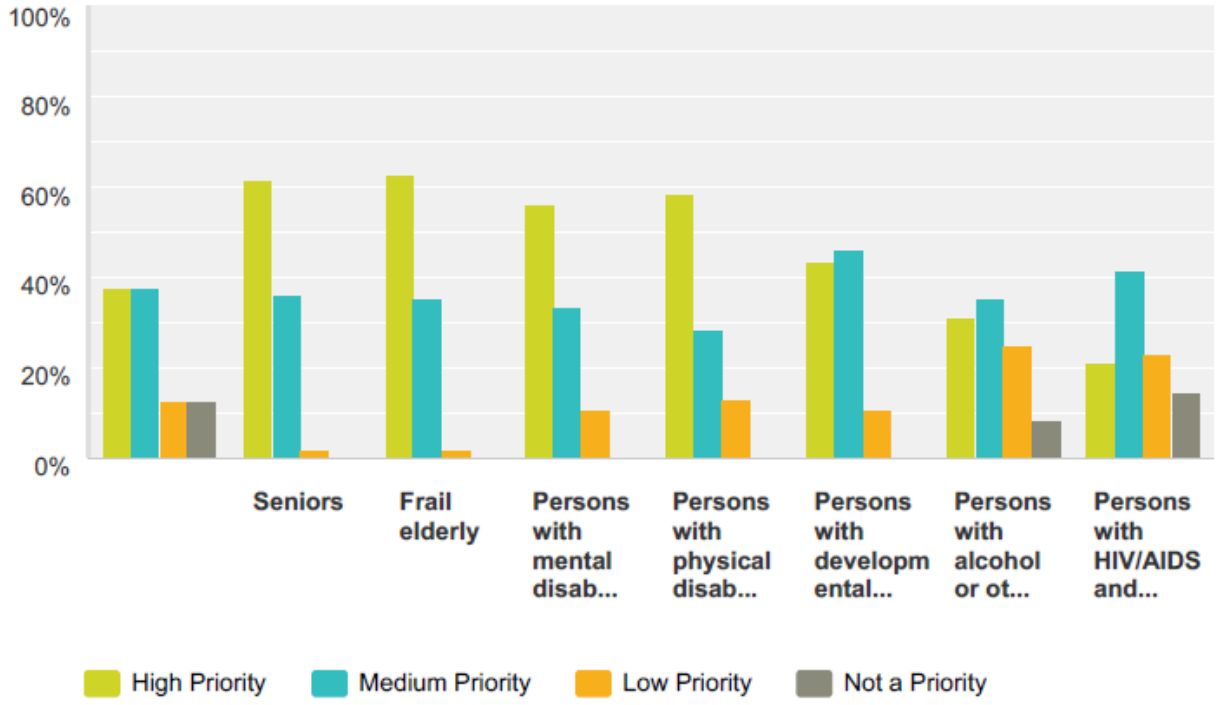
Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Of the MHA's 440 Housing Choice Voucher holders, 198 (29%) were disabled and 102 (15%) were over the age of 62 according to the HUD PIC data displayed in the tables above. When surveyed for input related to this plan, residents indicated housing needs for seniors and frail elderly are high priority. Also, the need for housing for persons with mental disabilities and persons with physical disabilities is critical.

Housing Needs – City of Murfreesboro



Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public housing residents and Housing Choice Voucher holders have extremely low incomes. Thus far, public housing residents and voucher holders need help increasing their incomes through job training, financial literacy, credit score improvement, and financial assistance to afford the City's housing costs and move toward self-sufficiency.

How do these needs compare to the housing needs of the population at large?

The needs of public housing residents and housing choice voucher holders are largely consistent with the needs of the low- and moderate-income population at large. In the general population, tenants are concerned about the quality and affordability of their existing housing. Without the housing subsidies and other supports provided by MHA, some of the affordability issues faced by the general population are even more acute.

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section provides an assessment of City of Murfreesboro's homeless population and their needs. Data is provided by the Homeless Alliance of Rutherford County (H3ARC) Point in Time Count (PITC) of sheltered and unsheltered homeless persons in the City of Murfreesboro. The count took place on the night of January 28, 2019.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

2019 Point-in-Time Count	Number Counted	Share of Total
Total	**384**	**100%**
HOMELESS STATUS		
Emergency Shelter	139	36%
Transitional Housing	83	22%
Unsheltered	162	42%
SUBPOPULATIONS		
Veterans	21	5%
Serious Mental Illness	82	21%
Chronic Substance Abuse	58	15%
HIV/AIDS	2	1%
Victims of Domestic Violence	37	10%
CHILDREN AND YOUTH		
Children in Families	35	9%
Children of Parenting Youth	3	1%
Unaccompanied Youth	17	4%
Under age 18	1	0%

Data Source: Homeless Alliance of Rutherford County (HARC) Point in Time Count 2019

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2019 Point-in-Time Count, 35 children (under 18) were homeless, which represents 9% of the total homeless population counted. There were 21 or 5% of homeless veterans were counted.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Point-in-Time Count data reflects that the majority of the homeless population is White at 74% of the 384 individuals counted. Black homeless individuals represented 24% and other races represented 2% of the total counted.

2019 Point-in-Time Count	Number Counted	Share of Total
Total	**384**	**100%**
Demographic by Race		
Black or African American	94	24%
White	283	74%
Asian	0	0%
American Indian or Alaska Native	0	0%
Native Hawaiian or Other Pacific Islander	1	0%
Multiple Races	6	2%

Data Source: Homeless Alliance of Rutherford County (HARC) Point in Time Count 2019

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As of the 2019 count, most of the homeless population was sheltered in emergency shelters or transitional housing (58%). The remaining of the homeless population (42%) was unsheltered.

Describe the nature and extent of homelessness by racial and ethnic group.

HMIS data: Note that data the percentages represent 100% of the clients who answered these demographic questions. However, not all clients answer every question.

Describe the nature and extent of unsheltered and sheltered homelessness.

The sheltered count also includes site-based transitional housing which consists of small group homes and one large faith-based transitional housing program.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of City of Murfreesboro who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental) persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

HUD considers the following to be special needs populations:

- Elderly (defined as 62 and older)

- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Victims of domestic abuse, dating violence, sexual assault, and stalking.

Describe the characteristics of special needs populations in your community:

Both the elderly and persons with disabilities have difficulties in finding accessible and affordable housing. In addition to housing, these populations are challenged to find transportation and other supportive services. Persons with alcohol and other drug addiction problems often have difficulty finding resources and treatment facilities including the lack of a central point reference for persons seeking assistance. Persons living with HIV/AIDS are more likely to have income instability because of their medical condition and this can lead to the increased likelihood of homelessness. The needs of victims of domestic violence can vary to include shelter, transitional, and long-term housing, medical, counseling, and legal services.

What are the housing and supportive service needs of these populations and how are these needs determined?

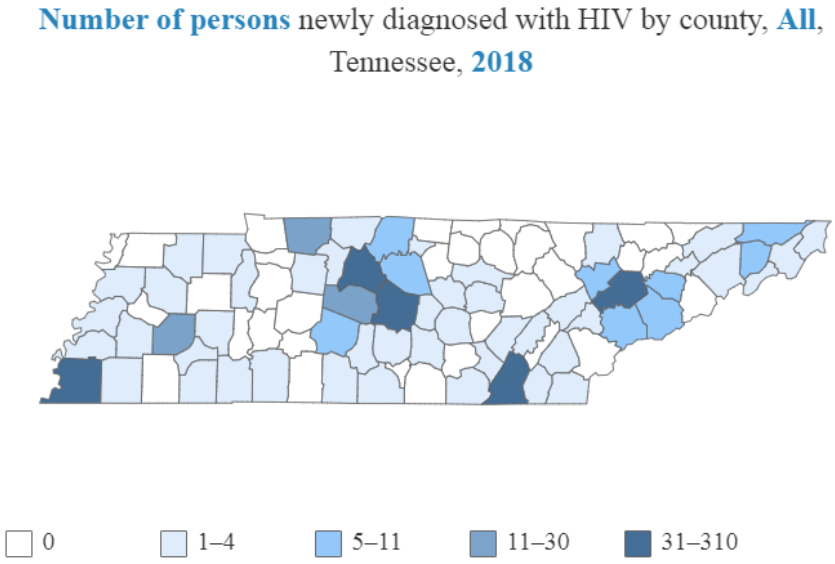
Populations affected by a lack of affordable housing include those with mental health issues, disabled, seniors, and low to middle class individuals/families. Housing and supportive service needs vary by population. For seniors, the greatest need is for affordable housing designed to allow for successful aging in place. Victims of domestic violence need emergency shelter for the short term, but their long-term needs will include transitional- and permanent supportive housing. Veterans often use shelter services, food banks and other supportive services, but many have difficulty accessing these services because of mental health and/or substance abuse issues. Some persons with mental, physical and/or developmental disabilities need supportive housing, particularly those who require on-site supervision, while those who can live independently need permanent housing. Many of the Drug Court clients have come from jail and do not have stable housing or jobs to pay for housing. Many persons escaping domestic violence have never had credit in their own name, and this can be a barrier to obtaining housing or utility service.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Tennessee Department of Health, in 2018 there were 18,056 persons living with HIV, and 757 newly diagnosed persons with HIV in the state. Overall, the HIV diagnosis rate increased from 10.8% in 2017 to 11.2% in 2019 in Tennessee. In Rutherford County, which is located in the Middle HIV Community Planning Region, the rate of people newly diagnosed with HIV was 10.5 per 100,000 persons, and there were 34 (17% of the region) newly diagnosed cases in 2018. This rate was an increase from 2017, in which newly diagnosed cases were 8.5 in 100,000 persons and 27 new cases. Rutherford County

has the 2nd highest number of new cases in the planning region, and 1 of the 5 counties with the highest new incidences of new HIV cases in Tennessee.

Monitoring HIV incidence is critical for allocating resources and evaluating the effectiveness of HIV testing and other prevention programs. Improved surveillance methods allow resources to be better directed for programs and resources to the populations most affected.



Source: Tennessee Department of Health, HIV Surveillance Reports

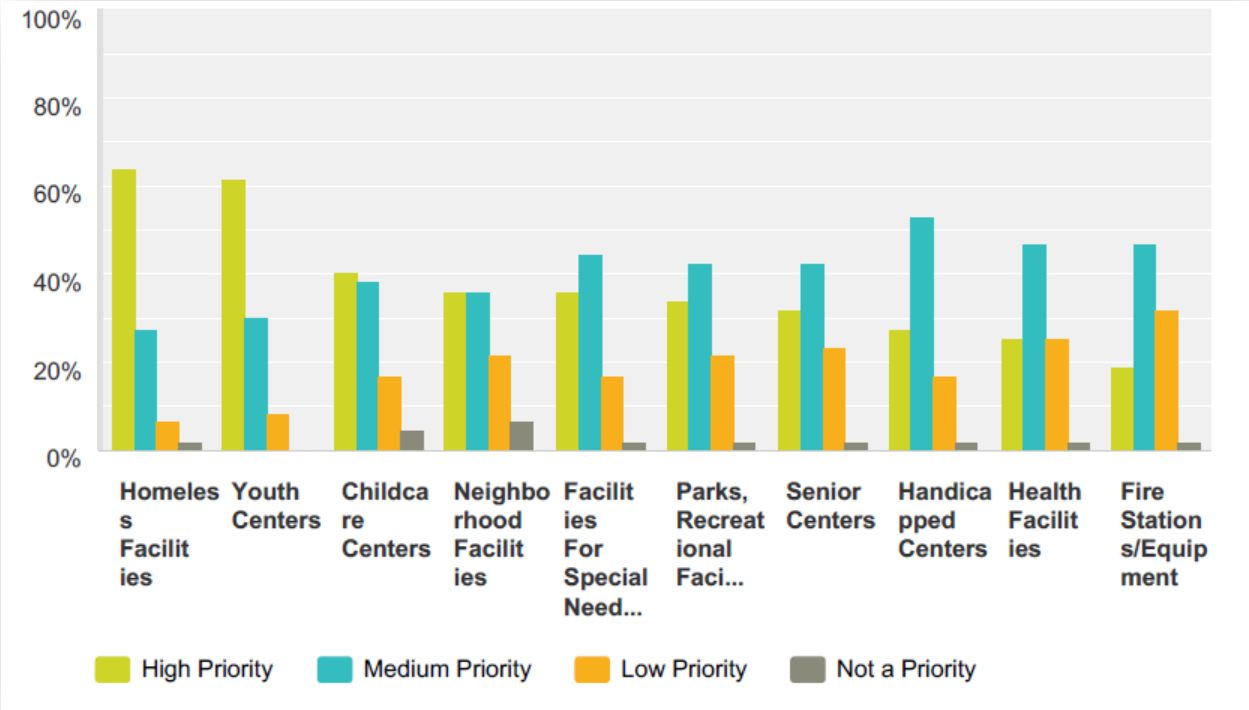
NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The highest priorities for public facilities in the City of Murfreesboro include homeless facilities, youth centers, childcare centers, neighborhood facilities, and facilities for special needs populations. When asked to prioritize needs, homeless facilities and youth centers were ranked highest. The lowest-ranked facility needs were health centers and fire stations and equipment.

OMB Control No: 2506-0117 (exp. 09/30/2021)

City of Murfreesboro - Publics Facilities Needs



How were these needs determined?

