



HOUSING MARKET ANALYSIS

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HOUSING MARKET ANALYSIS

HARDEMAN COUNTY, TN

EXECUTIVE SUMMARY

The West Tennessee Planning Forecasts for Population for Hardeman County projects a population increase to 28,168 by 2035 and 30,216 by 2045.

This growth corresponds to a potential demand for between 1,020 and 1,246 housing units by 2035 and 1,801 to 2,202 units by 2045. These estimates are based on the current average

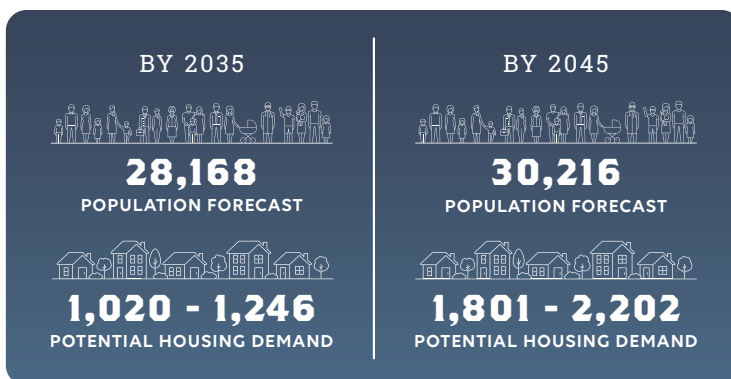
household size of 2.33 persons, which is expected to increase as new economic opportunities, like BlueOval City (BOC), attract more working-age families with children.

Hardeman County's housing market has been relatively active in the past two years compared to other rural counties in the region. Several large tracts of land are available, and two sizeable tracts have already been platted for residential subdivision development. However, housing starts and sales have been low over the past several years, reflecting both national housing market trends and the county's population decline before the BOC announcement. New construction will be needed to meet most of the projected housing demand.

As of now, 32 single-family units have reached the approved or construction stage of the development pipeline, but the exact number of projects in the pipeline remains uncertain. A more coordinated effort to attract, track, and support new developments is necessary to meet projected demand. Elected city and county officials reported that multiple developers have contacted them with interest in purchasing land for subdivision construction.

There are currently no large-scale (150+ unit) market-rate apartment complexes in Hardeman County. Between 545 and 667 units of the forecasted housing demand could be met with multi-family apartment complexes. Zoning and building standards will be critical to ensure high quality developments that offer modern amenities without significantly disrupting the established character of Hardeman County communities.

The average household income in Hardeman County can support a wide range of home values and rental rates. Existing average household incomes and BOC projected wage rates will support home prices ranging from \$120,393 to \$490,048 and rental rates between \$1,124 and \$3,165 per month.



A mathematical analysis included in this report estimates that approximately 2,633 housing units could be developed within the county's incorporated municipalities—Bolivar, Grand Junction, Hickory Valley, Hornsby, Middleton, Saulsbury, Silerton, Toone, and Whiteville. It is recommended that early development efforts focus within town limits where utility infrastructure, including water and sewer, is already in place. This approach could minimize the need for new public infrastructure investments while speeding up the development process to meet rising housing demand.

THIS ANALYSIS FINDS THAT THERE IS SUFFICIENT DEVELOPABLE LAND TO MEET THE FORECASTED HOUSING DEMAND.

Many Hardeman County residents are currently commuting to jobs in surrounding counties. With a large portion of the county located within a 30- to 60-minute commute of BOC, Hardeman County is poised to attract workers for BOC and support industries expected to arise from regional economic activity.

There are a number of constraints to reaching the full potential for housing development in Hardeman County. Substantial investments in infrastructure will be crucial to supporting new development. Much of the county has inadequate access to utilities and public services, including sewer, water, broadband internet, or landfill as well as public services such as police and fire protection.

Quality public K-12 education is a top factor for families deciding where to locate. Hardeman County will need to allocate the necessary resources to improve its public schools' state ratings to compare favorably with other communities. The Tennessee College of Applied Technology (TCAT), a well-established state institution offering educational programs in industrial and specialty trades, has a campus in Whiteville that could serve as an important resource for job training for BOC workers as well as supplying new employees from recent graduates.

This report contains recommendations for maximizing Hardeman County's opportunities for growth. Proximity to BOC and available land already on the market for industrial development are key advantages.

STUDY BACKGROUND






In late 2021, Governor Bill Lee announced that Ford Motor Company and SK Innovation selected the 3,600 acre Megasite in Haywood County for a vehicle assembly and battery manufacturing campus. This Ford Motor Company campus, known as BlueOval City (BOC), is expected to spur additional industrial, commercial, and residential development throughout West Tennessee.

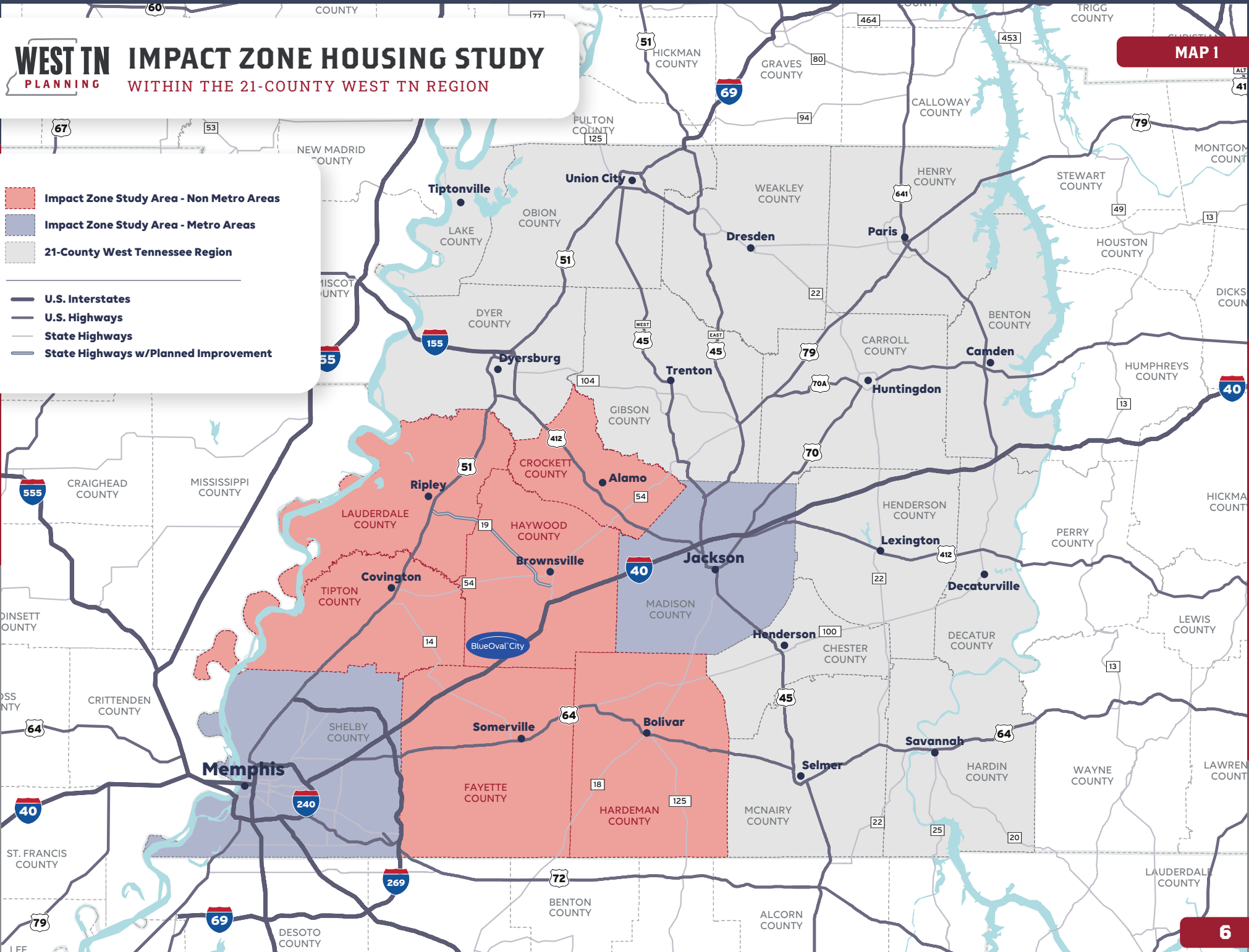
As a result, many of the predominantly rural communities in the region face unprecedented growth and development. In response to this, Tennessee Department of Economic and Community Development (TNECD) is overseeing a five-year West Tennessee Planning effort to assist these communities as they prepare for the anticipated growth catalyzed by BlueOval City. The West TN Planning team is working with state, regional, and local agencies to understand the regional impact of all aspects of community development.

TNECD has identified eight significant impact counties within a 60-minute drive of BOC that will see the most immediate changes in the next ten years. This region will be referenced as the “Impact Zone” in this report. Map 1 on the next page depicts the 21-county West Tennessee Region and the Impact Zone.

West TN Planning has identified the need for a housing study specific to each of the 21 counties in the region to provide consistent baseline data, identify specific housing demand, and signal opportunity for investment. Eighteen housing market studies will be completed as part of this effort. A housing analysis was released in 2022 for Jackson-Madison County; Shelby County has recent and ongoing housing studies conducted by various groups; and Dyer County’s housing market analysis, funded by the ThreeStar program, will be released this year. A regional housing overview will also be compiled for the Impact Zone, which will include findings from Lauderdale, Crockett, Tipton, Fayette, and Hardeman Counties as well as findings from Madison County (Jackson metro) and Shelby County (Memphis metro).