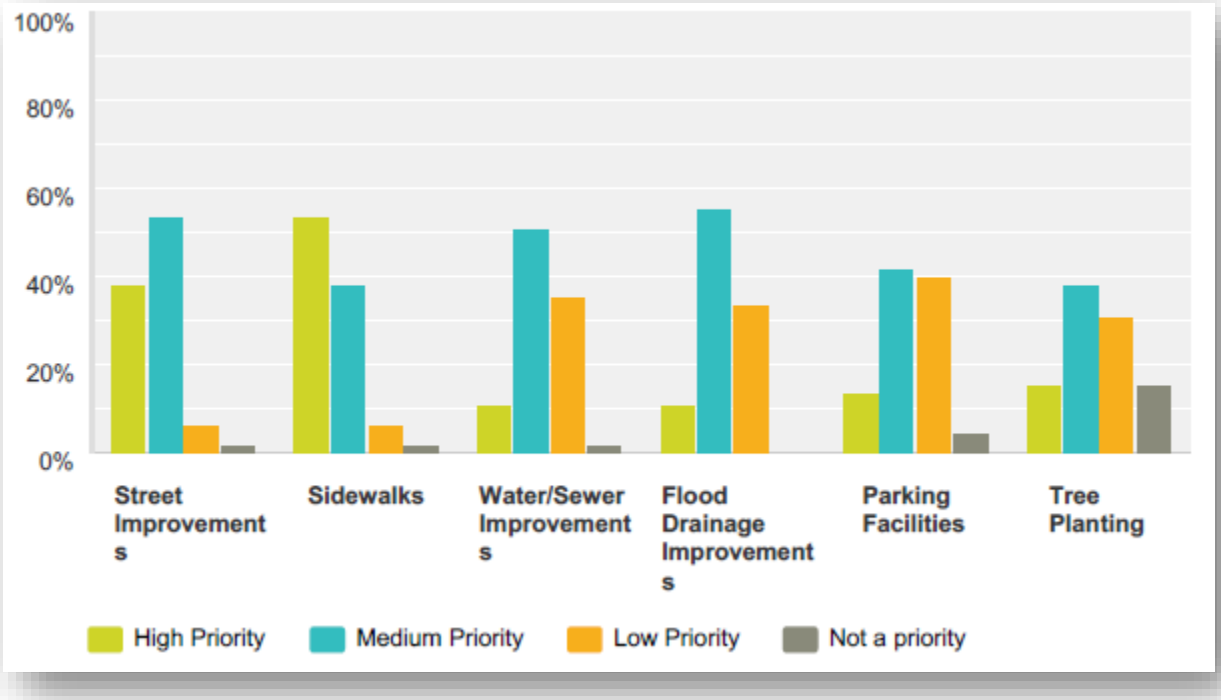
These needs were determined by requesting feedback on needs across the community through a series of stakeholder interviews, public meetings, and an online resident survey.

Describe the jurisdiction's need for Public Improvements:

Sidewalks (37.78%) and street improvements (53.33%) were seen by the City of Murfreesboro's residents as an important public improvement need. Water/sewer improvements and flood drainage improvements were rated as medium priority for public improvements. The lowest priority needs under this category according to City of Murfreesboro's residents include parking facilities and tree planting.

OMB Control No: 2506-0117 (exp. 09/30/2021)

City of Murfreesboro - Publics Improvement Needs



How were these needs determined?

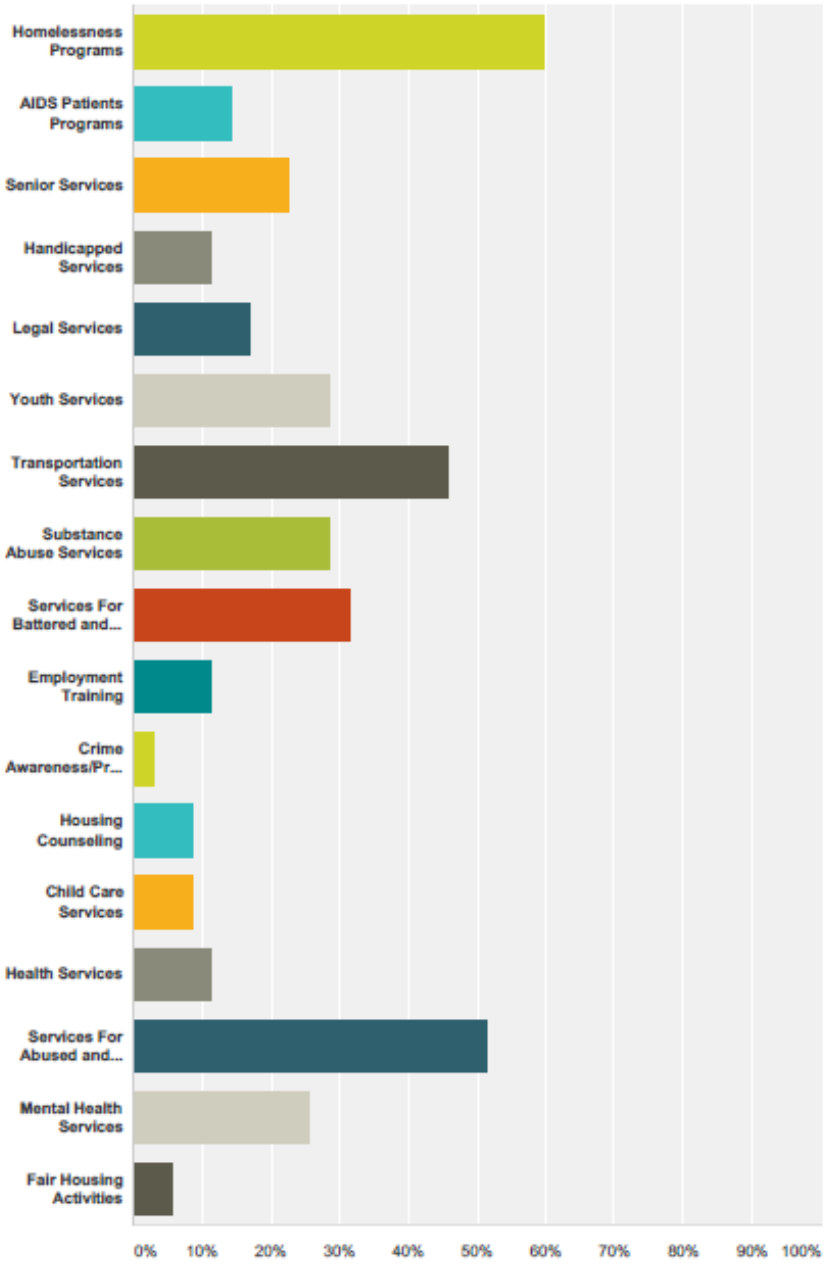
These needs were determined by requesting feedback on needs across the community through a series of stakeholder interviews, public meetings, and an online resident survey.

Describe the jurisdiction's need for Public Services:

Homeless programs and services and abused and neglected children were ranked by survey respondents as public services needs with the highest priority (60% and 51%, respectively). Forty-five percent of respondents ranked transportation services and 28% of respondents ranked youth services and substance abuse services as City of Murfreesboro's needs. Low priority needs include services for battered and abused spouses and abused and neglected children.

OMB Control No: 2506-0117 (exp. 09/30/2021)

City of Murfreesboro - Publics Improvement Needs



How were these needs determined?

These needs were determined by requesting feedback on needs across the community through a series of stakeholder interviews, public meetings, and an online resident survey.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

While housing opportunities can be limited by household income and purchasing power, the lack of affordable housing options can result in a significant hardship for low-income households, preventing them from meeting other basic needs. Low-income residents often have fewer financial resources available for making monthly rent or mortgage payments. Those low-income residents who do choose to purchase a home must keep even more funds available for taxes, insurance, homeowners association fees, and home maintenance and repairs. Because home ownership requires significant investment for most residents, many low- and moderate-income households choose to rent their homes as opposed to purchasing one. Under most residential property leases, this option calls for less responsibility and less investment from the home occupant than if they were to purchase a home.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the City of Murfreesboro. These tables use 2011-2015 ACS data from HUD's eCon software. There have been significant changes in housing prices in recent years which are not fully captured in this data and will be discussed at the end of this section.

Data provided by the 2011-2015 ACS, as shown in following tables reveals 62% of the City's housing stock was of single-family configuration with attached and detached unit structures. The remaining housing stock was in a variety of multi-family configurations, ranging from 2-4 unit structures to structures with 20 or more units. According to the 2011 ACS, the City's housing stock held 29,659 (62%) single family units; 3,635 (8%) with 2- 4 units; 10,380 (22%) with 5-19 units; and 3,145 (7%) of the housing stock with 20 or more units. The City also had 690 (less than 1%) mobile home structures in its inventory.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	26,575	56%
1-unit, attached structure	3,084	6%
2-4 units	3,635	8%
5-19 units	10,380	22%
20 or more units	3,145	7%
Mobile Home, boat, RV, van, etc	690	1%
Total	***47,509***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	44	0%	585	3%
1 bedroom	68	0%	5,040	23%
2 bedrooms	2,650	11%	9,020	42%
3 or more bedrooms	20,290	88%	6,802	32%
Total	***23,052***	***99%***	***21,447***	***100%***

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City administers a variety of housing related programs to assist low- and moderate-income residents to afford and maintain housing. These programs are funded primarily through federal Community Development Block Grant Program. The City utilizes these federal funds to address the priority needs and specific objectives identified in the Consolidated Plan.

The lack of affordable housing in the City is a major obstacle for residents. This lack of affordable housing particularly affects low- and moderate-income households, seniors, people with disabilities, single head of households, and young adults. To foster the development of affordable housing, the City operates a Homeowner Housing Rehab and Homeownership Assistance programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

At this time, none of the publicly funded and assisted units are anticipated to be lost during the 5 year Consolidated Plan period extending through 2021.

Does the availability of housing units meet the needs of the population?

Consultations with housing service providers and community meetings revealed that there remains a need for affordable rental units, emergency shelter and transitional housing beds for individuals exiting homelessness as well as two and three bedroom apartments for very low and extremely low-income families.

Describe the need for specific types of housing:

There is a need for safe, sanitary, accessible, and affordable housing throughout the City. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income, and practical options are needed to ensure the availability of accessible units for the elderly and people with physical disabilities.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the City of Murfreesboro. These tables use 2005-2009 ACS data from HUD's eCon Software. There have been significant changes in housing prices in recent years which are not fully captured in this data and will be discussed at the end of this section.

In the Nashville-Davidson-Murfreesboro-Franklin HMFA, the 2020 Fair Market Rent (FMR) for a two-bedroom apartment was $1,136. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn $3,786 monthly or $45,440 annually. Assuming a 40-hour work week, 52 weeks per year, a resident must work at least 121 hours to afford a to bedroom unit. The monthly rent affordable at minimum wage for a 40-hour work week in the City is $617, about half of the actual Fair Market Rent.

The table below reflects median home value in 2015 was $181,900. According to the 2019 ACS estimates, the median home values has increased to $273,000. The amount of rent paid by residents in the City demonstrates that 62.6% of persons pay between $500 and $999 per month, while 18.6% of residents pay less than $500 per month. The Housing Affordability table also shows that there were only 1,225 units available to households earning below 30% of the City's HUD Area Median Family Income (HAMFI).

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	165,700	181,900	10%
Median Contract Rent	654	739	13%

Table 28 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	3,988	18.6%
$500-999	13,429	62.6%
$1,000-1,499	3,245	15.1%
$1,500-1,999	502	2.3%
$2,000 or more	265	1.2%
Total	***21,429***	***99.9%***

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,225	No Data
50% HAMFI	5,509	1,144
80% HAMFI	14,209	4,862
100% HAMFI	No Data	7,796
Total	***20,943***	***13,802***

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$599	$686	$832	$1,081	$1,302
High HOME Rent	$806	$866	$1,041	$1,194	$1,313
Low HOME Rent	$599	$681	$817	$944	$1,053

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

A significant lack of affordable housing exists particularly for the approximately one in four households that are at the low or very-low income levels. The table above shows that there is insufficient housing for extremely low- and low-income households in the City. According to CHAS data analyzed in the Needs Assessment, there are 17,734 households earning between 0% and 80% of the median family income in the City, accommodating for just 63.8% of this population.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability in Murfreesboro is likely to decrease if local housing market recovery continues to outpace the broader economic and employment recovery. According to ACS 2019 Census Estimates, the median list price for owner-occupied homes in the City in 2019 was $273,500 and the median rent was , up 7% at $254,000 in 2018, while the median list monthly rent for a two-bedroom unit was $1,113 which is a 6% increase during this time. Another compounding factor adversely affecting affordability is unit vacancy rate. The rental unit vacancy rate for the City in 2019 was 11.2%, while the owner-occupied unit vacancy rate is 5%. Low homeowner and rental vacancy rates are typically interpreted as a sign of tight housing markets, with lower vacancy rates signaling a greater housing shortage.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In comparison, the HOME rents and the Fair Market Rent are similar to the low HOME rent limits for one-three-bedroom units. However, the area median rent exceeds the Fair Market Rent for units larger than three bedrooms. As detailed above, housing costs in the City has steadily increased at much faster rates than incomes. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce much needed affordable housing.

Discussion

As housing costs continue to rise, so does the demand for housing that is affordable to low-income households, particularly rental housing for the very low and extremely low-income households. The City will need to consider new and innovative ways to meet this demand.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The age and condition of a City's housing stock are important variables in assessing the overall characteristics of the local housing market. This section will review important data about the City's housing stock. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn impacts the housing supply in terms of accessibility and affordability.

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,519	20%	9,950	46%
With two selected Conditions	90	0%	500	2%
With three selected Conditions	0	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,440	80%	10,969	51%
Total	***23,049***	***100%***	***21,454***	***99%***

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,864	43%	6,791	32%
1980-1999	8,309	36%	7,940	37%
1950-1979	4,034	17%	5,870	27%
Before 1950	836	4%	855	4%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	***23,043***	***100%***	***21,456***	***100%***

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,870	21%	6,725	31%
Housing Units build before 1980 with children present	6,102	26%	3,629	17%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	7,186
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

The age of the housing stock in the City will continue to have a significant impact on general housing conditions in the area. The 2019 ACS data shows that only 12.5% of the City's housing stock was built prior to 1970. Owner and renter households, especially those located in low income target neighborhoods will be in need of rehabilitation assistance to maintain their homes. As housing ages, maintenance costs rise, which can present significant costs for low- and moderate- income homeowners. This also poses a threat to low- and moderate- income tenants who are not able to maintain close communications with their landlords or property managers who may be out of state when repairs are needed.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2019 ACS Estimates, the City has a total of 7,454 housing units built before 1978, which may be at risk of lead exposure. Census date is unable to determine the number of housing units currently occupied by low or moderate income family. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Lead is a highly toxic metal that may cause a range of health problems for adults, and especially for children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of housing units with

lead-based paint hazards is difficult. HUD regulations regarding lead-based paint apply to all federally assisted housing. Low-income households that earn between 0-50% Median Family Income (MFI) are least able to afford well maintained housing and, therefore, are often at greater risk of lead poisoning.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Murfreesboro Housing Authority (MHA) provides housing assistance to low income residents through the management of the areas Housing Choice Voucher Program - Section 8. This program is income based and the eligibility requirements are set by HUD. The MHA has been committed to providing safe, decent, and affordable housing to low-income residents in the City of Murfreesboro and Rutherford County since 1950. The MHA administers the Housing Choice Voucher and the Public Housing program.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data were available, supplemental tables are provided.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	336	609	0	609	56	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The MHA operates a total of 194 affordable housing units at three different complexes, which include Parkside, Oakland Court, and Mercury Court. Parkside is located next to the Paterson Park Community Center and consists of one to four-bedroom units. Oakland Court has 76 units including 2 five bedroom units, 6 four bedroom units, 22 three bedroom units, 32 two bedroom units, and 14 one bedroom units. Mercury Court has 18 one-bedroom units, 29 two-bedroom units, 18 three-bedroom units, 8 four bedroom units, and 1 five-bedroom unit currently used to house homeless women.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The MHA operates a total of 194 affordable housing units. HUD's Real Estate Assessment Center conducts physical inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. The MHA in currently in the process of a Rental Assistance Demonstration (RAD) Conversion of Parkside and Mercury Court properties.

Public Housing Condition

Public Housing Development	Average Inspection Score
Murfreesboro Housing	93c

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The MHA has been approved for the RAD conversion of Parkside and Mercury Court properties. The is taking the first step in a multi-phase, multi-year process. That step is to create a master plan for the redevelopment of Oakland Court, a 76-home public housing neighborhood on approximately 20 acres between North Academy and Maney Avenues. The multi-year plan will replace 76 homes at Oakland Court with new homes and increase the total number of homes to 150 almost doubling the number of homes available there to qualified families. Upon completion of Oakland Court, the MHA will relocate the residents of Mercury Court residents to Oakland Court.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The MHA also sponsors and supports self-sufficiency programs focused at helping their residents improve their economic situation and quality of living. The programs, ROSS and FSS, are voluntary self-sufficiency programs that provide participating families the opportunity to identify needs, improve skill sets, and work towards life goals, economic independence, and housing self-sufficiency programs provide families with:

- A plan specifically tailored to their family or individual goals.
- A link to community organizations geared towards education, job training and placement programs, computer and financial literacy, and increased self-sufficiency.
- An advocate and supporter to help residents work through barriers preventing self-sufficiency.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Murfreesboro partners with Housing Health Human Services Alliance of Rutherford County (H^3ARC) to address the needs of the homeless individuals and families or at risk of homelessness. There are multiple organizations providing services in Murfreesboro, such as homeless assistance providers, victim service providers, non-profit organizations, public housing agencies, mental health agencies and government-based organizations. H^3ARC is a working group whose mission is to "to connect individuals and families in Rutherford County with access, opportunities and supportive services for housing, healthcare, and economic self-sufficiency through collaboration, partnership and advocacy." The group also works to nurture relationships between clients, agencies and community; encourage resiliency by building hope, trust, and skills; equal opportunity for all persons by removing barriers and improving access to supportive services and housing; informing and engaging the community about housing challenges and solutions through advocacy and inclusion of all persons by respecting individual experiences, strengths and differences. Data for the HUD-formatted table below was taken from the available information about the CoC that follows.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	62	59	8	132	n/a
Households with Only Adults	68	0	71	116	n/a
Chronically Homeless Households	0	0	0	2	n/a
Veterans	0	0	0	122	n/a
Unaccompanied Youth	0	0	0	3	n/a

Table 38 - Facilities and Housing Targeted to Homeless Households

OMB Control No: 2506-0117 (exp. 09/30/2021)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Many social service agencies in Murfreesboro provide benefits to homeless individuals and families to address homelessness. These services are essential to facilitate the process and serve the needs of those who have already become homeless. These organizations provide many services to their clientele, including but not limited to counseling, case management, life skills training, financial literacy classes, and victim advocacy, all of which help residents to develop the skills and knowledge to transition into permanent housing or independent living and to maintain steady employment. The goal of providing supportive services is self-sufficiency.

In Murfreesboro/Rutherford County, the Rutherford County Health Department, Primary Care/Hope Clinic, St. Thomas Rutherford Hospital, St. Louise Clinic, and Greenhouse Ministry's Nursing Center provide health care for homeless persons. The VA Tennessee Valley Health Care System, Pathfinders, and The Guidance Center provide addiction treatment services, and Alcoholics Anonymous and Narcotics Anonymous are available. The Guidance Center's PATH Program helps the homeless who suffer from severe and persistent mental illness to receive health and mental health services, obtain, and maintain an income, and locate appropriate housing. Trustpoint provides in-patient facilities and services for mentally ill patients. Also, faith-based organizations, such as the Hope Center, have programs geared toward those with addiction problems.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The agencies listed below provide homeless services:

Shelters
Domestic Violence Program
Room in the Inn of Rutherford County
The Salvation Army (Shelter and Coldest Nights)
The Way of Hope
First Baptist Church (Coldest Nights)

Housing
Doors of Hope
Greenhouse Ministries
The Journey Home
Murfreesboro Housing
Authority VBHCS - The
Guidance Center
The Charter Group
Second Chance Outreach Ministry

OMB Control No: 2506-0117 (exp. 09/30/2021)

Veterans Administration Medical
Center Right Road Ministries

Prevention
Mid-Cumberland Community Action Agency
Mid-Cumberland Human Resources Agency (Youth Can! program)

Support Services
St. Thomas Rutherford Hospital
Park Center Nashville (Ken McKnight)
Murfreesboro City Schools
Rutherford County Schools
National Health Care for the Homeless Council
Consumer Council - Murfreesboro/Rutherford County Homeless Task Force
TN Department of Human Services
Nashville Cares
Mental Health
Coop
Second Harvest Food Bank of Middle Tennessee
National Alliance on Mental Illness

Community Advocacy
Laotian American
Community Linebaugh
Public Library Hope for
Recovery
Love of the Lord
Ministries Life of Victory
Ministries Murfreesboro
Rescue Mission Olive
Branch Church
Rutherford County Sheriff's Office
United Way of Rutherford and Cannon Counties
Barnabas Vision
CADCOR
Community Crossroads
Discovery Center

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has a severe or persistent mental illness, development, and physical disabilities. Several organizations provide facilities and services for special needs populations in Murfreesboro.

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Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial needs. Elderly and frail elderly are often unable to maintain existing homes or to afford rent. Housing cost burden related issues are often compounded by the requirement of additional services it takes for elderly and frail elderly to age in place. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Public systems or institutions (i.e., jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. To prevent this from happening, the Murfreesboro Housing Authority partners with The Guidance Center to provide supportive housing services using Continuum of Care funds and other service providers to develop strategies for ensuring appropriate housing for all persons leaving these systems. The Guidance Center and Mental Health Coop case managers assist mental health clients with daily activities such as making and keeping appointments, medication management, and housing search.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Murfreesboro plans to fund the following activities that align with the one-year goals and address special housing and supportive needs:

Goal: Provide public services

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Murfreesboro plans to fund the following activities that align with the one-year goals and address special housing and supportive needs:

Goal: Provide public services

Goal: Improve access to and quality of housing

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- Housing Rehabilitation Administration
- Housing Rehabilitation Loan Program (PI)
- Rental Rehabilitation Program
- Code Enforcement

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

On paper, the residential zoning criteria for the jurisdictions surveyed are not inherently prohibitive, and yet there is general consensus among residents, planning officials, housing advocates, and other stakeholders that Murfreesboro suffer from an affordability gap for both affordable and workforce housing. This problem will only grow as rent and home prices are expected to continue to trend upward.

Rutherford County imposed a development fee on all new residential construction, the proceeds of which are used primarily for school construction. The Rutherford County Commission has expressed no interest in rescinding this fee since the cause for it has not gone away. The City also imposes a stormwater fee on all new development to help pay for its federally mandated stormwater program. Both have a negative effect on the cost of new construction that affects the supply of affordable housing.

Community Development Department staff was used as a resource for housing issues, particularly those affecting the supply of affordable housing, and much of their input was incorporated into the Housing chapter of the report.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Murfreesboro has reached a critical juncture in its evolution in that we are in the midst of wave of development characterized by extraordinary growth over the last 30 years to include infill development and redevelopment to replace some of the original development with new buildings, new communities, new activity centers, and new ways of living. In determining priorities for the allocation of federal funds, the City of Murfreesboro has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	73	19	0	0	0
Arts, Entertainment, Accommodations	6,259	8,580	13	18	4
Construction	1,863	1,691	4	3	-1
Education and Health Care Services	6,905	8,945	15	18	3
Finance, Insurance, and Real Estate	3,518	4,341	8	9	1
Information	1,032	493	2	1	-1
Manufacturing	6,435	5,420	14	11	-3
Other Services	1,329	1,214	3	2	0
Professional, Scientific, Management Services	3,280	1,847	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	6,595	9,819	14	20	6
Transportation and Warehousing	2,295	1,344	5	3	-2
Wholesale Trade	2,332	1,041	5	2	-3
Total	41,916	44,754	--	--	--

Table 39 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	64,734
Civilian Employed Population 16 years and over	59,975
Unemployment Rate	7.38
Unemployment Rate for Ages 16-24	33.14
Unemployment Rate for Ages 25-65	3.74

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	15,300
Farming, fisheries, and forestry occupations	3,509
Service	5,595
Sales and office	17,050
Construction, extraction, maintenance, and repair	2,585
Production, transportation, and material moving	3,315

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,142	63%
30-59 Minutes	16,500	29%
60 or More Minutes	4,615	8%
Total	***57,257***	***100%***

Table 42 - Travel Time

Data Source: 2011-2015 ACS

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Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,095	310	1,740
High school graduate (includes equivalency)	8,545	690	3,285
Some college or Associate's degree	14,605	655	3,510
Bachelor's degree or higher	19,900	590	3,440

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	92	213	228	953	704
9th to 12th grade, no diploma	979	710	939	1,094	904
High school graduate, GED, or alternative	4,825	3,735	3,199	5,580	3,205
Some college, no degree	12,315	5,780	3,460	5,165	2,393
Associate's degree	750	1,419	1,178	1,785	540
Bachelor's degree	2,045	6,005	4,810	6,149	1,673
Graduate or professional degree	125	1,743	1,814	3,513	1,370

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	217,983
High school graduate (includes equivalency)	361,498
Some college or Associate's degree	518,671
Bachelor's degree	687,437
Graduate or professional degree	878,263

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest percentage of Murfreesboro's labor force (15%) is employed in the educational services, health care or social assistance sectors. The second largest percentage of the labor force (14%) is employed in the manufacturing and retail trade sector, which is followed closely by those employed in the arts, entertainment, and accommodations, which makes up (13%) of Murfreesboro's labor force.

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Describe the workforce and infrastructure needs of the business community:

The City of Murfreesboro's thriving business community recognizes that traditional economic development activities are fundamental however; it has increasingly more important to develop the larger community in which companies may choose to operate, including quality-of-life, transportation, education, infrastructure, entertainment, housing, recreation, and public space. Employers are now recognizing that community assets as equally important as salary and benefits. As such, the City of Murfreesboro recognizes that developing business infrastructure that is attractive, vibrant, and sustainable, and intersects with community development to encourage a live, work, play community.

In 2015, The Pathways to Prosperity Network conducted an asset mapping of Rutherford County that provided baseline data to enable the development of a strategic plan to support the identified high growth, high demand jobs that are projected through 2025. The asset map revealed that stakeholders in Rutherford County from across education, business, and government are working to build grades 7-14 career pathways, aligned with the Pathways Tennessee framework and strategic plan, that support young people in the city and county in attaining their educational and career goals. Key sectors for building pathways aligned with labor-market demand were also identified and include the following 5 STEM fields: advanced manufacturing, construction, health care, information technology and supply chain management.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Nashville/Middle Tennessee area continues to see growth that exceeds national averages in job creation and population. This trend has been steadily rising over the last five years with not end in sight. This growth can be attributed to location, low taxes, an educated work force and a good transportation system are all part of the formula that has spurred growth in the region. The business sector mix includes automotive, health care and entertainment. These include high-growth areas and long-term stability for the local economy.

Middle Tennessee State University (MTSU), one of Tennessee's fastest growing universities, which offers a diverse education for today and tomorrow's highly-skilled workforce has enrollment of over 19,000 students and offers doctoral degrees in health / physical education, chemistry, history, English, and economics. Due to this new development, public and private sectors committed to working together to stimulate and encourage new business development and growth.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Murfreesboro is home to many employers in the sectors of healthcare, education, manufacturing, professional services, and supply chain management. Consistent with the business activity data provided as well as the Labor Force Numbers found above, a table of Murfreesboro's top employers is listed below, along with their business sector and number of employees. Most positions offered in retail and the food service industry sectors, along with some manufacturing companies, do not require a higher degree in order to gain part-time or temporary employment.

Company	Industry	Number of Employees
Rutherford County Government	Government	6,073
Middle Tennessee State University	Education	2,205
National Healthcare Corporation	Healthcare	2,071
State Farm Insurance Companies	Insurance	1,650
Amazon	Warehousing	1,550
Saint Thomas Rutherford Hospital	Healthcare	1400
Alvin C. York Veterans Administration Medical Center	Healthcare	1,300
Verizon Wireless	Telecom	1,000
City of Murfreesboro	Government	960

Table 46 Murfreesboro Top Employers

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Murfreesboro is committed to ensuring growth in employment opportunities and high-quality jobs for its residents. For this reason, a public-private economic development effort known as Rutherford Works was developed. This partnership attracts and recruits employers in targeted industries to ensure sustained business growth and that the Murfreesboro and the surrounding areas have a well-trained and developed workforce to meet the demands of the local economy. The workforce development through five workforce sector councils focus on bringing Rutherford County businesses and education partners

together to collaborate on closing skills gaps and the future of the workforce in the City. The five sectors are described below:

Rutherford Works Construction Council - works to implement a program to develop a workforce within the trades of the construction industry in Rutherford County and greater Middle Tennessee region to support the anticipated high growth over the next 10 years within the construction industry. Goals include educating parents, counselors, and teachers about the industry, increase marketing for construction programs, and improve statewide curriculum at the community college level.

Rutherford County Health Care Advisory Council - to address the current and projected shortages of health care professionals in Rutherford County. A secondary purpose is to establish partnership and opportunities for collaboration between health care providers where partnerships have not existed before. Goals for this council include supporting clinical needs of nursing students, offering certifications to high school students, and improving offerings at the community college level.

Rutherford County Manufacturing Council - to develop a pipeline of skilled manufacturing professionals from entry level to advanced engineering that will decrease the current and projected shortages. This will be done by establishing partnerships and opportunities for collaboration between manufacturing and educational leadership where partnerships have not existed before. Goals for this council include mentorship programs for elementary age students, forklift training program for adult learners, developing an apprenticeship program.