This report examines the potential demand for housing in Hardeman County projected to be generated by BOC, and compares that demand to the existing housing market and to the capacity for new housing development based on general land use.

-  Impact Zone Study Area - Non Metro Areas
-  Impact Zone Study Area - Metro Areas
-  21-County West Tennessee Region
-  U.S. Interstates
-  U.S. Highways
-  State Highways
-  State Highways w/Planned Improvement



POPULATION PROJECTIONS

TNECD's West TN Planning effort produced the *West TN Regional Assessment Forecasts for Population* in September 2023. That report anticipates a West Tennessee population increase of more than 109,500 individuals by 2035 and more than 176,300 by 2045.

Hardeman County previously experienced many years of population loss. Prior to the announcement of BOC, the county population was projected to continue to decline through 2070. With a declining population, there has been limited demand for additional housing construction in the county.

BOC and the multiplier effect it will create is expected to dramatically change the population trends and create unprecedented housing demand in West Tennessee, including Hardeman County. At full production in 2027, Ford and SK have announced they plan to directly employ 5,760 workers. Economic impact analyses show that 19,621 total jobs will be created in West Tennessee as a result of BOC operations.

The West TN Planning population forecast for Hardeman County has projected growth of approximately 4,600 people from 2022 to 2045 as shown below.

TABLE 1 | POPULATION PROJECTIONS

County	2022 Estimate from Census Bureau	2025 Projection	2030 Projection	2035 Projection	2040 Projection	2045 Projection	Cumulative Change 2022-2045
Hardeman	25,529	26,242	27,136	28,168	29,159	30,216	4,687

*Data Compiled: August 2023 – Based on BOC Operations and related or “downstream” growth
Source: “West TN Regional Assessment Forecasts for Population,” Younger Associates*

Population growth was allocated to each county based on an algorithm of factors that influence where people choose to live.

The factors that favor Hardeman County as a residential location are commute time to work, industrial projects announced in 2021 and 2022, and the popularity of housing surrounding small lakes in rural portions of the county. Employment and commute factors are discussed in the next section of this report.

There are currently several sizable tracts of land available for sale within the county. This can create an advantage for Hardeman County in residential development.

The county's proximity to the BlueOval campus, with a less than 30-minute drive from Whiteville, makes it a desirable location for workers locating to the region for employment. Additionally, Hardeman County has announced more than 170 new jobs, excluding BOC, since 2001.

Negative factors in the population growth algorithm include low school ratings and a deficit of quality-of-life amenities such as retail, entertainment and personal services throughout the county. However, retail and personal services can follow population and housing growth, particularly if commercial development and public recreation are planned in conjunction with residential development.

Bolivar is an accredited Tennessee Main Street community and designated as a Courthouse Square. Whiteville is active in the Tennessee Downtown Program. City and county officials can take advantage of the resources available through these programs to guide development of amenities that are attractive to working-age individuals and families while maintaining the character of the community.

The quality of available education has been identified as a key factor in residential location decisions. The Tennessee Department of Education reports a low rating for public K-12 education across all Hardeman County schools. To remain a competitive option for incoming population growth, Hardeman County should dedicate funding and resources to improving the quality of education and increasing the district's education ratings. The County can also focus on marketing the positive aspects of the school system that are not reported in the school ratings system.

Recent project announcements in Hardeman County provide new positive factors towards attracting population to the county. Bolivar has developed a Pleasant Run Creek Park Development master plan that includes the construction of a large recreation center containing a YMCA and a sports complex, providing indoor and outdoor spaces for community activities. Preliminary plans also involve developing approximately 70 single-family and 22 senior housing units within the master-planned area.

There is currently a hospital with an emergency room in Bolivar, but concerns were raised during West TN Planning listening sessions about the hospital's past struggles to recruit and maintain a full staff. However, development of a new West Tennessee Healthcare hospital is currently underway on seven acres along US Hwy 64, which will replace the existing facility.

The population forecast algorithm is summarized on page 9.

TABLE 2 | POPULATION GROWTH ALGORITHM SUMMARY – 2022-2035

Scoring Matrix	Criteria	Hardeman Matrix Score
LOCATION Scale of 0-3 Score = 3x Rating	0 = 60+ minutes from site 1 = 35-59 minutes from site 2 = 21-34 minutes from site 3 = 20 minutes or less from site	3.8
PROPENSITY TO ATTRACT BOC SUPPLIERS	One Point for Each Certified Site	0.0
ANNOUNCED JOBS (excluding BOC) Scale 0-5	2021 - June 2023 0 = 0-99 1 = 100-299 2 = 300-599 3 = 600-999 4 = 1000-2000 5 = 2000+	1.0
AVAILABLE HOUSING Scale of 1 - 3	Based on: Number of homes listed on the market as of July 2023; Number of apartment units listed online as of July 2023; Building permits 2020 - June 2023; and Potential for multi-family development (years 35-45)	0.0
QUALITY OF SCHOOLS Scale 0-5	Based on: Average ACT, Percentage of Graduates moving to Post Secondary Education, Proficiency Rates for Math and Science for 3rd and 5th Grades	1.0
AMENITIES Scale -1 to 4	Retail Inleakage, Outleakage, and Unmet Demand for Potential Growth	-1.0
Scale 0-2	Primary Campus of Four-Year University	0.0
Scale 0-1	Developable Waterfront Property	0.0
POPULATION TRENDS State Projected Growth Trend Scale -2 to +3	-2 = Greater than -4 -1 = -.4 to -.2 0 = -.2 to 0 1 = 0 to 1 2 = 1 to 2 3 = Greater than 2	-1.0
MSA Yes = 1	Meets MSA Designation Criteria	
Total		3.8

Data Compiled: August 2023

Source: "West TN Regional Assessment Forecasts for Population," Younger Associates (Full algorithm for all West Tennessee Counties are found in the "West TN Regional Assessment Forecasts for Population")

EMPLOYMENT & COMMUTE PATTERNS

Hardeman County has an existing base of major employers that will continue to attract workers and support demand for housing. The top 10 industrial employers in Hardeman County are listed below by number of employees. Although the County does not currently have any TN Certified Sites, there are industrial sites available in Bolivar, Whiteville, near the airport, and in Middleton.

HARDEMAN COUNTY TOP INDUSTRIAL/DISTRIBUTION EMPLOYERS

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. TK Elevator Corp. – 1,000 2. Kilgore Flares Co., LLC – 350 3. EP Minerals, a US Silica Co. – 100 4. LyondellBasell Advanced Polymers, Inc. – 40 5. Tony Hooper Sawmill – 40 6. Hooper Sawmill, LLC – 35 | <ol style="list-style-type: none"> 7. F. L. Crane & Sons, Inc. – 30 8. Hatchie River Lumber Co. – 16 9. Byler Craft LLP – 14 10. Clover Creek Trucking, LLC – 14 11. Designer Cabinets, LLC – 14 |
|---|---|

GRAPHIC 1 | HARDEMAN COUNTY MAJOR EMPLOYERS



TABLE 3 | NEW ECONOMIC DEVELOPMENT ANNOUNCEMENTS – 2021 TO AUGUST 2024

Landed Date	Year	Company	New Jobs	Capital Investment	Project Type	City	County
3/19/21	2021	Choate Engineering Performance	100	\$8,000,000	New Startup	Bolivar	Hardeman
2/18/22	2022	Wall Innovations LLC	72	\$6,424,800	Recruitment	Bolivar	Hardeman

Sources: TN Dept of Economic & Community Development, Younger Associates

Map 2 on the next page shows recent economic development projects announced in West Tennessee and the location of certified industrial sites available for additional projects.