Rutherford County Supply Chain Council - to address the current and projected shortages of supply chain professionals in Rutherford County. A secondary purpose is to establish partnerships and opportunities for collaboration between industry and education where partnerships have not existed before. Goals include increase access to non-college bound students to enter the workforce, develop a teaching program, solidify enrollment in supply chain management classes.

Rutherford County IT Community - to address the current and projected shortages of Information Technology professionals in Rutherford County. A secondary purpose is to establish partnership and opportunities for collaboration between industry and education where partnerships have not existed before. Goals include establishing an adult learner fast track for IT jobs, raising awareness of IT jobs, and to establish a 9-12 pathway to the university in data analytics and cyber security.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

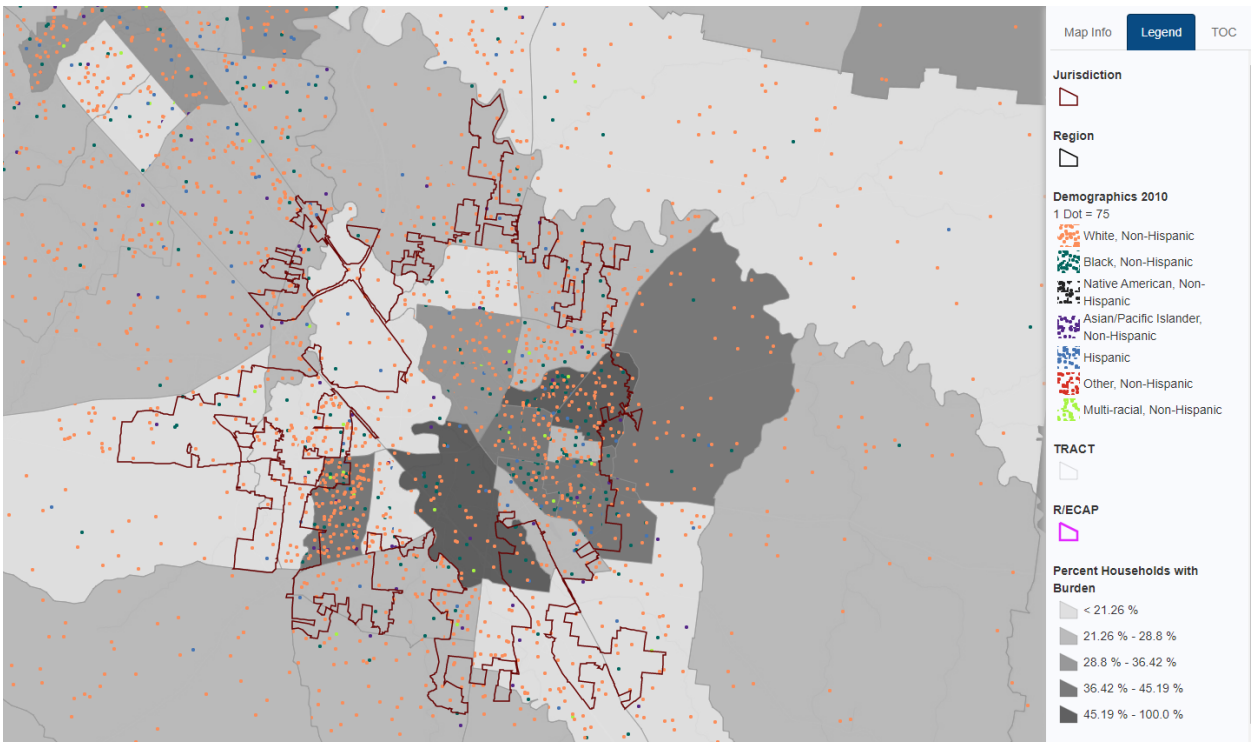
As part of Murfreesboro's Comprehensive Plan, KKC developed an economic development strategy; the content of which focused on several significant place/asset-based economic development strategies, including engaging MTSU; additional investment in Downtown;

incenting and marketing Class A Office Space; positioning its labor force to embrace modern manufacturing; embracing entrepreneurship; pursuing “opportunity economics;” building local economic development capacity; and program-backed marketing.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As show in the map, the highest concentrations of low-income households (greater than 80%) with severe problems are in the census tracts shaded in dark gray. There are significantly higher percentages of households with one or more housing problems located in census tracts 0418.00, 0409.03, and 0409.03 within Murfreesboro.



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines areas of racial or ethnic concentration as geographical areas in which the minority population share is 10% higher than the group’s countywide average. As shown in the map below, Murfreesboro does not have any area considered to be racially or ethnically concentrated or impoverished.

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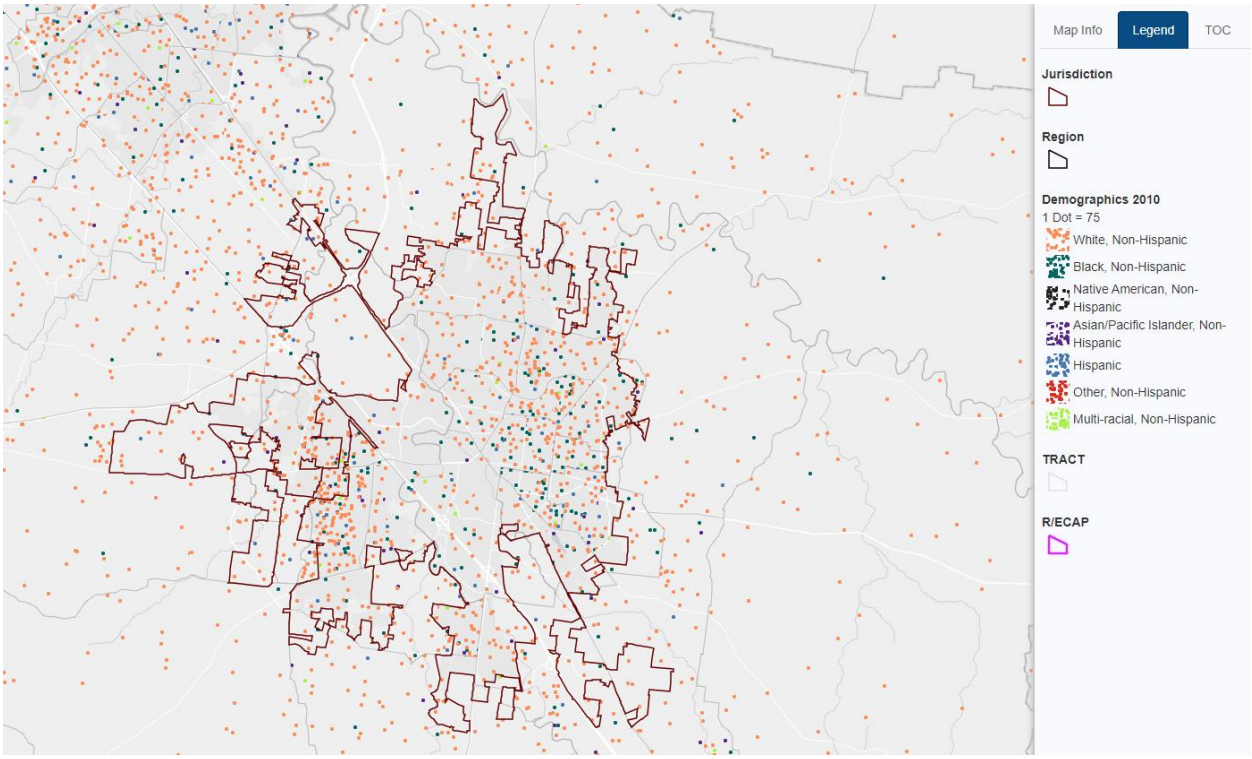

What are the characteristics of the market in these areas/neighborhoods?

A majority of housing in Murfreesboro was constructed during the 1990's at a rapid pace during the economic boom in the area. The emergent need for housing resulted in many areas with structures of a similar type and a similar age. As the City continued to grow, neighborhoods were formed and at any given time was dominated by widespread construction of a single type of structure, built in a consistent configuration within a single geographic area, over a short period of time.

As a result of the reliance on single family detached housing structures, there is a threat to naturally occurring affordable housing units. These homes in these neighborhoods often require costly repairs and/or extensive rehabilitation which contributes to high vacancy rates, and a concentration of people in need of supportive social services.

Are there any community assets in these areas/neighborhoods?

Despite some of the challenges these communities face, there are some assets available in the community that serve as the foundation for future growth and sustainability. For example, water is among the vital substances that communities need to not only survive, but to thrive. Murfreesboro has placed extreme importance on this valuable resource to ensure excellence in water production, wastewater treatment, and infrastructure development.

Aside from infrastructure assets, Murfreesboro boasts many physical assets to include publicly and privately owned spaces to increase connectivity. These assets include parks, plazas, health centers, recreational facilities, libraries, senior centers, roads, sidewalks, paths, and transit options. Additionally,

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Murfreesboro has an active public-school system engaged with the public university system and hospitals that serve as major employment centers in the City to enhance the quality of life for residents.

Are there other strategic opportunities in any of these areas?

During this planning period, Murfreesboro will continue to encourage funding alternatives to increase strategic opportunities in low- and moderate-income areas. There within lies an opportunity to create a single, cohesive implementation plan that will promote investment in housing, business attraction and retention, and public infrastructure.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

For many Americans, access to computers and high-speed Internet connections in an integral part of their everyday lives. As most of information, services, and resources have transitioned to online access, digital inequality has a direct impact on low income household's social inequality. According to HUD's Office of Policy Development, in the *Digital Inequality and Low-Income Households* Report, the disparate access to broadband can correlate with the inequality of income, education, race, and ethnicity.

As part of the 2008 Broadband Data Improvement Act, the U.S. Census Bureau began asking about computer and Internet use in the 2018 American Community Survey (ACS). Federal agencies use these statistics to measure and monitor the nationwide development of broadband networks and to allocate resources intended to increase access to broadband technologies, particularly among groups with traditionally low levels of access.

Computer and Internet Use in the City of Murfreesboro, TN

	2017		2018		2019	
	Estimate	%	Estimate	%	Estimate	%
Total Households:	48,694	(x)	53,894	(x)	52,530	(x)
Has a computer:	46,025	94.5%	50,601	93.9%	50,494	96.1%
With Internet subscription	40,354	82.9%	49,055	91%	48,275	93.8%
With a broadband Internet subscription	40,354	82.9%	48,885	90.7%	49,196	93.7%
Without an Internet subscription	8,340	17.1%	4,839	9%	3.255	6.2%
No computer	2,669	7.2%	3,293	6.1%	2,036	3.9%

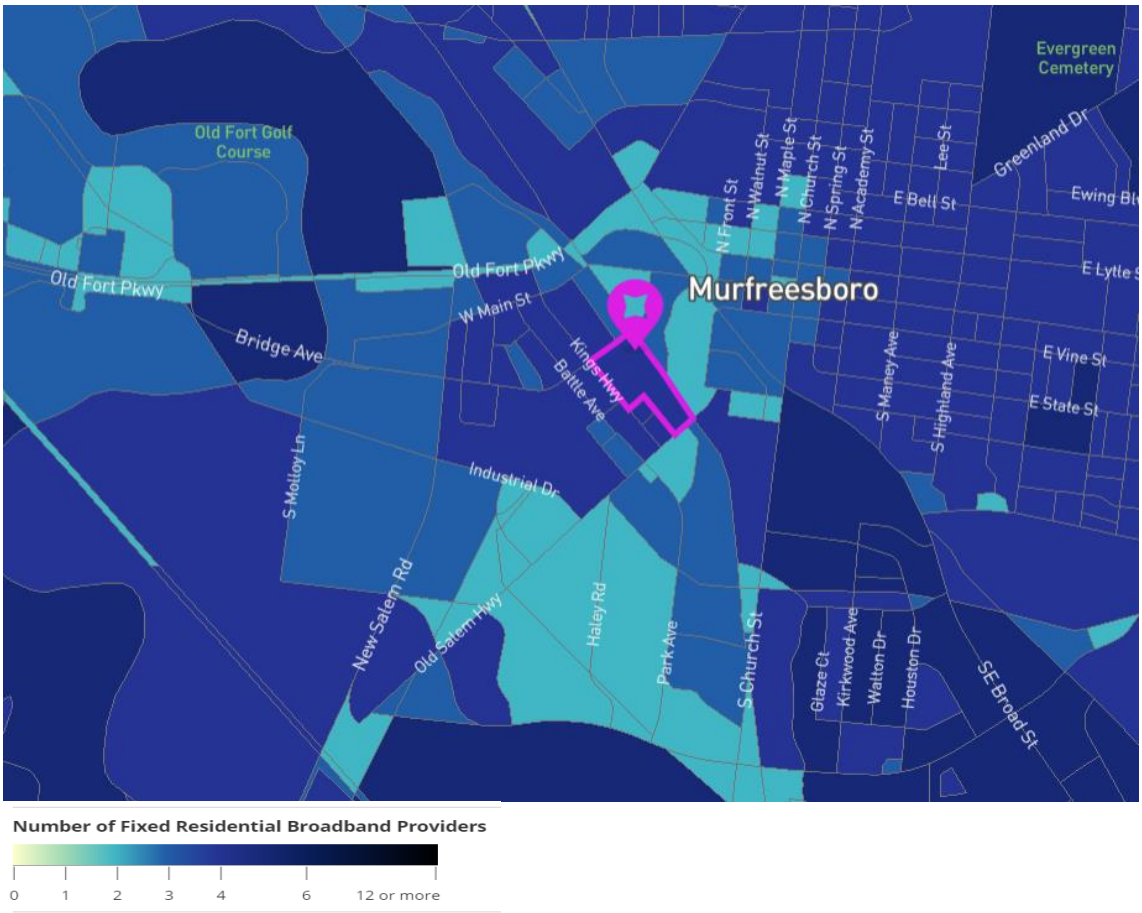
Source: American Community Survey Reports, U.S. Census Bureau, www.data.census.gov

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Throughout the United States, there is a significant digital divide; a gap between those who have ready access to the internet and computers and those who do not. The divide is perpetuated by limitations that are geographical as well as financial, where persons cannot afford to pay a monthly service fee for Broadband service (an internet connection fast enough to stream a video). Nationwide, less than half of households living on or under $20,000 are connected. This lack of internet access in communities supports a deficit in opportunity, education, and other prospects.[1]

[1] Vick, Karl. March 2017. The Digital Divide: A Quarter of the Nation is Without Broadband. Time. Available at: https://time.com/4718032/the-digital-divide/

The figure below shows the number of fixed broadband providers. While the figure shows the number of providers available, it does not reflect the household level usage of broadband. From a fair housing perspective, ensuring that residential broadband is available to housing projects both within and in the outskirts of the city will support community viability and improve the quality of life for residents. There are multiple broadband providers in Murfreesboro including AT&T, Comcast, Viasat, and Hughes Network.



Provider	Tech	Down (Mbps)	Up (Mbps)
AT&T Inc.	Fiber	1000	1000
Comcast Corporation	Cable	987	35
ViaSat, Inc.	Satellite	100	3
Hughes Network Systems, LLC	Satellite	25	3
AT&T Inc.	ADSL	12	0.512
AT&T Inc.	ADSL	6	0.512
VSAT Systems, LLC	Satellite	2	1.3

Fixed Broadband Deployment, 2021, https://broadbandmap.fcc.gov/

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Rutherford County Emergency Management Agency is charged with the overall responsibility of coordinating the county's preparedness for and response to disasters. Geographically, its authority extends to the entire county, including the city limits of Murfreesboro, as defined by state law TCA 58-2-110.

The mission of the Emergency Management Agency is to develop a comprehensive emergency management program that seeks to: mitigate the effects of various hazards, to prepare for measures which will preserve life and minimize damage, to respond during emergencies, to provide assistance, and to establish a recovery system to return the community to a normal status after an event. This agency combines the local resources of Rutherford County, the City of Murfreesboro, the Town of Smyrna, and the City of LaVergne; along with State and Federal resources to mitigate, prepare for, respond to, and recover from the effects all types of emergencies including natural or man-made disasters, technological accidents, national security threats, and other disrupting incidents that may impact our area or the general populations.

Most of Tennessee has a humid subtropical climate, with the higher elevations in the Appalachians classified as having a mountain temperate climate or a humid continental climate due to cooler temperatures. The Gulf of Mexico is the dominant factor in the climate of Tennessee, with moisture filled winds from the south being responsible for most of the state's annual precipitation. Generally, the state has hot summers and mild to cool winters with generous precipitation throughout the year. On average the state receives 50 inches of precipitation annually. Snowfall ranges from 5 inches in West Tennessee to over 16 inches in the higher mountains in East Tennessee, yet due to relatively mild winter temperatures, snow cover in most locations rarely persists for more than a few days.

Tennessee's varied topography leads to a variation in weather conditions across the state. For example, the average annual temperature varies from over 62°F in the extreme southwest to near 45°F atop the highest peaks of the east. Since Tennessee's moist air comes primarily from the Gulf of Mexico to the south, there is a gradual decrease of average precipitation from south to north across the state. Tennessee's usual flood season occurs during the winter and early spring when frequent storms bring general rains of high intensity that contribute to local or more widespread flooding. Such storms can also be accompanied by damaging winds and hail and may produce tornadoes. Heavy summer thunderstorms also result in local flash flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the Tennessee Hazard Mitigation Plan (2018), there are 18 local jurisdictions that are known to be vulnerable to flood hazards that are not yet participants in the NFIP, which includes Rutherford County and the City of Murfreesboro. According to the Tennessee Water Plan, flood insurance is available to nearly 95% of Tennesseans living within identified flood hazard areas, but fewer than 15 % of flood hazard area residents are actually covered by flood insurance. One concern of the state mitigation

program is repetitive loss properties. There are 902 identified repetitive loss properties in Tennessee. Flood losses to these properties have resulted in total payments of over $59 million over the last 30 years. To date, Tennessee has used mitigation funding from various sources to mitigate 186 repetitive loss properties. Currently, there are 44 validated severe repetitive loss properties in Tennessee. Total payments to these 44 properties and their contents have equaled over $5 million.

Debris also poses a risk both during and after a flood to all residents including low income households. During a flood, debris carried by floodwaters can cause physical injury from impact. The second type of health problem arises after most of the water has gone. Stagnant pools can become breeding grounds for mosquitoes, and wet areas of a building that have not been properly cleaned breed mold and mildew. A building that is not thoroughly cleaned becomes a health hazard, especially for small children and the elderly. Much of the housing that is affordable to lower income households is naturally occurring – meaning older and less desirable housing. Many of these older units, built to less stringent standards, may be at increased risk to natural hazards.

Strategic Plan

SP-05 Overview
Strategic Plan Overview

The Strategic Plan provided below identifies priority needs and geographic focus areas for community development and housing efforts in the City of Murfreesboro for the next five years. This Plan will identify the City's anti-poverty initiatives, market conditions, available resources, and the plan to monitor performance and compliance for each HUD program for which it receives funds. The priorities identified are based on the information received from needs assessment surveys, market analysis, stakeholder meetings, and public comments. Murfreesboro is anticipating over $4 million in federal funds over this 5-year Consolidated Plan period. Murfreesboro Community Development Department will administer these grant funds and partner with city departments, nonprofit partners, developers, community housing development organizations, and the local housing authority to expend these funds on eligible activities that address the strategic priorities listed in this Plan.

CDBG allocations will be leveraged to generate long term improvements for low and moderate-income residents and communities while helping to address various federal, state, and local priorities, such as affordable housing, fair housing choice, economic development, homelessness, and lead-based paint hazards. The City will concentrate CDBG spending on community facilities, infrastructure projects, and public service activities.

The City currently has 32 Census Block groups that are classified as low/moderate income. These tracts were defined by the U.S. Department of Housing and Urban Development (HUD) as low/moderate-income and are shown on the map below and table below.

Tract	Block Group	Low Income	Low/Moderate Income	Low/Moderate/Medium Income	Low/Moderate Universe	Low/Moderate Percent
40305	1	895	1170	2040	2290	51.09%
41102	1	395	625	985	1580	39.56%
41102	2	775	1170	1365	1525	76.72%
41402	1	245	375	770	1380	27.17%
41402	2	1215	1950	2045	2260	86.28%
41402	3	735	1115	1565	1625	68.62%
41402	4	370	480	820	955	50.26%
41403	1	2120	2730	3070	3985	68.51%
41403	2	1880	2820	3285	3955	71.30%
41500	1	25	25	25	25	100.00%
41600	1	1620	2260	2395	2395	94.36%
41600	2	775	960	1080	1095	87.67%

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41600	3	735	1275	1465	1920	66.41%
41600	4	180	220	605	1010	21.78%
41700	1	400	890	1235	1565	56.87%
41700	2	370	505	690	750	67.33%
41700	3	450	665	1105	1630	40.80%
41700	4	450	750	910	1080	69.44%
41800	1	415	480	525	620	77.42%
41800	2	850	865	975	1000	86.50%
41800	3	785	1160	1425	1815	63.91%
41900	1	555	765	890	940	81.38%
41900	2	580	785	890	960	81.77%
41900	3	1045	1135	1255	1450	78.28%
41900	4	255	570	660	680	83.82%
42000	1	420	685	805	1210	56.61%
42000	2	380	505	575	970	52.06%
42000	3	665	1095	1385	2595	42.20%
42100	1	1495	1920	2025	2230	86.10%
42100	2	1100	1330	1635	1930	68.91%
42100	3	1095	1430	1875	2140	66.82%
42100	4	1035	1415	1800	2415	58.59%

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Murfreesboro is an urban area that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated city-wide based on low-mod areas, which often coincide with areas of minority concentration. Over the next five years, the City intends to utilize CDBG funds in areas where 51% or more of residents have low or moderate household incomes).

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Murfreesboro receives a direct entitlement of CDBG funds from the U.S. Department of Housing and Urban Development to address the needs in the community. The needs identified during the Needs Assessment process were not exclusive to any specific geographic area within the

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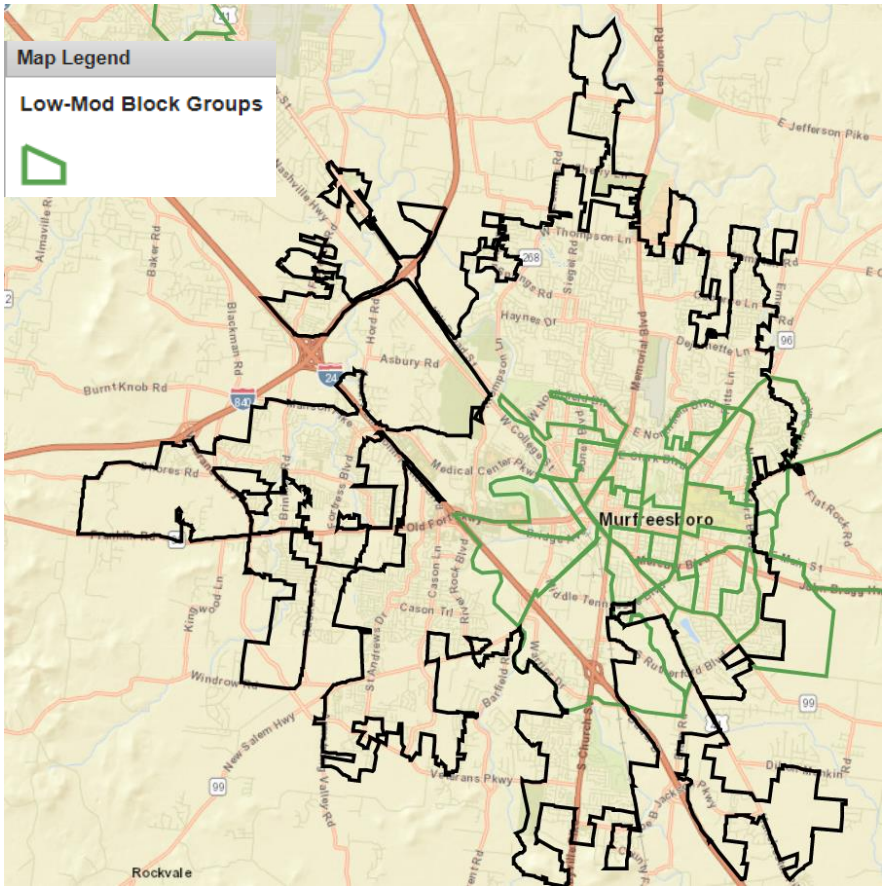
City. Murfreesboro has opted to undertake projects that will benefit income-eligible households throughout the City rather than identifying a target area. Program resources are allocated citywide based on low-mod areas, which often coincide with areas of minority concentration.

The following map depicts the low- and moderate-income block groups within the City. The areas outlined in green on the map will generally be prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds.

Target Area	Description
Target Area Name: Murfreesboro	Citywide

Table 47 - Geographic Priority Areas

Murfreesboro, TN Low-Mod Block Groups



Source: HUD Con Plan Mapping Tool. https://egis.hud.gov/cpdmaps/

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SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Through the Consolidated Planning process, the City has evaluated needs and assessed the market to determine gaps in services and needs in the community. Through the evaluation and findings of other studies focused on community development along with the needs and concerns established throughout the public participation process, a set of 7 priority needs have been identified to guide the use of community development funds throughout the next five years.

1	**Priority Need Name**	**Housing Affordability**
	Priority Level	High
	Population	Extremely Low Income Low-Income Moderate Income
	Geographic Areas Affected	Citywide
	Associated Goals	- Homebuyer Assistance - Housing Rehab
	Description	- Provide down-payment assistance (principal reduction and closing cost reduction) to eligible low- and moderate-income homebuyers. - Support homeownership opportunities for households through down payment or closing cost assistance. - Provide Housing Rehabilitation for eligible homeowners

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	Basis for Relative Priority	The need for affordable housing for target populations was shown to be in great need in the Housing Market Analysis, and Community Needs Survey. As demonstrated in the Housing Needs Assessment many families suffer from substandard conditions, overcrowding, and have a severe housing cost burden.
2	**Priority Need Name**	**Economic Development**
	Priority Level	High
	Population	Individuals Families with Children Veterans
	Geographic Areas Affected	Citywide
	Associated Goals	- Support economic development activities in low income areas
	Description	Provide Microenterprise Development
	Basis for Relative Priority	Interviews with community stakeholders, public meeting comments, and survey data reveled through our strategic planning process that this is a high priority
3	**Priority Need Name**	**Public Facilities/Infrastructure**
	Priority Level	Low
	Population	Extremely Low-Income Low-Income

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		Moderate-Income Disabled (Physical, Mental, Behavioral Health) Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	Geographic Areas Affected	Citywide
	Associated Goals	- Improve Public Facilities
	Description	- Support public facility improvements that benefit low/moderate income households and persons, and persons with special needs to include community centers, health care facilities, parks, and public safety stations/offices, as well as other allowable public facility projects. - Improve existing deteriorated public facilities and infrastructure in low- and moderate-income areas. - Support public infrastructure improvements that benefit low/moderate income households that eliminate blight, improve safety, and provide new affordable housing to include demolition and redevelopment, sidewalk construction and repair, street improvements, streetscaping, street lighting, crosswalks and pedestrian signaling systems, and other allowable infrastructure improvements not listed her. - Improve existing deteriorated infrastructure in low- and moderate-income areas.
	Basis for Relative Priority	The need for facilities is shown through the continued expressed need from the Community Needs Survey.

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4	**Priority Need Name**	**Public Services**
	Priority Level	High
	Population	Families with Children Elderly Public Housing Residents Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-Housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Provide Public Service
	Description	Fund projects that provide supportive services to low and moderate income households as well as persons with special needs, specifically including but not limited to medical and dental services, mental health and substance abuse services, services to persons with disabilities, senior services, youth services, housing counseling, legal services, services for victims of domestic violence, employment training, and other allowable public services not listed here.
	Basis for Relative Priority	Through the Community Needs Survey and interviews with key community stakeholders, public meeting input, survey data.
5	**Priority Need Name**	**Affirmatively Furthering Fair Housing Choice**

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	Priority Level	High
	Population	All
	Geographic Areas Affected	Citywide
	Associated Goals	Provide public services Provide assistance and education to homebuyers
	Description	Support targeted fair housing activities such as fair housing education, complaint handling services, and enforcement.
	Basis for Relative Priority	Impediment identified in AI
6	**Priority Need Name**	**Program Administration and Planning**
	Priority Level	High
	Population	All
	Geographic Areas Affected	Citywide
	Associated Goals	Program Administration
	Description	Performance of administrative and planning requirements of CDBG, HOME, and ESG programs.
	Basis for Relative Priority	Consultation with City staff

Table 48 – Priority Needs Summary

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA is an important tool for families to maintain affordable housing. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless. Funding available through Housing Choice Vouchers from MHA.
TBRA for Non-Homeless Special Needs	Lack of units with supportive services influences this program. Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. The special needs households include those with disabilities as well as dysfunctional households facing a variety of issues. Market characteristics impacting this priority relate to the shortage of privately-owned housing units which are available to provide supportive housing programs. Funding is available through the CoC programs.
New Unit Production	A shortage of affordable, decent housing units is an identified need. The market characteristics influencing this priority include the age and condition of the existing housing stock without the rent levels to support rehabilitation. New construction faces the same market conditions. While CDBG and THDA ESG funds cannot be used for construction of new units, the development of new units will be heavily dependent upon LIHTC and private developers.
Rehabilitation	Several neighborhoods in the City have a high number of homes in need of major rehabilitation. This issue is intensified by the age and condition of the housing stock. The City will utilize CDBG funds to provide owner-occupied housing rehabilitation.
Acquisition, including preservation	Lack of funding available to finance projects. There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are for the most part multi-unit in nature or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementations by an experienced housing development entity and financial assistance. CDBG funds can be used to support infrastructure costs of new rental development.