WEST TN NEW INDUSTRY & CERTIFIED SITES

ECONOMIC DEVELOPMENT ANNOUNCED PROJECTS - 2021 - MARCH 2024

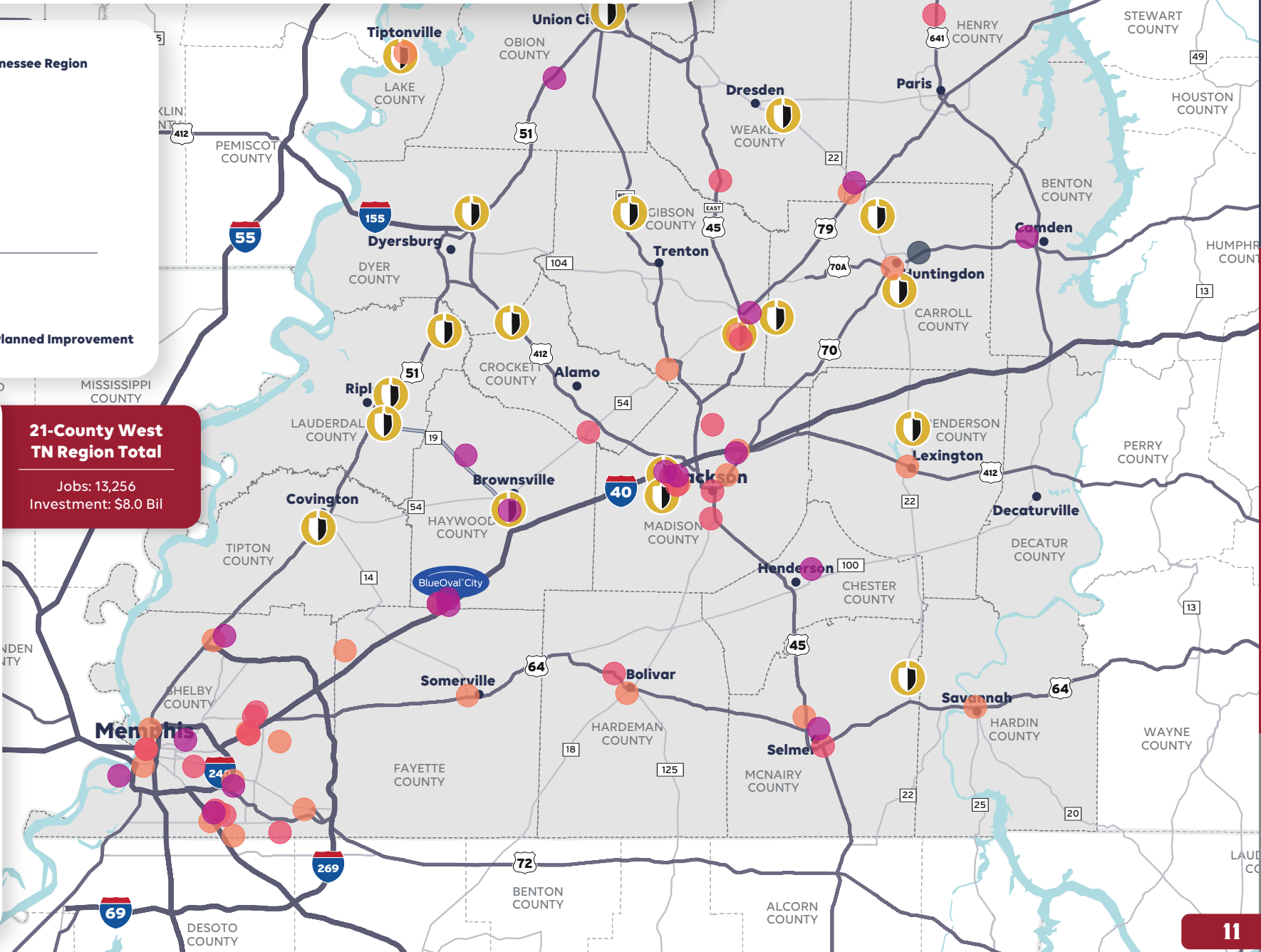
VISIT TNECD.COM/CERTIFIEDSITE FOR MORE INFORMATION ON CERTIFIED SITES.

- 21-County West Tennessee Region
 - Announced in 2021
 - Announced in 2022
 - Announced in 2023
 - Announced in 2024
 - TN Certified Sites
-
- U.S. Interstates
 - U.S. Highways
 - State Highways
 - State Highways w/Planned Improvement

21-County West TN Region Total

Jobs: 13,256
Investment: \$8.0 Bil

- Benton County**
Jobs: 70 • Investment: 12.3 Mil
- Carroll County**
Jobs: 588 • Investment: \$34.7 Mil
- Chester County**
Jobs: 30 • Investment: \$5.0 Mil
- Crockett County**
Jobs: 35 • Investment: \$3.9 Mil
- Fayette County**
Jobs: 611 • Investment: \$208.1 Mil
- Gibson County**
Jobs: 318 • Investment: \$56.6 Mil
- Hardeman County**
Jobs: 172 • Investment: \$14.4 Mil
- Hardin County**
Jobs: 20 • Investment: \$1.0 Mil
- Haywood County**
Jobs: 7,073 • Investment: \$6.4 Bil
- Henderson County**
Jobs: 155 • Investment: \$16.1 Mil
- Henry County**
Jobs: 163 • Investment: \$11.4 Mil
- Lake County**
Jobs: 140 • Investment: \$150.0 Mil
- Madison County**
Jobs: 991 • Investment: \$779.9 Mil
- McNairy County**
Jobs: 187 • Investment: \$35.6 Mil
- Obion County**
Jobs: 20 • Investment: \$1.4 Mil
- Shelby County**
Jobs: 2,647 • Investment: \$324.3 Mil
- Weakley County**
Jobs: 36 • Investment: \$2.2 Mil

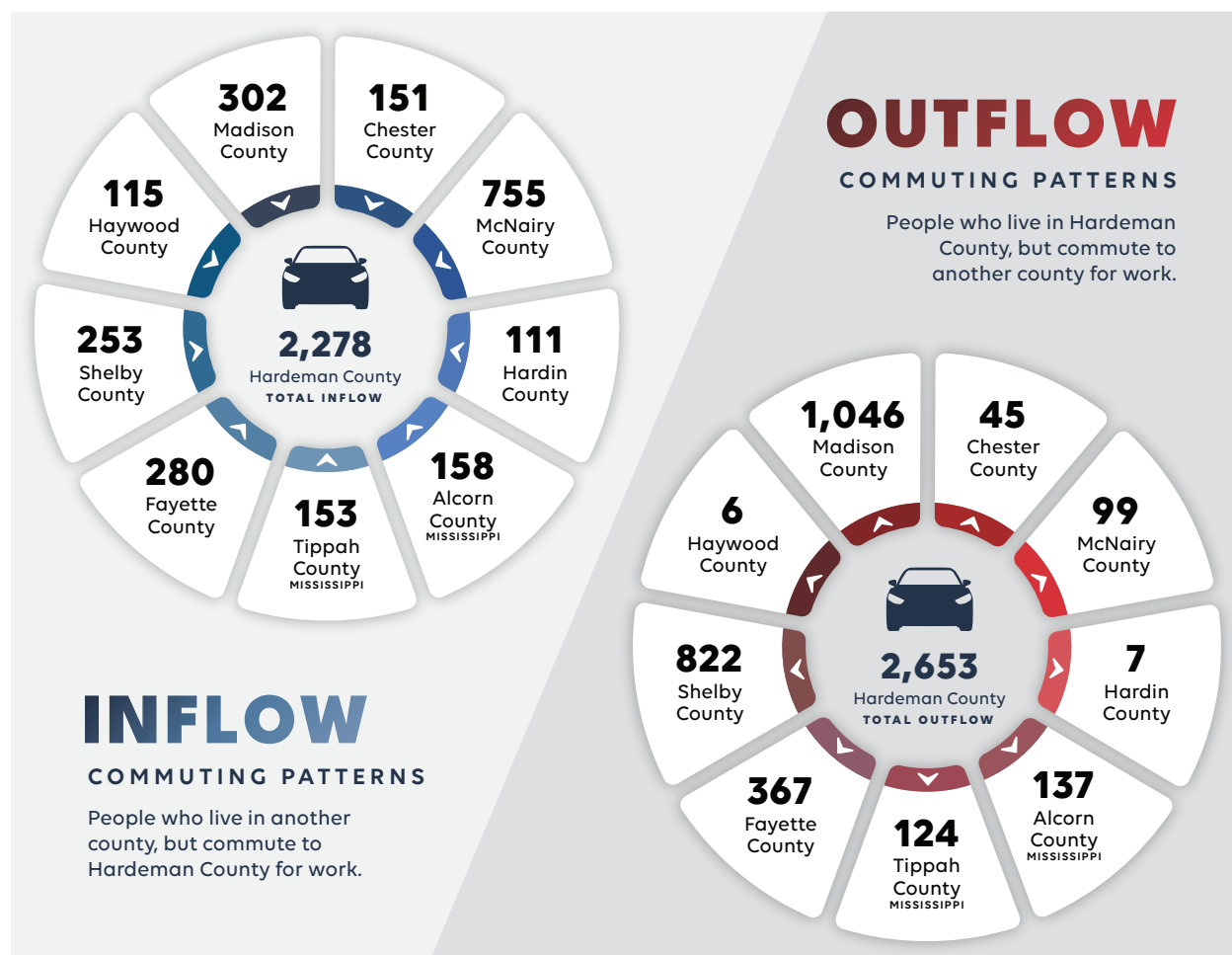


Sources: TN Dept of Economic & Community Development, Younger Associates

The *West TN Planning Regional Assessment Forecasts for Employment* analyzes the types of support industries and jobs that will be created to bolster the economic growth generated by BOC. This report was produced by TNECD's West TN Planning effort in October 2023. It provides information on jobs by occupation type as well as regional and national wage rates. This data can provide helpful information in planning housing types and price points.

Graphic 2 displays the commute patterns among workers in the contiguous and nearby counties with the highest commuting activity into and out of Hardeman County. Historically, more workers living in Hardeman County have commuted to other counties, where there is a higher density of jobs and more diversity of available occupations, than have commuted into Hardeman County while living elsewhere.