Table 49 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Murfreesboro is a CDBG entitlement city. The City is not a HOME participating jurisdiction, is not a direct Emergency Solutions Grant recipient, nor does it receive HOPWA funding. The City does receive ESG funding through the Tennessee Housing Development Agency. Murfreesboro entitlement grant resources totaling $4,432,515 are anticipated for the 2020--2025 consolidated plan period year to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies. Along with the City's 2020-2021 annual CDBG allocations, this figure includes $200,000.00 in prior year CDBG funds that will be reprogrammed for use this year. Additionally, this figure includes an estimated $40,000 in program income, which the City anticipates receiving from its CDBG program for use in 2020- 2021.

The City of Murfreesboro also received $521,501 in CDBGCV1 and $932,384 CDBGCV3 in CDBG funds through the Coronavirus Aid, Relief Economic Security Act (CARES Act). The City has included this funding in this Consolidated Plan and will utilize Community Development Block Grant funds to respond to the coronavirus pandemic known as COVID-19.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Admin and Planning; Economic Development; Fair Housing; Affordable Housing; Public Improvements; Public Services	$886,500	$40,000	$200,000	$1,126,503	$4,506,000	Anticipated Year 1 funding will include entitlement grant funds, program income, and prior year unallocated funds
CDBG-CV1 & CDBGCV3	public - federal	Admin and Planning; Economic Development; Fair Housing; Affordable Housing; Public Improvements; Public Services	$1,453,885	$0	$0	$1,453,885	$1,453,885	Anticipated Year 1 funding will include COVID related entitlement grant funds CV1 and CV3

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

First-time home buyer loans require a 1% contribution from the new homeowner and leverage the value of the mortgage. Public service subrecipients are required to provide a dollar-for-dollar match. Habitat matches the value of the donated lot with the value of the house constructed on the lot. Nonprofits participating in the property-purchase phase of the acquisition program match 25% of the value of the house,

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through additional equity, the value of rehab work done by the agency on the house or other means acceptable to the City. ESG subrecipients are required to provide a dollar-for-dollar match.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City will not use any federal funding to address publicly owned land or property located within the City.

Discussion

The City expects to continue funding its core housing programs single-family, owner- occupied housing rehabilitation and assistance with down payments and closing costs for first-time homebuyers. Additionally, the City plans to expand its property acquisition program, continuing to purchase and donate a vacant building lot which is then donated to Rutherford County Habitat for Humanity, but adding funding to purchase vacant houses which will then be sold to eligible nonprofit agencies to be used as affordable rental units. The City expects to continue allocating 15% of its eligible funds for public service grants.

Funds allocated to the Public Housing Capital Fund are administered by Murfreesboro Housing Authority. MHA is considered a unit of state government. One member of MHA's Board of Directors is appointed by the Mayor of Murfreesboro.

Continuum of Care funds are awarded directly to participating agencies by HUD. Applications for the Continuum of Care funds are reviewed and ranked by a working group of the Murfreesboro/Rutherford County Homeless Task Force.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Murfreesboro	Government	Program Administration	Jurisdiction
Murfreesboro Housing Authority	PHA	Public Housing	Jurisdiction
Big Brothers Big Sisters of Middle Tennessee	Subrecipient	Public Services	Jurisdiction
Domestic Violence Program Inc	Subrecipient	Homelessness public services	Jurisdiction
Exchange Club Family Center	Subrecipient	Public Services	Jurisdiction
Interfaith Dental Clinic of Rutherford County	Subrecipient	Public Services	Jurisdiction
The Journey Home, Inc.	Subrecipient	Homelessness Public Services	Jurisdiction
Kymari House, Inc.	Subrecipient	Public Services	Jurisdiction
Read to Succeed	Subrecipient	Public Services	Jurisdiction
Primary Care and Hope Clinic	Subrecipient	Non-homeless Public Services	Jurisdiction
Room in The Inn	Community/Faith-based organization	Homelessness	Jurisdiction
Salvation Army	Subrecipient	Homelessness	Jurisdiction
Doors of Hope, Inc.	Community/Faith-based organization	Homelessness public services	Jurisdiction
Greenhouse Ministries	Subrecipient	Homelessness public services	Jurisdiction
Mid-Cumberland Human Resource Agency-Youth CAN	Regional organization	Homelessness public services	Region
Rutherford County Habitat for Humanity	Non-profit organizations	Ownership	Jurisdiction
Murfreesboro/Rutherford County Homeless Task Force	Continuum of care	Homelessness	Jurisdiction
United Way of Rutherford And Cannon Counties	Community/Faith-based organization	Public Service	Jurisdiction
Christy-Houston Foundation	Philanthropic organization	Public Service	Jurisdiction
Tennessee Housing Development Agency	Government	Homelessness	State
Tennessee Fair Housing Council	Non-profit organizations	Fair Housing	State

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Tennessee Affordable Housing Coalition	Other	Housing	State
Housing Equality Alliance of Tennessee	Other	Housing	State
A City of Grace Community Development Corporation	Community Faith Based Organization	Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Murfreesboro also has a comprehensive network of service providers that is made up of nonprofits, community-based development organizations, local housing authorities, and coalitions. Additionally, the City, through its Community Development Department, is the lead entity for implementing the 2020 - 2025 Consolidated Plan. The Department works closely with other departments in City government, particularly Building & Codes, Finance, Planning, Parks & Recreation, Police, Transportation, Communications and Legal. This collaboration maximizes both the efficiency and effectiveness of the programs administration and minimizes mistakes.

In addition to its partnerships with public service subrecipients, the Department also has strong working relationships with community organizations such as Habitat for Humanity, Rutherford County Chamber of Commerce, United Way of Rutherford and Cannon County, Main Street and Middle Tennessee State University.

One of the greatest gaps in the Institutional Delivery System is the financial capacity of the nonprofit partners. The funding Murfreesboro provides is intended to be supplemental to the operation of programs. For many of the nonprofits the City's funding represents the majority of the money expended for a program and limits the reach of the program beyond the amount allocated by HUD.

The primary gap in the delivery system remains private sector participation. A primary focus of the homeless task force's Membership and Advocacy Working Group is addressing this issue.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Table 52 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

Murfreesboro is a direct recipient of Emergency Solutions Grant (ESG) Program funds from the Tennessee Housing Development Agency. Through this funding source, Murfreesboro allocates funding for Emergency Shelter, Rapid Re-Housing, Homelessness Prevention, and data entry into the Homelessness Management Information System. Coldest Nights, a collaborative program of The Journey Home, The Salvation Army and First Baptist Church of Murfreesboro, offers shelter to men who would otherwise be sleeping in unsheltered conditions on nights with temperatures forecast to be below 30°. Because most of the persons making use of the program fit the definition of chronically homeless, the program provides a point of contact for service providers to reach out to this population. Murfreesboro City Schools and Rutherford County Schools both have programs to connect homeless families with children and unaccompanied youth to service providers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A coordinated system between Murfreesboro and the H^3ARC, the local COC is essential to effectively end homelessness. Homeless systems and partners are often fragmented and uncoordinated. Homeless individuals and families are forced to navigate different eligibility criteria and are often on multiple waitlists for shelter beds and housing programs. Multiple service providers are often carrying out assessment and referral efforts on behalf of the same individuals/families. A more coordinated system that offers a standardized and uniform process to service individuals/families would enable service providers to avoid duplication of efforts. A standardized and uniform assessment proves will also lend itself to a more transparent system that targets the most appropriate housing and services resources for each individual/family.

A gap identified in the system remains the need for additional resources to serve women with children, families with children, unaccompanied youth, and severely mentally ill persons.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

A member of Murfreesboro's Community Development Department actively engaged with the Continuum of Care and has a seat on the Executive Board of the CoC's deliberative body. This appointment will help to further integrate both the City's ESG program along with the CoC program offerings, thus ensuring a coordinated effort moving forward.

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2020	2021	Community Development	Citywide	Provide Administration & Planning	CDBG: $191,000 CDBGCV1&3: $290,776.80	Other: Planning & Administration
2	Fair Housing	2020	2021	Community Development	Citywide	Affirmatively Furthering Fair Housing Choice	CDBG: $2,000	Affirmatively Furthering Fair Housing Activities
3	Provide Public Services	2020	2021	Community Development	Citywide	Public Services	CDBG: $158,000 CDBGCV1&3: $518,082.75	Number of low-income persons served
4	Public Facilities/Infrastructure	2020	2021	Community Development	Citywide	Public Facilities	CDBG: 149,202.40 CDBGCV1&3: $150,000	Number of low-income persons served in area
5	Rehabilitation	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Housing units rehabbed
6	Economic Development	2020	2021	Community Development	Citywide	Economic Development	CDBG: $136,235 CDBGCV1&3: $495,025.45	Businesses Assisted
7	Affordable Housing Assistance (AHA)	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Financial Assistance
8	Acquisition Rental Housing	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $49,931	Housing units acquired

Table 53 – Goals Summary

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Goal Descriptions

Goal Name: Planning and administration
Goal Descriptions: Administrative and planning costs to operate the CDBG program successfully
Goal Name: Affirmatively Furthering Fair Housing Choice
Goal Description: Support targeted fair housing activities such as fair housing education, complaint handling services, and enforcement.
Goal Name: Provide public services
Goal Description: Provision of public services for projects that provide supportive services to low and moderate-income households and persons
Goal Name: Public Facility/Improvements
Goal Description: Facility renovations in low and moderate income areas
Goal Name: Housing Affordability [Rehabilitation, AHA, Acquisition of Rental Housing]
Goal Description: Support housing rehabilitation, homeownership opportunities for households through down payment or closing cost assistance
Goal Name: Economic Development
Goal Description: Support economic development activities in low income areas

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the next five years, Murfreesboro anticipates providing affordable housing for an estimated 10 extremely low-income, low-income, or moderate-income families through first time homebuyer assistance.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The MHA is an independent authority established under state law, is separate from the general control of the City and is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

Activities to Increase Resident Involvements

The MHA undertakes a variety of initiatives to increase resident involvement which include established programs that represent all residents living in Housing Authority developments. The MHA coordinates programs, activities, and services offered to residents, including:

- Family Self Sufficiency Program - designed to assist residents with achieving self-sufficiency. This effort is accomplished through goal setting, intervention, advocacy and community collaboration. When entering the program, the residents meet with a Family Self Sufficiency (FSS) Program Coordinator to discuss their needs and to set goals. Residents can receive assistance with seeking employment, job training, and educational opportunities.

- Resident Advisory Board (RAB) which meets regularly to obtain input from residents regarding capital needs and the overall PHA Annual Action Plan for the Housing Authority.

Is the public housing agency designated as troubled under 24 CFR part 902?

The MHA is not designated as troubled and is considered a high performer with a score of 93. PHAs scoring 59 (on a scale of 100) or lower are designated as “troubled.” PHAs scoring 90 or higher are designated as “high performing,” and those with scores of 60-89 are considered to be “standard” or “substandard.”

Plan to remove the ‘troubled’ designation

Not applicable

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Rutherford County imposed a development fee on all new residential construction, the proceeds of which are used primarily for school construction. The Rutherford County Commission has expressed no interest in rescinding this fee since the cause for it has not gone away. The City also imposes a stormwater fee on all new development to help pay for its federally mandated stormwater program. Both have a negative effect on the cost of new construction that affects the supply of affordable housing.

Community Development Department staff was used as a resource for housing issues, particularly those affecting the supply of affordable housing, and much of their input was incorporated into the Housing chapter of the report.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Murfreesboro can utilize several strategies, tools, and techniques for influencing and managing the pattern and timing of development and redevelopment within the Planning Area. While there is no single approach that meets all needs, a combination of planning, regulatory, and financing mechanisms can be used to influence what is constructed. However, given the provisions that Tennessee state law places on cities and especially counties, there are few, if any, mechanisms currently available to entirely prevent haphazard growth patterns, particularly within the City's UGB.

Ultimately, growth management and utility extension policies should be based on the community's stated goals and objectives pertaining to the kind of community within which residents want to live. The long-term pattern of growth should be managed to balance market demands with economic development objectives. Indeed, future growth should be coordinated with infrastructure and public service investments such that the pattern and timing of development occurs in a fiscally responsible manner.

During this consolidated plan period, Murfreesboro will consider infill development opportunities closer to the city center as new development has typically occurred at the City's outskirts on larger swaths of undeveloped land (e.g., south of State Highway 99). These areas are less costly to serve and hence, more efficient as they are already serviced by roads, water and sewer lines, public safety, solid waste collection, and existing parks and schools. The city should also consider opportunities that focus on redeveloping underutilized properties or obsolete building sites. This may involve construction on individual lots or small undeveloped parcels in established neighborhoods and commercial districts.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City participates in and supports local efforts of the Housing, Health, and Human Services Alliance of Rutherford County (H^3ARC) and other local agencies in its initiatives and projects. Murfreesboro will also continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs. Over the next Consolidated Plan period, the City anticipates collaborating with various local nonprofits organizations to expand services for the homeless and at-risk of homelessness population. Additionally, H^3ARC collaborates with non-profit organizations to analyze existing needs to assist in identifying funding gaps and other gaps in services. The Homeless Point in Time Count, organized by the H^3ARC, annually assesses the characteristics of the homeless population in City. This data allows the Continuum and the City to track the changing needs of the homeless. The City will continue support the efforts of the Continuum of Care in the preparation of the Point in Time Count to address the specific needs of homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

The City supports efforts of decreasing or ending homelessness in Murfreesboro and supports the local Continuum of Care initiatives. The City of Murfreesboro does not receive its own ESG allocation and therefore relies on the allocation received by the agencies applying to the Continuum of Care to address these needs. These agencies are awarded funding for essential services and operations to emergency shelters and transitional housing facilities. These facilities provide shelter and services to citizens of Murfreesboro to include homeless families, single men and women, and survivors of domestic violence. The City supports increasing housing options and self-sufficiency for the homeless and near homeless by providing support for emergency housing and supportive services for homeless families and individuals; developing transitional housing; and preventing persons released from institutions from entering homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to oversee activities for homeless individuals and families. The City has identified rapid re-housing as a priority during the next Consolidated Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

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The City of Murfreesboro encourages collaboration with organizations to transition as many people as possible into permanent housing as quickly as possible. Some families or individuals may require only limited assistance for a short period of time, such as emergency food and shelter -- until a first paycheck is received or a medical emergency has passed. Others, however, will require more comprehensive and long-term assistance, such as transitional housing with supportive services and job training. Due to limited resources, it is important for agencies to eliminate duplication of effort by local agencies, both in intake and assessment procedures, and in subsequent housing and supportive services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Murfreesboro will continue to support homelessness programs in 2020-2025 to assist families and individuals to avoid becoming homeless. These programs seek to prevent homelessness by providing up to a year of short-term rental assistance, rental security deposits and last month's rent, and/or costs such as rental application fees and utilities.

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

All applicants for both the Housing Rehabilitation Program and the Affordable Housing Program receive a copy of the booklet *The Lead-Safe Certified Guide to Renovate Right*. A pdf. version of this booklet is available on the City's website through a link from the Community Development page.

Prior to approving any Affordable Housing Program loans on pre-1978 homes, a lead-based paint visual inspection is conducted. If paint disturbance is noted, a full lead assessment and risk analysis is conducted. When the owner-occupant of a pre-1978 house applies for the Housing Rehabilitation Program, the Community Development Department orders a lead assessment and risk analysis at no cost to the applicant.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead poisoning is the leading environmental hazard to children, creating devastating and irreversible health problems. The leading cause of lead-based poisoning is exposure to dust from

deteriorating paint in homes constructed before 1978. This is due to the high lead content used in paint during that period, and particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure due to the generally lower levels of home maintenance among lower income households. This is an important factor since it is not the lead paint itself that causes the hazards, but rather the deterioration of the paint that releases lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

How are the actions listed above integrated into housing policies and procedures?

Affordable Housing - Copies of the LBP report are given to both the buyer and seller. If lead-based paint hazards are noted, the City requires repairs to be completed and a clearance issued before closing its loan.

Housing Rehab - Homeowners receive a copy of the LBP report. Any lead issues identified during testing are noted in work write-ups and addressed during the construction phase of the project. Following completion of the project, lead clearance testing is done. Any deficiencies noted in the clearance testing process must be addressed by the contractor, who is responsible for the cost of any required re-testing.

Acquisition – Any pre-1978 houses proposed for purchase will be assessed and tested for LBP. Agencies purchasing these properties will be contractually obligated to mitigate LBP at its own expense.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City undertakes activities related to reducing poverty with the affordable housing plan. The affordable housing projects funded include a variety of social services designed to move families and individuals into self-sufficiency. Rental assistance includes funding from CDBG for housing services; permanent housing has a link with a self-sufficiency and other needed social services prior to construction. In addition, to these specific activities, the City participates in the coordination of social services, job training and housing programs through the Continuum of Care.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Education and employment are key factors in breaking the cycle of poverty. To that end, the City is committed to funding programs over the five years that will promote literacy, financial literacy and self-sufficiency and help prepare residents for employment opportunities.

The City works with the Murfreesboro Housing Authority and the Tennessee Housing Development Agency to encourage Section 8 to Home Ownership participants. A provision in the policies of the City's Affordable Housing Assistance Program makes half of the financing provided to very-low-income first-time home buyers a grant and half a no-interest loan due on sale.

The City includes Section 3 language in its notifications to housing rehabilitation contractors and in the housing rehabilitation contracts. Successful bidders are supplied with contact information for the Murfreesboro Housing Authority Section 3 coordinator and for other agencies able to supply low-income workers.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Subrecipients will receive information on federal and local regulations relating to their specific activity, along with an explanation as to how they apply to the project. Specific performance objectives will be outlined within each subrecipient agreement, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and all preconstruction conferences are attended by division staff. Prior to any contracting, staff reviews program requirements with prospective subrecipients, including emphasis on conflict of interest and special requirements for each subrecipient's specific agreement. This process ensures subrecipients are fully aware of program requirements. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

The Community Development Department recognizes the need for a continuing focus on technical assistance and monitoring. All subrecipients are monitored at least once during the program year. This process will include either a desk audit or on-site field visits with an exit conference. Additional visits are scheduled as needed.

The City's outside auditor samples a number of Community Development Department files annually for compliance with City, State and Federal rules and regulations. The most recent audit reported no findings or concerns for the Community Development Department.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Murfreesboro is a CDBG entitlement city. The City is not a HOME participating jurisdiction, is not a direct Emergency Solutions Grant recipient, nor does it receive HOPWA funding. The City does receive ESG funding through the Tennessee Housing Development Agency. Murfreesboro entitlement grant resources totaling $4,432,515 are anticipated for the 2020--2025 consolidated plan period year to meet underserved needs, foster decent affordable housing, develop institutional structure, and enhance coordination between public and private housing and social service agencies. Along with the City's 2021-2022 annual CDBG allocations, this figure includes $200,000.00 in prior year CDBG funds that will be reprogrammed for use this year. Additionally, this figure includes an estimated $40,000 in program income, which the City anticipates receiving from its CDBG program for use in 2021- 2022.

The City of Murfreesboro also received $521,501 in CDBGCV1 and $932,384 CDBGCV3 in CDBG funds through the Coronavirus Aid, Relief Economic Security Act (CARES Act). The City has included this funding in this Consolidated Plan and will utilize Community Development Block Grant funds to respond to the coronavirus pandemic known as COVID-19.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$868,733	$50,000	$69,000	$987,733	$3,950,932	Community Development Block Grant 2019-2020 program year allocation; Estimated Program Income and Prior Year Resources.
CDBG-CV	public - federal	Admin and Planning; Economic Development; Fair Housing; Affordable Housing; Public Improvements; Public Services	$1,453,885	$0	$0	$1,453,885	$1,453,885	Anticipated Year 1 funding will include COVID related entitlement grant funds CV1 and CV3
Continuum of Care	public - federal	Housing	$0	$0	$0	$0	$0	
Public Housing Capital Fund	public - federal	Housing	$0	$0	$0	$0	$0	
Other	public - state	Other	$0	$0	$0	$0	$0	

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

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The in-kind value of office space, utilities and administrative support from the City's general fund help leverage CDBG funds. The Murfreesboro Parks & Recreation provides meeting spaces in its facilities for public hearings and other meetings sponsored by the Community Development Department as an in-kind contribution. Both federal mandates and local policy requires some level of leveraging in most of the entitlement programs offered by the City. As an example, the City's Affordable Housing Assistance Program for first-time home buyers requires a 1% contribution from the purchaser. Public Services grant subrecipients are required to provide a dollar-for-dollar match for CDBG funds. Matching funds can come from agency funds, in-kind contributions of goods and services, volunteer hours and/or value of donated buildings or fair value of rental/lease.

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If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City does not anticipate using any publicly owned land or property located in Murfreesboro to address the needs identified in this plan.

Discussion

The City of Murfreesboro receives CDBG funding directly from U.S. Department of Housing and Urban Development (HUD). The City receives a share of the state's Emergency Solutions Grant (ESG) allocation through the City Set-Aside program from Tennessee Housing Development Agency (THDA). Of the $161,250.00 allocation, $150,000.00 will be used by non-profit sub-recipients for shelter-essential/services/operations and administration of the Homeless Management Information System (HMIS). $11,500.00 is budgeted for program administration. The City does not receive HUD funding from the HOME Partnerships Investment Program (HOME). The Housing Opportunity for Persons with AIDS (HOPWA) grantee for the Nashville-Davidson-Murfreesboro-Franklin MSA is Metropolitan Housing and Development Agency (MDHA). The City consults with MDHA regarding HOPWA allocations. The City is not a direct recipient of any funds covered in §91.2(b).

The City is the Collaborative Applicant for Continuum of Care TN-510 (Murfreesboro and Rutherford County). HUD has announced awards to TN-510 agencies totaling $636,524 in its Continuum of Care (CoC) housing competition.

Public housing is the responsibility of Murfreesboro Housing Authority. A copy of MHA's most recent 5-Year and Annual Plan is available for review at its main office: 415 North Maple Street, Murfreesboro.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives
Goals Summary Information

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2020	2021	Community Development	Citywide	Provide Administration & Planning	CDBG: $191,000 CDBGCV1&3: $290,776.80	Other: Planning & Administration
2	Fair Housing	2020	2021	Community Development	Citywide	Affirmatively Furthering Fair Housing Choice	CDBG: $2,000	Affirmatively Furthering Fair Housing Activities
3	Provide Public Services	2020	2021	Community Development	Citywide	Public Services	CDBG: $158,000 CDBGCV1&3: $518,082.75	Number of low-income persons served
4	Public Facilities/Infrastructure	2020	2021	Community Development	Citywide	Public Facilities	CDBG: 149,202.40 CDBGCV1&3: $150,000	Number of low-income persons served in area
5	Rehabilitation	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Housing units rehabbed
6	Economic Development	2020	2021	Community Development	Citywide	Economic Development	CDBG: $136,235 CDBGCV1&3: $495,025.45	Businesses Assisted
7	Affordable Housing Assistance (AHA)	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Financial Assistance
8	Acquisition Rental Housing	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $49,931	Housing units acquired

Table 55 – Goals Summary

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Goal Descriptions

Goal Name: Planning and administration
Goal Descriptions: Administrative and planning costs to operate the CDBG program successfully
Goal Name: Affirmatively Furthering Fair Housing Choice
Goal Description: Support targeted fair housing activities such as fair housing education, complaint handling services, and enforcement.
Goal Name: Provide public services
Goal Description: Provision of public services for projects that provide supportive services to low and moderate-income households and persons
Goal Name: Public Facility/Improvements
Goal Description: Facility renovations in low and moderate income areas
Goal Name: Housing Affordability [Rehabilitation, AHA, Acquisition of Rental Housing]
Goal Description: Support housing rehabilitation, homeownership opportunities for households through down payment or closing cost assistance
Goal Name: Economic Development
Goal Description: Support economic development activities in low income areas

Table 56 – Goals Summary

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City has planned the following projects for the upcoming year and identified in the table below with additional details provided in Section AP-38.

Projects

Sort Order	Goal Name
1	CDBG Administration & Planning
2	Fair Housing
3	Provide Public Services
4	Public Facilities/Infrastructure
5	Rehab
6	Economic Development
7	Affordable Housing Assistance (AHA)
8	Acquisition Rental Housing

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. Annually several project proposals may be unfunded or receive only partial funding due to lack of available resources.

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AP-38 Project Summary

Project Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2020	2021	Affordable Housing	Citywide	Provide Administration & Planning	CDBG: $191,000 CDBGCV1&3: $290,776.80	Other: Planning & Administration
2	Fair Housing	2020	2021	Community Development	Citywide	Affirmatively Furthering Fair Housing Choice	CDBG: $2,000	Affirmatively Furthering Fair Housing Activities
3	Provide Public Services	2020	2021	Community Development	Citywide	Public Services	CDBG: $158,000 CDBGCV1&3: $518,082.75	Number of low-income persons served
4	Public Facilities/Infrastructure	2020	2021	Community Development	Citywide	Public Facilities/ Infrastructure	CDBG: 149,202.40 CDBGCV1&3: $150,000	Number of low-income persons served in area
5	Rehab	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Housing units rehabbed
6	Economic Development	2020	2021	Community Development	Citywide	Economic Development	CDBG: $136,235 CDBGCV1&3: $495,025.45	Microenterprise Development
7	Affordable Housing Assistance (AHA)	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $100,000	Down payment Assistance
8	Acquisition Rental Housing	2020	2021	Community Development	Citywide	Housing Affordability	CDBG: $49,931	Housing units acquired

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Murfreesboro is an urban area that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated city-wide based on low-mod areas, which often coincide with areas of minority concentration. Over the next five years, the City intends to utilize CDBG funds in areas where 51% or more of residents have low or moderate household incomes).

Geographic Distribution

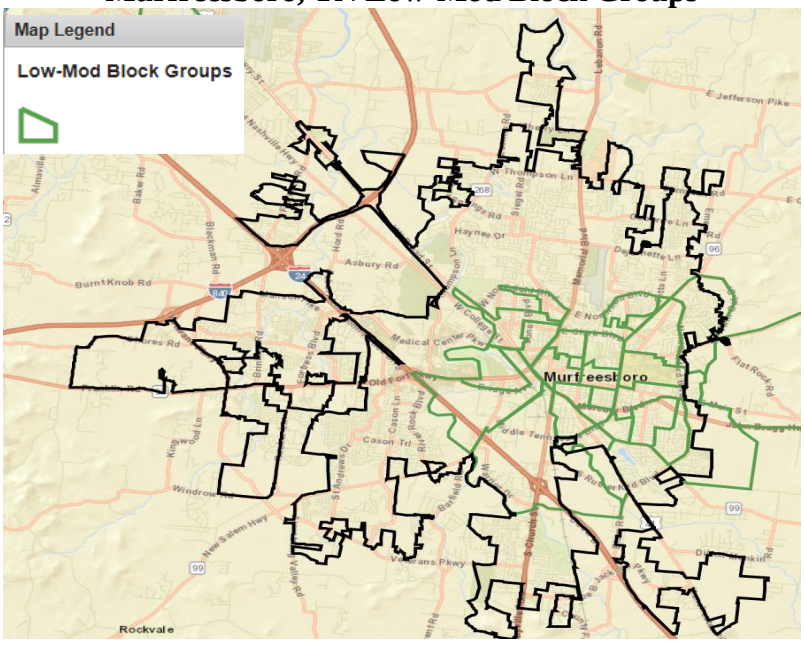
Target Area	Percentage of Funds
Citywide	**80%**

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will allocate resources to the low- and moderate-income block groups within the City. The areas outlined in green on the map will generally be prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds.