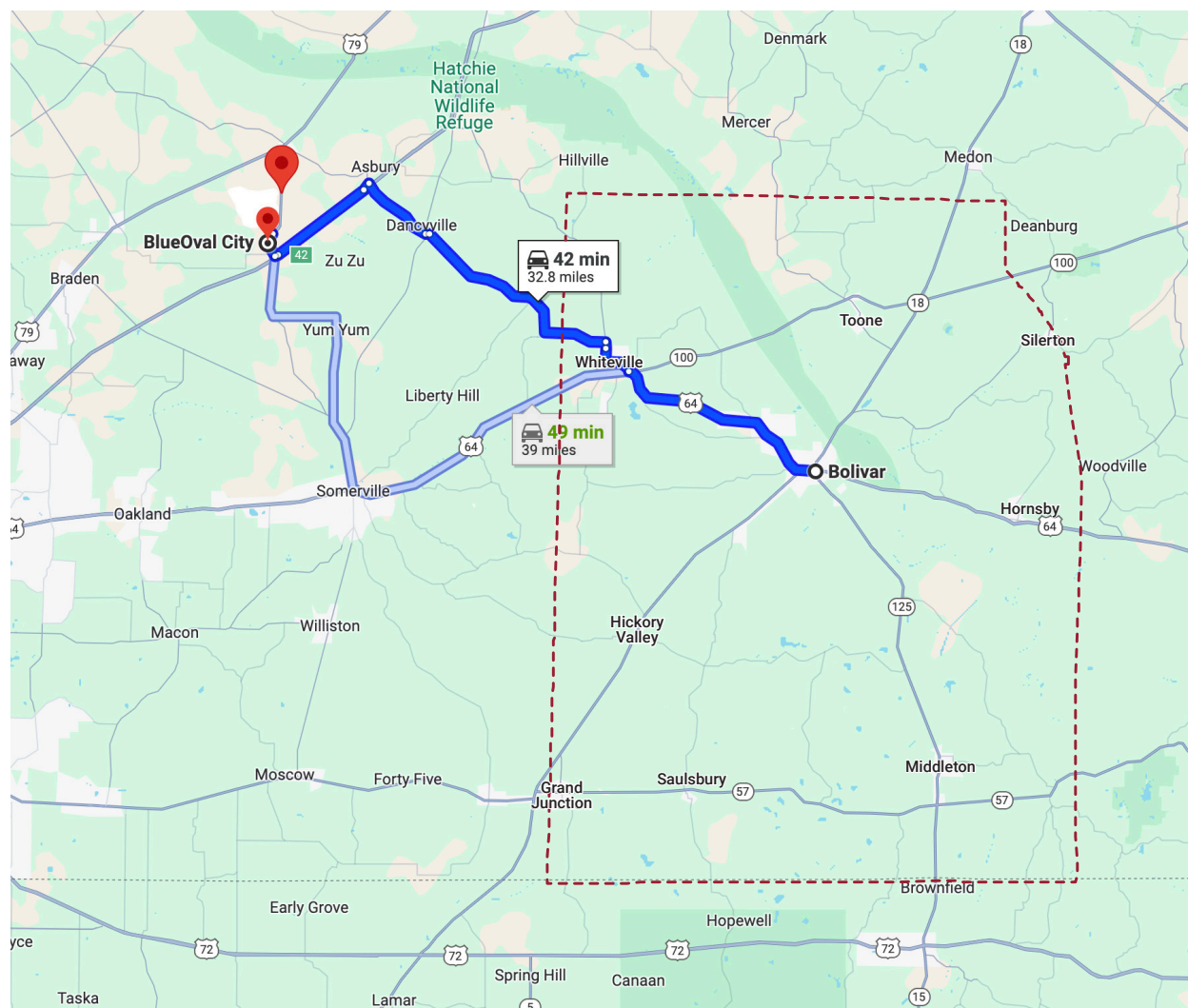
GRAPHIC 2 | COMMUTE PATTERNS



Source: U.S. Census Bureau: County to County Commuting Flows- ACS 2016-2020, Younger Associates

Approximately 4,998 people live and work in Hardeman County, while an estimated 2,653 workers travel outside the county for employment. Among the counties depicted, approximately 2,278 people in-commute to Hardeman County for work, meaning that an estimated net total of 375 people leave the county for their jobs. This indicates a need for additional employers in Hardeman County in addition to housing and amenities.

GRAPHIC 3 | COMMUTE FROM BOLIVAR TO BLUEOVAL CITY



In the early years of BOC operations, it is expected that a large number of workers will in-commute to the campus from other counties, where housing is more readily available. Later, as more housing is constructed nearer the BlueOval campus, workers will choose to locate closer to their place of work.

Whiteville is located just under 30 minutes from BOC; Bolivar and Toone are approximately 45 minutes away; and most of the other municipalities in Hardeman County are located within a 60-minute drive from the BOC campus.

- » Bolivar – 42 minutes (32.8 Miles)
- » Grand Junction – 48 minutes (35.1 Miles)
- » Hickory Valley – 45 minutes (33 Miles)
- » Hornsby – 55 minutes (42.3 Miles)
- » Middleton – 60 minutes (47.8 Miles)
- » Saulsbury – 55 minutes (40.8 Miles)
- » Silerton – 55 minutes (44.5 Miles)
- » Toone – 42 minutes (34.1 miles)
- » Whiteville – 27 minutes (21.5 Miles)

It should be noted that drive times are subject to change due to time of day and route selected and not all existing roads are designed to handle large amounts of commute traffic.

TABLE 5B | HOUSING DEMAND PROJECTIONS – 2035-2045

Projected Housing Demand 2035-2045		
2035-2045 Projected Population Growth ¹		2,048
2045 Projected Number Per Household Unit ²		2.36
Percent of Owner-Occupied Housing Units ³		69.72%
Percent of Renter-Occupied Housing Units ³		30.28%
	Low Range	High Range
Projected Total Housing Units	781	956
Projected New Owner-Occupied Housing Units	544	667
Projected New Renter-Occupied Housing Units	237	289

1. Data from the “West TN Regional Assessment Forecasts for Population” report.
 2. Assumes a 15% increase in the number of persons per household based on 2020 Census data from 2024 Claritas Environics.
 3. The percentage of Owner- and Renter-Occupied housing units were adjusted to reflect the state average for counties with high concentrations of Section 8 and government housing units.

TABLE 5C | HOUSING DEMAND PROJECTIONS – TOTAL BY 2045

Total Housing Units Needed by 2045		
	Low Range	High Range
Projected Total Housing Units	1,801	2,202
Projected New Owner-Occupied Housing Units	1,256	1,535
Projected New Renter-Occupied Housing Units	545	667

Table 5D shows the projected housing demand distributed by the number of bedrooms per unit. This distribution is based on current occupied housing units.

TABLE 5D | DISTRIBUTION OF HOUSING UNITS BY ROOMS

Distribution of Housing Units by Number of Rooms ¹			
	Percentage	Low Range	High Range
Projected Total Housing Units	100%	1,801	2,202
One Bedroom or Less	4.9%	88	108
2-3 Bedrooms	78.4%	1,412	1,726
4 Bedrooms or More	16.7%	301	368

1. U.S. Census Bureau American Community Survey 2022 Housing Occupancy by Bedroom for Hardeman County.

PROJECTED HOUSING AFFORDABILITY

Multiple national studies published since 2020 have shown that the availability of housing, especially that workers can reasonably afford based on their household wages, is among the top three factors in determining where people choose to locate. The other consistently top-rated location decision factors are proximity to high quality public education and commute time to work.

Table 6 below shows the range of home prices that are considered affordable by mortgage lenders based on the existing average annual household wages in Hardeman County, and on wages projected to be paid by Ford and SK at BlueOval City. The ranges are shown for single- and double-income households.

Table 6 also shows the range of rental rates that are affordable based on single-income and double-income households earning the Hardeman County annual average wage, and the BlueOval projected wage rates. The estimated rental rates are based on national studies of rental cost to income, which indicate that approximately 30% of income is the normal range for an affordable, comfortable monthly rental rate.

TABLE 6 | SINGLE-FAMILY DWELLING & RENTAL PURCHASING POWER – 2025

Projected Annual Average Wage	2023	2024	2025
Hardeman County ¹	\$49,182	\$51,641	\$54,223
BlueOval City (BOC) Production ²	\$43,680	\$45,864	\$48,517
BlueOval City (BOC) Technical ²	\$55,561	\$58,339	\$61,256

Estimated Home Purchasing Power Range ³	Low Range	High Range
Hardeman County Annual Average Wage – 1 Earner	\$135,558	\$216,893
Hardeman County Annual Average Wage – 2 Earners	\$271,116	\$433,785
BOC Production Annual Average Wage – 1 Earner	\$120,393	\$192,629
BOC Production Annual Average Wage – 2 Earners	\$240,786	\$385,258
BOC Technical Annual Average Wage – 1 Earner	\$153,140	\$245,024
BOC Technical Annual Average Wage – 2 Earners	\$306,280	\$490,048

Estimated Monthly Rent Power Range ⁴	Low Range	High Range
Hardeman County Annual Average Wage – 1 Earner	\$1,265	\$1,401
Hardeman County Annual Average Wage – 2 Earners	\$2,530	\$2,802
BOC Production Annual Average Wage – 1 Earner	\$1,124	\$1,244
BOC Production Annual Average Wage – 2 Earners	\$2,247	\$2,488
BOC Technical Annual Average Wage – 1 Earner	\$1,429	\$1,582
BOC Technical Annual Average Wage – 2 Earners	\$2,859	\$3,165



AFFORDABLE HOUSING VALUE RANGE

\$120,393

LOWEST WAGE ONE-INCOME HOUSEHOLD

\$490,048

HIGHEST WAGE TWO-INCOME HOUSEHOLD



AFFORDABLE MONTHLY RENT RANGE

\$1,124

LOWEST WAGE ONE-INCOME HOUSEHOLD

\$3,165

HIGHEST WAGE TWO-INCOME HOUSEHOLD

1. Based upon data from the Tennessee Department of Labor; Annual Average Wage for Hardeman County, 2022 for all industries with a 5% inflation factor applied for each year until 2025.

2. Supplied by Tennessee Department of Community and Economic Development based on announced wages in 2022 with a 5% inflation factor for each year until 2025.

3. Fidelity Viewpoints June 2022 recommends a mortgage range of 3-5X annual income.

4. RentCafe.com suggests 30% of annual income for a comfortable and affordable monthly rental rate.

CURRENT HOUSING MARKET

The Hardeman County construction and residential development pipeline will not currently meet the unconstrained population and housing demand forecast. The entire Impact Zone housing market, like the national housing market, is experiencing an extended housing shortage.

New residential construction has not returned to the levels prior to the 2007-2008 financial crisis. Additionally, the COVID-19 pandemic, followed by related housing material shortages, supply chain disruptions, and lack of available labor in the skilled trades have exacerbated the shortage.

SINGLE-FAMILY HOUSING STATISTICS

In rural areas such as Hardeman County, new housing starts have been extremely low. From January 2020 through May 2024, there were 114 housing starts reported in Hardeman County. The annual housing stats are below the average for the 19 non-metro counties in West Tennessee.

TABLE 7 | HOUSING STARTS COMPARISON

Year	Hardeman County	Non-Metro West TN Region
	Total Housing Starts	Average Housing Starts Per County
2020	0	26.2
2021	0	28.5
2022	50	65.2
2023	45	56.6
2024 (Jan-May)	19	29.8

Source: 2024 U.S. Census Bureau

Much of the existing housing stock in the county is older, with the median age of a house being 43 years versus 37 years for the State of Tennessee. Table 8 below shows the age range of the housing for Hardeman County, for the Impact Zone non-metro areas, and for Tennessee.

TABLE 8 | AGE OF OWNER-OCCUPIED HOUSING UNITS

	Hardeman County		Impact Zone (Non-Metro Areas)		State of TN	
	Count	%	Count	%	Count	%
2024 Est. Housing Units by Year Structure Built						
Built 2020 or Later	181	1.67	2,111	2.67	126,984	4.03
Built 2010 to 2019	536	4.96	5,148	6.50	299,919	9.53
Built 2000 to 2009	1,196	11.06	14,709	18.58	486,336	15.45
Built 1990 to 1999	2,083	19.27	15,847	20.02	528,972	16.80
Built 1980 to 1989	1,705	15.77	10,216	12.90	412,165	13.09
Built 1970 to 1979	1,687	15.60	11,915	15.05	448,106	14.23
Built 1960 to 1969	1,339	12.39	7,732	9.77	295,192	9.38
Built 1950 to 1959	672	6.22	4,647	5.87	253,547	8.05
Built 1940 to 1949	710	6.57	2,911	3.68	127,624	4.05
Built 1939 or Earlier	702	6.49	3,932	4.97	169,147	5.37
2024 Housing Units by Year Structure Built						
2024 Est. Median Year Structure Built	1981		1988		1987	

Source: Claritas Environics 2024 Data

The median value of existing homes in Hardeman County is far below the state and regional values. Table 9 below shows the number of homes by value range.

TABLE 9 | HOUSING UNITS BY VALUE

	Hardeman County		Impact Zone (Non-Metro Areas)		State of TN	
	Count	%	Count	%	Count	%
2024 Est. Owner-Occupied Housing Units by Value						
Value Less Than \$20,000	290	4.46	1,311	2.49	37,743	2.02
Value \$20,000 - \$39,999	473	7.28	1,810	3.43	39,994	2.14
Value \$40,000 - \$59,999	424	6.53	1,671	3.17	40,283	2.15
Value \$60,000 - \$79,999	444	6.84	2,756	5.23	59,043	3.16
Value \$80,000 - \$99,999	641	9.87	3,702	7.02	73,713	3.94
Value \$100,000 - \$149,999	1,788	27.53	8,689	16.48	197,373	10.55
Value \$150,000 - \$199,999	824	12.69	7,314	13.88	205,333	10.97
Value \$200,000 - \$299,999	912	14.04	10,667	20.24	392,633	20.98
Value \$300,000 - \$399,999	307	4.73	6,488	12.31	287,869	15.38
Value \$400,000 - \$499,999	143	2.20	3,428	6.50	199,656	10.67
Value \$500,000 - \$749,999	110	1.69	2,931	5.56	180,847	9.67
Value \$750,000 - \$999,999	78	1.20	1,128	2.14	84,454	4.51
Value \$1,000,000 - \$1,499,999	44	0.68	500	0.95	43,488	2.32
Value \$1,500,000 - \$1,999,999	16	0.25	194	0.37	14,073	0.75
Value \$2,000,000 or more	1	0.01	123	0.23	14,552	0.78
2024 Est. Median All Owner-Occupied Housing Value	\$125,866		\$193,341		\$269,743	

Source: Claritas Enviroics 2024 Data

Like many rural counties in West Tennessee, Hardeman County has experienced a low number of annual home sales. Data on 46 single-family housing sales from January 2023 to June 2023 are shown in the table below, with Map 3 on the following page depicting where the home sales were located in the county.

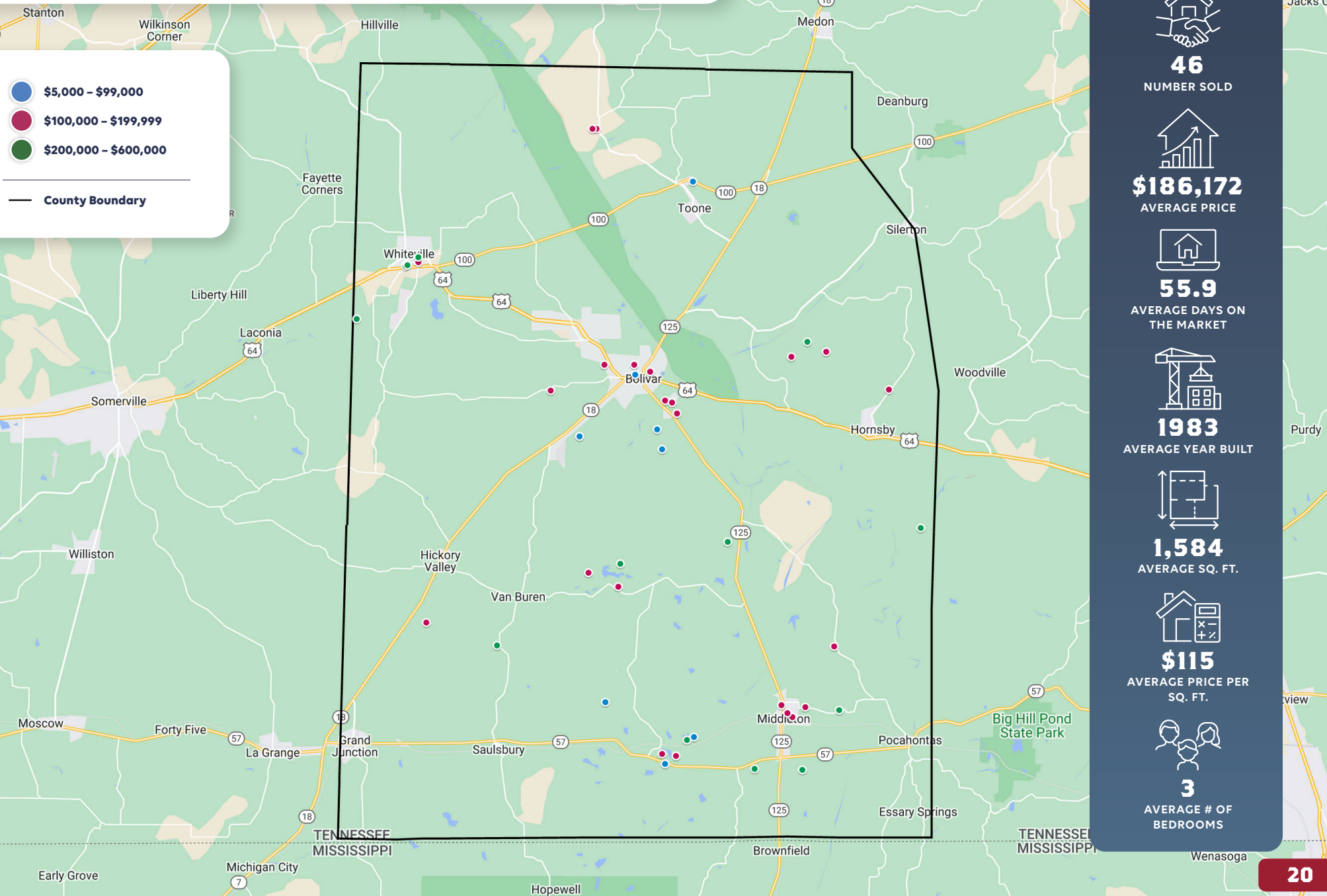
TABLE 10 | SOLD HOUSES - JANUARY 2023 TO JUNE 2023








	Hardeman
Number Sold	46
Average Price	\$186,142
Average Days on the Market	55.9
Average Year Built	1983
Average Sq. Ft.	1,584
Average Price per Sq. Ft.	\$115
Average # of Bedrooms	3

Source: Multiple Listing Service (MLS)

- \$5,000 - \$99,000
- \$100,000 - \$199,999
- \$200,000 - \$600,000

— County Boundary



- 
46
NUMBER SOLD
- 
\$186,172
AVERAGE PRICE
- 
55.9
AVERAGE DAYS ON THE MARKET
- 
1983
AVERAGE YEAR BUILT
- 
1,584
AVERAGE SQ. FT.
- 
\$115
AVERAGE PRICE PER SQ. FT.
- 
3
AVERAGE # OF BEDROOMS

Sources: Multiple Listing Service (MLS), Younger Associates

A query of homes on the market as of August 1, 2024, revealed 80 single-family dwellings and 115 lots for sale throughout Hardeman County, as summarized in Table 11.

TABLE 11 | HARDEMAN COUNTY SINGLE-FAMILY DWELLINGS & LOTS

City/Town	Single-Family Dwellings	Lots*
Bolivar	30	27
Grand Junction	0	5
Hickory Valley	1	2
Hornsby	7	3
Middleton	13	40
Saulsbury	9	27
Silerton	0	0
Toone	7	2
Whiteville	12	3
Pocahontas (Unincorporated)	1	6
Total	80	115

Source: REALTOR.com

*Several "lots" listed in the table are large tracts of land ranging from 30 acres to 755 acres with 12 listings comprised of more than 100 acres.

In an analysis of the 115 parcels currently for sale in Hardeman County 50 of those parcels exceed 5 acres. These lots were not assessed for zoning, land use, location/access, or utility proximity to determine if residential would be an appropriate or allowed use.

MULTI-FAMILY HOUSING STATISTICS

There is only one market-rate multi-family apartment complex in Hardeman County with 80 units. Most renters are renting single-family homes or living in rent-subsidized housing built with U.S. Department of Housing and Urban Development (HUD) funds or by Rural Development in the 1960s and 1970s.

Local housing authority officials report long waiting lists for government housing and Section 8 housing, with some lists as long as six years. It should be noted that the wage rates related to BOC will not directly generate new demand for rent-subsidized housing.

The current percentage of the population in Hardeman County occupying rental housing is slightly higher than the regional average, but lower than the state average.

TABLE 12 | OWNER- VS RENTER-OCCUPIED HOUSING UNITS

	Hardeman County		Impact Zone (Non-Metro Areas)		State of TN	
	Count	%	Count	%	Count	%
2024 Est. Occupied Housing Units – Owner- vs Renter- Occupied						
Housing Units, Owner-Occupied	6,495	69.72	52,712	72.43	1,871,054	65.68
Housing Units, Renter-Occupied	2,821	30.28	20,062	27.57	977,654	34.32

Source: Claritas Environics 2024 Data

CURRENT RESIDENTIAL DEVELOPMENT PIPELINE

While there is widespread awareness across Tennessee and the greater Southeast region about the BlueOval City project and the anticipated growth it will generate, the initial progress of new residential development has been slow. It is challenging to gather complete information on the plans of private developers who are assessing the county for potential projects.

The city and county mayors, as well as local real estate agencies, are often approached by potential developers and others who are evaluating the Hardeman County market for residential investments. This report, supported by other reports from West TN Planning, can help developers with their evaluations.

Tables 13A - 13C on the next three pages provides the current residential development plans that have progressed into the formal pipeline.

TABLE 13A | NEW SINGLE-FAMILY & MULTI-FAMILY HOUSING DEVELOPMENTS PLANS

City of Bolivar			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Carri Beth Rhea
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Carri Beth Rhea
Total	0		
City of Grand Junction			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Mayor Lane
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Mayor Lane
Total	0		
Town of Hickory Valley			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Loretta Bell
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Loretta Bell
Total	0		

Note: Due to limited information from local agencies, the data provided is not guaranteed. More developments could be underway and the current assumptions are subject to change.

TABLE 13B | NEW SINGLE-FAMILY & MULTI-FAMILY HOUSING DEVELOPMENTS PLANS

City of Hornsby			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Melissa Wilson - City Recorder
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Melissa Wilson - City Recorder
Total	0		
City of Middleton			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Teri Yopp
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Teri Yopp
Total	0		
City of Saulsbery			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Mayor Jim Daniel
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Mayor Jim Daniel
Total	0		

Note: Due to limited information from local agencies, the data provided is not guaranteed. More developments could be underway and the current assumptions are subject to change.

TABLE 13C | NEW SINGLE-FAMILY & MULTI-FAMILY HOUSING DEVELOPMENTS PLANS

City of Whiteville			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	Angie Simmons
Total	0		
Single-Family			
Name	Units	Status	Source
Bass / Wells	32	Ongoing - Paused for Water/Sewer	Angie Simmons
Total	32		
Town of Toone			
Multi-Family			
Name	Units	Status	Source
No Developments	0	Zoning Restricted	Shirley Futtrell
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	Shirley Futtrell
Total	0		
Hardeman County			
Multi-Family			
Name	Units	Status	Source
No Developments	0	-	County Mayor's Office
Total	0		
Single-Family			
Name	Units	Status	Source
No Developments	0	-	County Mayor's Office
Total	0		
Housing Pipeline	Prospective	Approved	Total
Multi-Family	0	0	0
Single-Family	0	32	32
Total	0	32	32

Note: Due to limited information from local agencies, the data provided is not guaranteed. More developments could be underway and the current assumptions are subject to change.

NEW HOUSING DEVELOPMENT CAPACITY

A mathematical analysis of existing land use finds that approximately 2,633 housing units could be constructed within the existing town/city limits in Hardeman County.

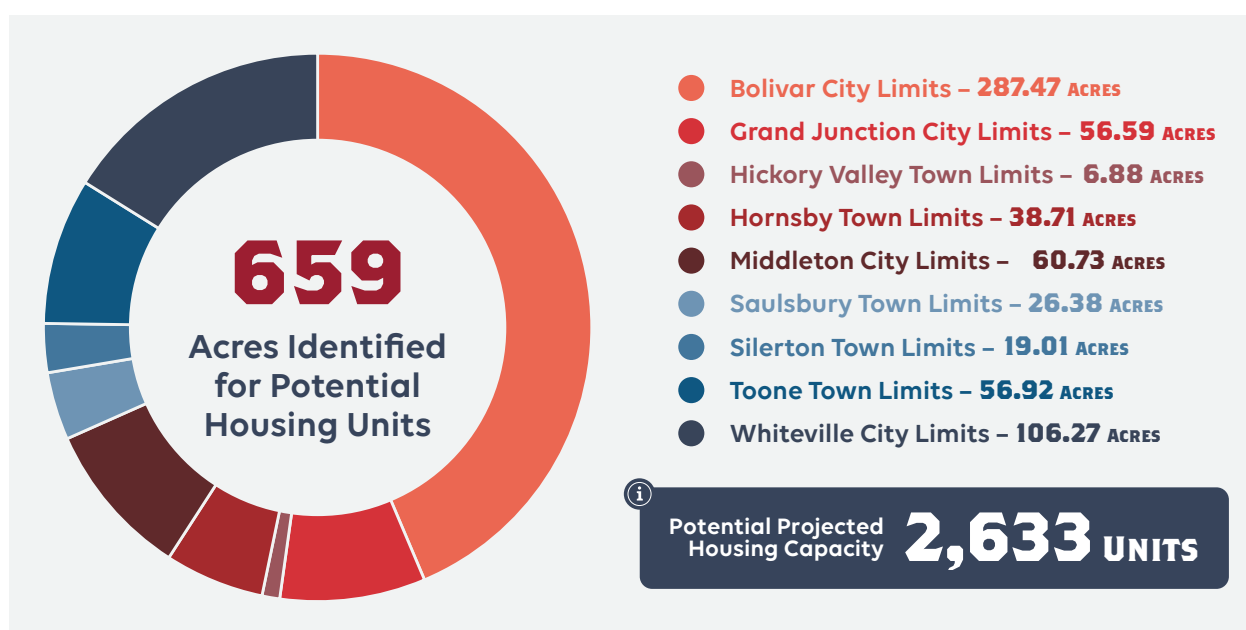
This was critical for planning because the population forecast, by design, was based on where people would likely choose to live. The population forecast did not evaluate availability or constraints in current housing supply. **This analysis finds that there is sufficient developable land to meet the forecasted housing demand.**

TABLE 14 | HARDEMAN COUNTY ACREAGE BREAKDOWN

Town/City Limits	Total Acreage	Urban Growth Boundary	Total Acreage
Hardeman County	429,051		
Bolivar City Limits	5,177	Bolivar UGB	29,770
Grand Junction City Limits	659	Grand Junction UGB	1,970
Hickory Valley Town Limits	200	-	-
Hornsby Town Limits	664	Hornsby UGB	2,430
Middleton City Limits	1,343	Middleton UGB	10,970
Saulsbury Town Limits	370	Saulsbury UGB	898
Silerton Town Limits	366	-	-
Toone Town Limits	670	Toone UGB	718
Whiteville City Limits	1,980	Whiteville UGB	11,935

*UGB = Urban Growth Boundary

GRAPHIC 4 | HARDEMAN COUNTY POTENTIAL DEVELOPABLE LAND AT A GLANCE



However, the population and housing demand forecasts will only reach the full projected potential if current constraints are eliminated.

Constraints include:

(Identified in the West TN Planning Listening Sessions)

- » Lack of sewer and water capacity or availability in many parts of the county outside of Bolivar.
- » Road quality, capacity, and safety to accommodate additional traffic including lane widths, striping, shoulders, intersection visibility, and pedestrian and bicycle safety features.
- » Emergency services capacity including police, fire, and other public services.
- » Availability of retail, personal services, highly rated schools, and entertainment options to be competitive with other more populous counties attracting newcomers.

Tables 15A & 15B detail the potential development capacity for each locality based on current land use and jurisdictional boundaries. Areas for potential development, based on the noted calculation methodology, have been color-coded on Maps 4-13, however, the calculations only include the colored areas within the town/city limits.

These are mathematical calculations of potential development capacity, not recommendations on development location. They should not be considered to be consistent with any approved future land use or other planning documents that may be adopted, nor is this an indication of where new development will actually occur.

The assumptions and data sources for these calculations can be found below.

ASSUMPTIONS:

- A. The assumed percentages of property that could be developed within town limits are listed in the table as "developable acres." The percentages chosen are based on general sentiment from leadership and the community for how rural areas should be developed in the region to preserve agricultural land, reduce sprawl, and maintain the compact, small town character of the region. This concept to concentrate new development around existing infrastructure also provides for a more fiscally responsible development pattern.
- B. For the purpose of the calculations in this study, areas outside of town/city limits were not considered for new housing development, although there are areas within UGBs where housing could be considered if land and utility infrastructure were available.
- C. The other properties assumed for no housing development include: any land with a current structure, semi-public, public, utilities, right-of-way, railroad, airports, floodzone areas, and conservation or protected lands.
- D. Due to the large tracts of land identified, it is assumed new right-of-way will need to be factored into the density calculations; therefore, conservative calculations for units per acre (DU/acre) were used. These are assumed to be single-family residences, but additional density is expected in some areas to accommodate a variety of unit types and sizes such as duplexes, townhomes and multi-family units consistent with what is allowed in jurisdictional zoning codes.

DATA SOURCES:

1. Existing land use from Tennessee Comptroller of the Treasury, downloaded July 2023.
2. Town limits and Urban Growth Boundaries.
3. Development Capacity Methodology

TABLE 15A | HOUSING MARKET DEVELOPMENT CAPACITY SUMMARY

Parcels By Location	Total Parcel Acreage	%	Developable Acres based on %	DU/Acre Assumption	Units
Parcels within town limits, but not in floodplain					
Bolivar City Limits					
Agricultural Tract Unimproved (No SFR)	414.71	5%	20.74	4	83
Agricultural Tract w/SFR	304.17	0%	0.00	4	0
Tract Unimproved (No SFR)	34.77	40%	13.91	4	56
Vacant Lot – less than 5 acres	247.50	50%	123.75	4	495
Vacant Tract – 5 acres or larger	258.15	50%	129.07	4	516
TOTAL	1,259.30		287.47		1,150
Grand Junction City Limits					
Agricultural Tract Unimproved (No SFR)	18.41	5%	0.92	4	4
Agricultural Tract w/SFR	175.31	0%	0.00	4	0
Tract Unimproved (No SFR)	22.01	40%	8.80	4	35
Vacant Lot – less than 5 acres	59.00	50%	29.50	4	118
Vacant Tract – 5 acres or larger	34.73	50%	17.37	4	69
TOTAL	309.46		56.59		226
Hickory Valley Town Limits					
Agricultural Tract Unimproved (No SFR)	47.24	5%	2.36	4	9
Agricultural Tract w/SFR	29.96	0%	0.00	4	0
Vacant Lot – less than 5 acres	4.92	50%	2.46	4	10
Vacant Tract – 5 acres or larger	4.12	50%	2.06	4	8
TOTAL	86.24		6.88		27
Hornsby Town Limits					
Agricultural Tract Unimproved (No SFR)	41.75	5%	2.09	4	8
Agricultural Tract w/SFR	57.66	0%	0.00	4	0
Tract Unimproved (No SFR)	5.60	40%	2.24	4	9
Vacant Lot – less than 5 acres	29.17	50%	14.58	4	58
Vacant Tract – 5 acres or larger	39.60	50%	19.80	4	79
TOTAL	173.78		38.71		154
Middleton City Limits					
Agricultural Tract Unimproved (No SFR)	228.68	5%	11.43	4	46
Agricultural Tract w/SFR	147.11	0%	0.00	4	0
Tract Unimproved (No SFR)	1.53	0%	0.00	4	0
Vacant Lot – less than 5 acres	64.60	50%	32.30	4	129
Vacant Tract – 5 acres or larger	34.01	50%	17.00	4	68
TOTAL	475.93		60.73		243

TABLE 15B | HOUSING MARKET DEVELOPMENT CAPACITY SUMMARY

Parcels By Location	Total Parcel Acreage	%	Developable Acres based on %	DU/Acre Assumption	Units
Saulsbury Town Limits					
Agricultural Tract w/SFR & w/Mobile Home	15.20	0%	0.00	4	0
Agricultural Tract Unimproved (No SFR)	63.46	5%	3.17	4	13
Agricultural Tract w/SFR	95.18	0%	0.00	4	0
Vacant Lot – less than 5 acres	15.72	50%	7.86	4	31
Vacant Tract – 5 acres or larger	30.69	50%	15.35	4	61
TOTAL	220.25		26.38		105
Silerton Town Limits					
Agricultural Tract Unimproved (No SFR)	46.67	5%	2.33	4	9
Agricultural Tract w/SFR	157.37	0%	0.00	4	0
Vacant Lot – less than 5 acres	23.93	40%	9.57	4	38
Vacant Tract – 5 acres or larger	17.78	40%	7.11	4	28
TOTAL	245.75		19.01		75
Toone Town Limits					
Agricultural Tract w/SFR & w/Mobile Home	0.07	0%	0.00	4	0
Agricultural Tract Unimproved (No SFR)	85.65	5%	4.28	4	17
Agricultural Tract w/SFR	69.51	0%	0.00	4	0
Tract Unimproved (No SFR)	28.07	40%	11.23	4	45
Vacant Lot – less than 5 acres	32.37	40%	12.95	4	52
Vacant Tract – 5 acres or larger	71.15	40%	28.46	4	114
TOTAL	286.75		56.92		228
Whiteville City Limits					
Agricultural Tract w/SFR & w/Mobile Home	16.32	0%	0.00	4	0
Agricultural Tract Unimproved (No SFR)	308.78	5%	15.44	4	62
Agricultural Tract w/Mobile Home(s)	10.46	0%	0.00	4	0
Agricultural Tract w/SFR	114.04	0%	0.00	4	0
Vacant Lot – less than 5 acres	99.16	50%	49.58	4	198
Vacant Tract – 5 acres or larger	82.51	50%	41.25	4	165
TOTAL	631.27		106.27		425
TOTALS HARDEMAN COUNTY	3,689		659		2,633



This land use map was utilized to inform potential areas for future development. Parcels that were already developed or within a floodplain or preservation area were omitted from the analysis. Only properties within the Town Limits were considered for the calculations on pages 28-29.



City/Town Limits



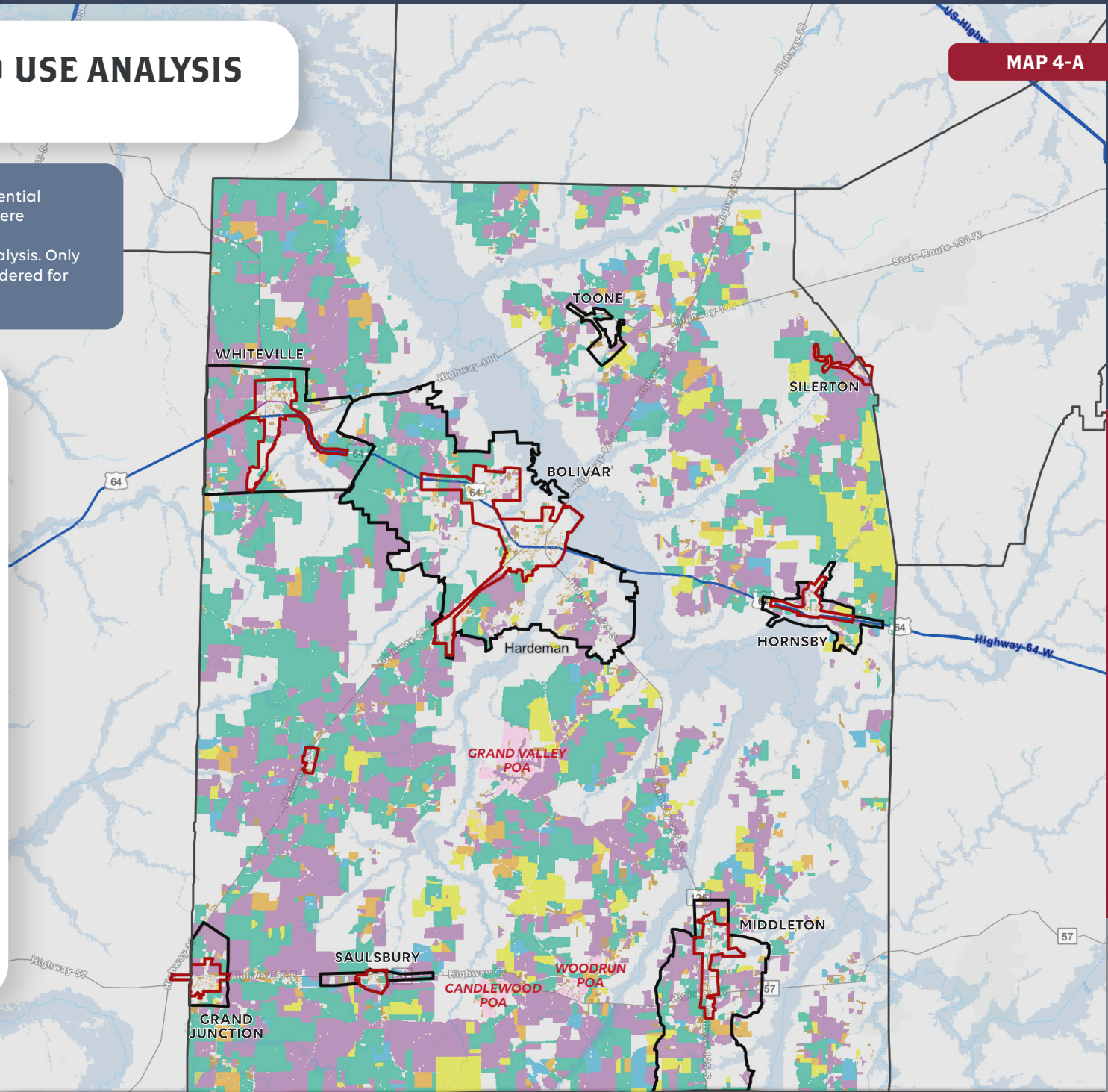
Urban Growth Boundaries

Existing Land Uses

- Agricultural Tract w/ SFR & w/ Mobile Home
- Agricultural Tract Unimproved (No SFR)
- Agricultural Tract w/ Mobile Home
- Agricultural Tract w/ SFR
- Tract Unimproved (No SFR)
- Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
- Vacant Lot - Less than 5 acres
- Vacant Tract - 5 acres or larger

SFR = Single Family Residential

Note: There are three POA subdivisions in unincorporated Hardeman County. Data reveals there are platted lots available in each of these subdivisions, however, those lots were not included in the mathematical calculations of potential residential developable land due to their location in an unincorporated area and lack of information regarding utility line locations.



This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

This land use map was utilized to inform potential areas for future development. Parcels that were already developed or within a floodplain or preservation area were omitted from the analysis. Only properties within the Town Limits were considered for the calculations on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

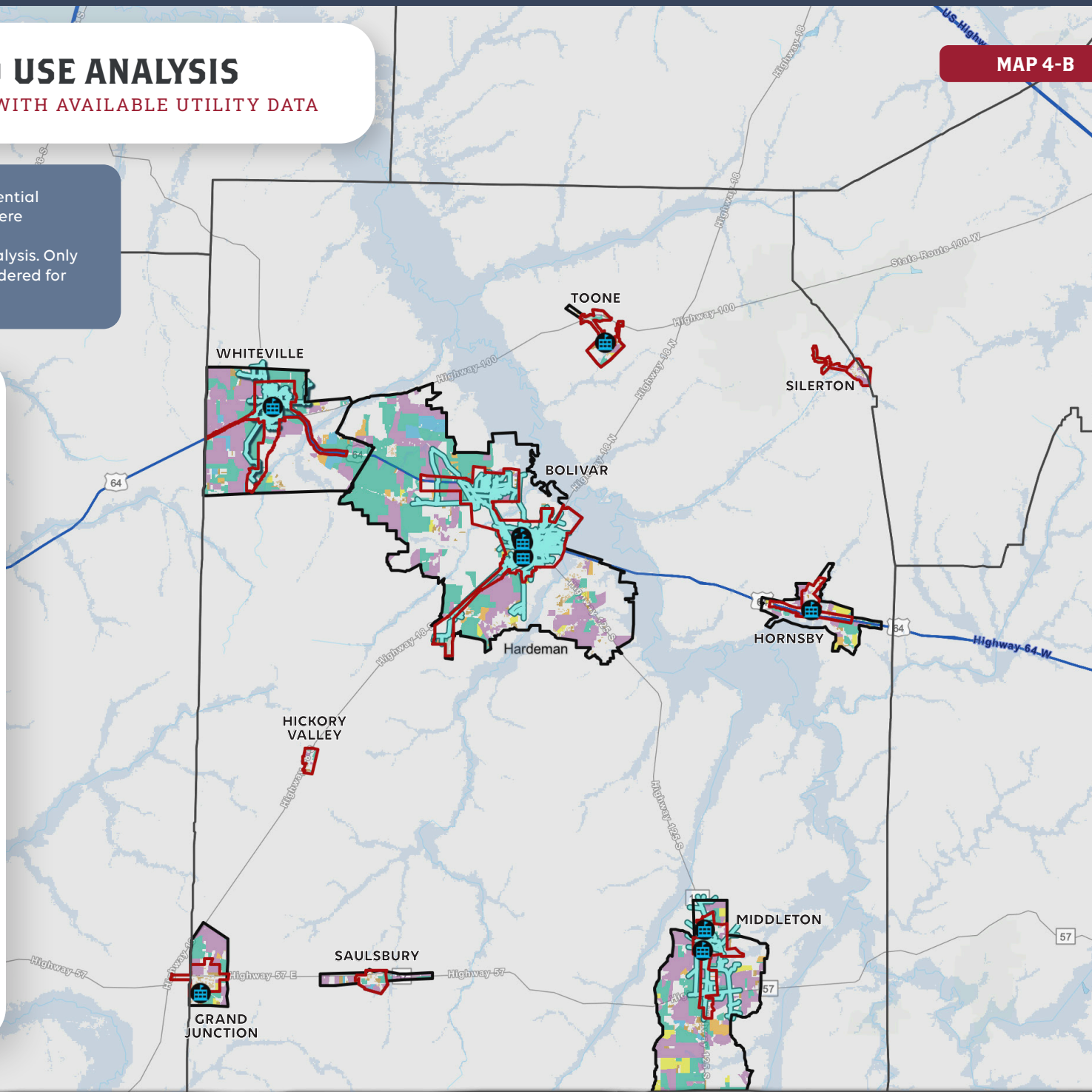
Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: The only water lines provided for this study were in Bolivar, Middleton, and Whiteville. No sewer lines were provided. This is not a full inventory of all utility lines.



This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i

This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Bolivar sewer lines were not provided.

i

Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i

This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

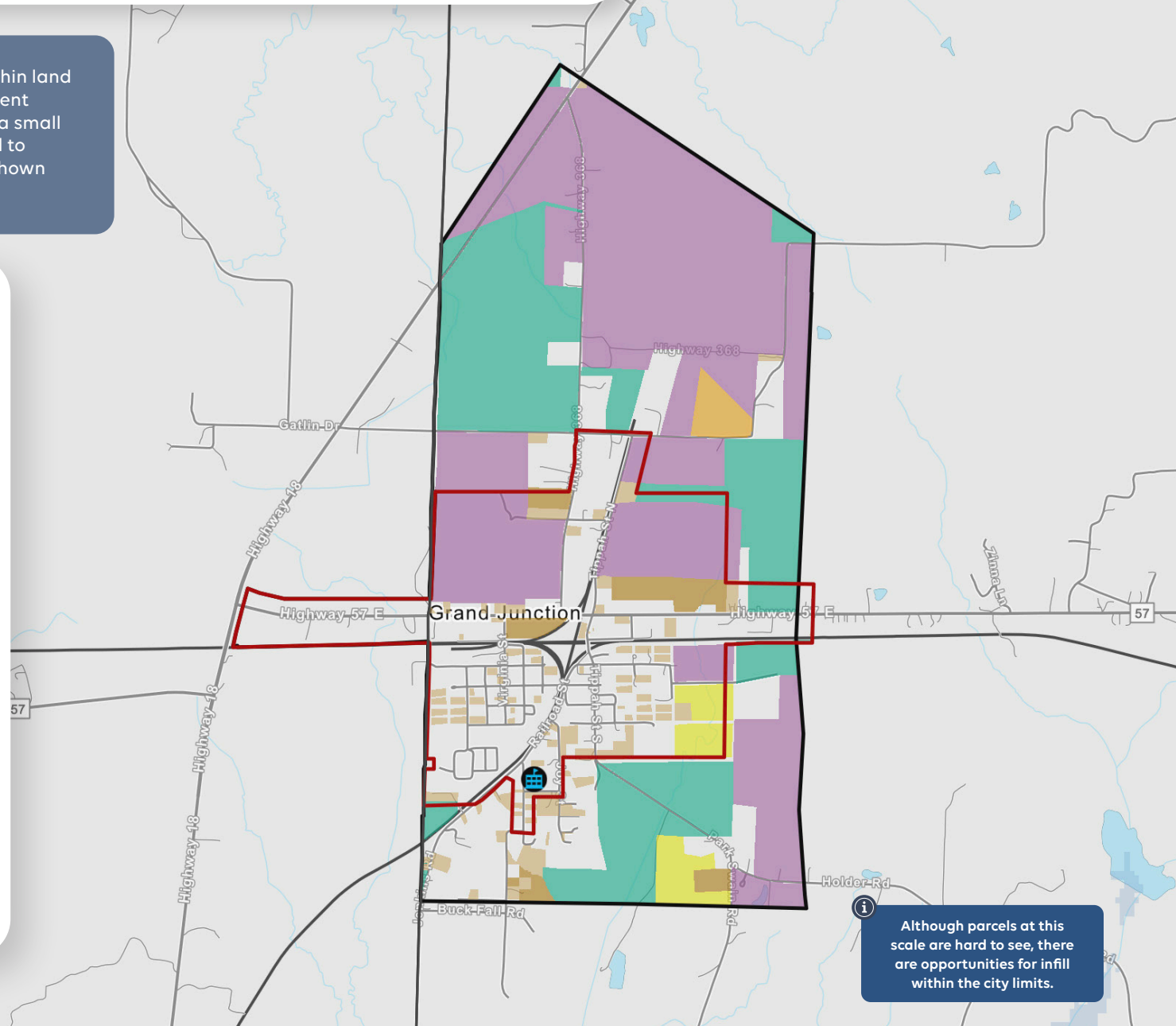
Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Grand Junction offers water service but mapping was not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