Murfreesboro, TN Low-Mod Block Groups



Source: HUD Con Plan Mapping Tool. https://egis.hud.gov/cpdmaps/

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Murfreesboro with its non-profit partners will provide affordable rental and homeowner housing, including assistance to people with disabilities and homeless individuals and families. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers. To address these needs, the City will use CDBG and THDA ESG funds to support the rehabilitation of existing units and providing homeless services.

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	2,500
Special-Needs	
Total	100

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	5
Acquisition of Existing Units	5
Total	10

Table 60 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The MHA is an independent authority established under state law, is separate from the general control of the City and is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

Actions planned during the next year to address the needs to public housing.

The MHA has been approved for the RAD conversion of Parkside and Mercury Court properties. The is taking the first step in a multi-phase, multi-year process. That step is to create a master plan for the redevelopment of Oakland Court, a 76-home public housing neighborhood on approximately 20 acres between North Academy and Maney Avenues. The multi-year plan will replace 76 homes at Oakland Court with new homes and increase the total number of homes to 150 almost doubling the number of homes available there to qualified families. Upon completion of Oakland Court, the MHA will relocate the residents of Mercury Court residents to Oakland Court.

Actions to encourage public housing residents to become more involved in management and

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participate in homeownership.

The MHA undertakes a variety of initiatives to increase resident involvement which include established programs that represent all residents living in Housing Authority developments. The MHA coordinates programs, activities, and services offered to residents, including:

- Family Self Sufficiency Program - designed to assist residents with achieving self-sufficiency. This effort is accomplished through goal setting, intervention, advocacy and community collaboration. When entering the program, the residents meet with a Family Self Sufficiency (FSS) Program Coordinator to discuss their needs and to set goals. Residents can receive assistance with seeking employment, job training, and educational opportunities.

- Resident Advisory Board (RAB) which meets regularly to obtain input from residents regarding capital needs and the overall PHA Annual Action Plan for the Housing Authority.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance.

The MHA is not designated as troubled and is considered a high performer with a score of 93. PHAs scoring 59 (on a scale of 100) or lower are designated as "troubled." PHAs scoring 90 or higher are designated as "high performing," and those with scores of 60-89 are "standard" or "substandard."

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Murfreesboro's 2020-2025 Consolidated Plan identifies increasing housing options for homeless and at risk of homelessness as a strategic priority. Long-term objectives include supporting emergency housing and supportive services, and the implementation of a coordinated entry system.

The 2021 ESG allocation from the state agency will fund emergency shelter and prevention services that are projected to assist homeless and at-risk of homeless beneficiaries. The identified projects target homeless individuals and families who lack the resources to independently regain stable housing. Programs are designed to connect clients with the services necessary to ensure they move from emergency shelter to transitional or permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City participates in and supports local efforts of the Housing, Health, and Human Services Alliance of Rutherford County (H^3ARC) and other local agencies in its initiatives and projects. Murfreesboro will also continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs. Over the next Consolidated Plan period, the City anticipates collaborating with various local nonprofits organizations to expand services for the homeless and at-risk

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of homelessness population. Additionally, H^3ARC collaborates with non-profit organizations to analyze existing needs to assist in identifying funding gaps and other gaps in services. The Homeless Point in Time Count, organized by the H^3ARC, annually assesses the characteristics of the homeless population in City. This data allows the Continuum and the City to track the changing needs of the homeless. The City will continue support the efforts of the Continuum of Care in the preparation of the Point in Time Count to address the specific needs of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City supports efforts of decreasing or ending homelessness in Murfreesboro and supports the local Continuum of Care initiatives. The City of Murfreesboro does not receive its own ESG allocation and therefore relies on the allocation received by the agencies applying to the Continuum of Care to address these needs. These agencies are awarded funding for essential services and operations to emergency shelters and transitional housing facilities. These facilities provide shelter and services to citizens of Murfreesboro to include homeless families, single men and women, and survivors of domestic violence. The City supports increasing housing options and self-sufficiency for the homeless and near homeless by providing support for emergency housing and supportive services for homeless families and individuals; developing transitional housing; and preventing persons released from institutions from entering homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to oversee activities for homeless individuals and families. The City has identified rapid re-housing as a priority during the next Consolidated Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

The City of Murfreesboro encourages collaboration with organizations to transition as many people as possible into permanent housing as quickly as possible. Some families or individuals may require only limited assistance for a short period of time, such as emergency food and shelter -- until a first paycheck is received or a medical emergency has passed. Others, however, will require more comprehensive and long-term assistance, such as transitional housing with supportive services and job training. Due to limited resources, it is important for agencies to eliminate duplication of effort by local agencies, both in intake and assessment procedures, and in subsequent housing and supportive services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,

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foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Murfreesboro will continue to support homelessness programs in 2020-2025 to assist families and individuals to avoid becoming homeless. These programs seek to prevent homelessness by providing up to a year of short-term rental assistance, rental security deposits and last month's rent, and/or costs such as rental application fees and utilities.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

Rutherford County imposed a development fee on all new residential construction, the proceeds of which are used primarily for school construction. The Rutherford County Commission has expressed no interest in rescinding this fee since the cause for it has not gone away. The City also imposes a stormwater fee on all new development to help pay for its federally mandated stormwater program. Both have a negative effect on the cost of new construction that affects the supply of affordable housing.

Community Development Department staff was used as a resource for housing issues, particularly those affecting the supply of affordable housing, and much of their input was incorporated into the Housing chapter of the report.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Murfreesboro can utilize several strategies, tools, and techniques for influencing and managing the pattern and timing of development and redevelopment within the Planning Area. While there is no single approach that meets all needs, a combination of planning, regulatory, and financing mechanisms can be used to influence what is constructed. However, given the provisions that Tennessee state law places on cities and especially counties, there are few, if any, mechanisms currently available to entirely prevent haphazard growth patterns, particularly within the City's UGB.

Ultimately, growth management and utility extension policies should be based on the community's stated goals and objectives pertaining to the kind of community within which residents want to live. The long-term pattern of growth should be managed to balance market demands with economic development objectives. Indeed, future growth should be coordinated with infrastructure and public service investments such that the pattern and timing of development occurs in a fiscally responsible manner.

During this consolidated plan period, Murfreesboro will consider infill development opportunities closer to the city center as new development has typically occurred at the City's outskirts on larger swaths of undeveloped land (e.g., south of State Highway 99). These areas are less costly to serve and hence, more efficient as they are already serviced by roads, water and sewer lines, public safety, solid waste collection, and existing parks and schools. The city should also consider opportunities that focus on redeveloping underutilized properties or obsolete building sites. This may involve construction on individual lots or small undeveloped parcels in established neighborhoods and commercial districts.

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Plan. The Community Development Department staff will host various workshops for subrecipients to provide an overview of program guidelines and expectations. We will utilize these workshops as an opportunity to network, share successes and lessons learned, and to discuss best practices for utilizing HUD funding. Technical Assistance will also be provided to subrecipients as needed.

Actions planned to address obstacles to meeting underserved needs

Murfreesboro will collaborate with community leaders, stakeholders, and local non-profit agencies to help remove obstacles to better meet the needs of the underserved population and improve service delivery. The City will coordinate the work of nonprofit agencies to provide social services, disseminate news and information, and spearhead community-wide solutions to local needs. The City will also review and analyze the work of its various departments and divisions to find opportunities for collaboration between similar programs. Program staff will also ensure that all fair housing education materials are current and compliant with the Affirmatively Furthering Fair Housing Final Rule.

Actions planned to foster and maintain affordable housing

Murfreesboro will actively work to address the need for more decent and affordable housing by continuing to prioritize the investment of funds into all its housing programs. In the interest of preserving affordable housing, the City will continue to support the use of CDBG program funds for activities such as down-payment assistance and rehabilitation. To promote fair housing choice, the City will encourage and support fair housing rights for all and provide program funds to conduct outreach and education regarding the Fair Housing Law act of 1968.

Actions planned to reduce lead-based paint hazards

All applicants for both the Housing Rehabilitation Program and the Affordable Housing Program receive a copy of the booklet *The Lead-Safe Certified Guide to Renovate Right*. A pdf. version of this booklet is available on the City's website through a link from the Community Development page.

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Prior to approving any Affordable Housing Program loans on pre-1978 homes, a lead-based paint visual inspection is conducted. If paint disturbance is noted, a full lead assessment and risk analysis is conducted. When the owner-occupant of a pre-1978 house applies for the Housing Rehabilitation Program, the Community Development Department orders a lead assessment and risk analysis at no cost to the applicant.

Actions planned to reduce the number of poverty-level families

Education and employment are key factors in breaking the cycle of poverty. To that end, the City is committed to funding programs over the five years that will promote literacy, financial literacy and self-sufficiency and help prepare residents for employment opportunities.

The City works with the Murfreesboro Housing Authority and the Tennessee Housing Development Agency to encourage Section 8 to Home Ownership participants. A provision in the policies of the City's Affordable Housing Assistance Program makes half of the financing provided to very-low-income first-time home buyers a grant and half a no-interest loan due on sale.

The City includes Section 3 language in its notifications to housing rehabilitation contractors and in the housing rehabilitation contracts. Successful bidders are supplied with contact information for the Murfreesboro Housing Authority Section 3 coordinator and for other agencies able to supply low-income workers.

Actions planned to develop institutional structure

Murfreesboro is a direct recipient of Emergency Solutions Grant (ESG) Program funds from the Tennessee Housing Development Agency. Through this funding source, Murfreesboro allocates funding for Emergency Shelter, Rapid Re-Housing, Homelessness Prevention, and data entry into the Homelessness Management Information System. Coldest Nights, a collaborative program of The Journey Home, The Salvation Army and First Baptist Church of Murfreesboro, offers shelter to men who would otherwise be sleeping in unsheltered conditions on nights with temperatures forecast to be below 30°. Because most of the persons making use of the program fit the definition of chronically homeless, the program provides a point of contact for service providers to reach out to this population. Murfreesboro City Schools and Rutherford County Schools both have programs to connect homeless families with children and unaccompanied youth to service providers.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will work to foster collaboration through dissemination of services, news, and information across social service organizations, subcontractors, and public and private entities. One way the City will accomplish this is through subrecipient meetings that bring together affordable housing developers and social service agencies. The City will encourage community-based solutions and regional partnerships and

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will continue to support and participate in the CoC, whose membership includes both affordable housing and social service agencies.

Program Specific Requirements

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	80%

Appendix - Alternate/Local Data Sources

1	**Data Source Name** 2015-2019 ACS 5-Year Estimates

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	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a summary of the data set. 5-Year Estimates
	What was the purpose for developing this data set? Statutory
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Estimates
	What time (provide the year, and optionally month, or month and day) is covered by this data set? 2015-2019
	What is the status of the data set (complete, in progress, or planned)? Complete
2	**Data Source Name** 2019 HOME Program Rents
	List the name of the organization or individual who originated the data set. HUD
	Provide a summary of the data set. HUD 2019 HOME Program Rents
	What was the purpose for developing this data set? HOME regulations
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? National
	What time (provide the year, and optionally month, or month and day) is covered by this data set? 2015-2019
	What is the status of the data set (complete, in progress, or planned)? Complete
3	**Data Source Name** 2011 Longitudinal Employer-Household Dynamics (Job
	List the name of the organization or individual who originated the data set. U.S. Census Bureau

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	Provide a summary of the data set. Analysis of workers-job ratios by business sector
	What was the purpose for developing this data set? Economic analysis
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? National
	What time (provide the year, and optionally month, or month and day) is covered by this data set? 2019
	What is the status of the data set (complete, in progress, or planned)? Complete
4	**Data Source Name** 2019 HUD Housing Inventory Count
	List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development and Murfreesboro/Rutherford County Continuum of Care
	Provide a summary of the data set. Market analysis
	What was the purpose for developing this data set? Market analysis
	Provide the year (and optionally month, or month and day) for when the data was collected. 2019
	Briefly describe the methodology for the data collection. Not known
	Describe the total population from which the sample was taken. National
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Not known
5	**Data Source Name** 2015-2019 ACS 5-Year Estimates
	List the name of the organization or individual who originated the data set. U.S. Census Bureau

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	Provide a summary of the data set. Five-year estimates
	What was the purpose for developing this data set? Statutory
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? National
	What time (provide the year, and optionally month, or month and day) is covered by this data set? 2016-2019
	What is the status of the data set (complete, in progress, or planned)? Complete
6	**Data Source Name** PHA 5-Year Plan - TN02016 - FY2020
	List the name of the organization or individual who originated the data set. Murfreesboro Housing Authority
	Provide a summary of the data set. Murfreesboro Housing Authority Inventory 2019
	What was the purpose for developing this data set? PHA 5-Year and Annual Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Count based on ACC units at time of FY 2019
	What time (provide the year, and optionally month, or month and day) is covered by this data set? Inventory as of 2019
	What is the status of the data set (complete, in progress, or planned)? Complete
7	**Data Source Name** Murfreesboro Housing Authority
	List the name of the organization or individual who originated the data set. Murfreesboro Housing Authority L. Thomas Rowe, Executive Director

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Provide a summary of the data set. Counts provided as of January 28, 2019
	What was the purpose for developing this data set? To provide most up-to-date data.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data reflects actual population as of January 28, 2019.
	What time (provide the year, and optionally month, or month and day) is covered by this data set? January 28, 2019
	What is the status of the data set (complete, in progress, or planned)? Complete
8	**Data Source Name** 2010-2018 CHAS Tables
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a summary of the data set. Housing Numbers
	What was the purpose for developing this data set? To assess housing needs in the jurisdiction
	Provide the year (and optionally month, or month and day) for when the data was collected. 2010-2019
	Briefly describe the methodology for the data collection. 2010-2019 American Community Survey
	Describe the total population from which the sample was taken. See Census Bureau notes to ACS
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See Census Bureau notes to ACS
9	**Data Source Name** January 28, 2019 Point in Time Count
	List the name of the organization or individual who originated the data set. Murfreesboro/Rutherford County Homeless Task Force of behalf of Murfreesboro/Rutherford County Continuum of Care (TN-510)

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Provide a summary of the data set. Annual Point in Time Count conducted by Murfreesboro/Rutherford County Continuum of Care
	What was the purpose for developing this data set? Collect data on sheltered and unsheltered homeless person
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Confidence level in sheltered count is high; confidence in unsheltered count is moderately high. Data was collected throughout Murfreesboro and Rutherford County
	What time (provide the year, and optionally month, or month and day) is covered by this data set? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete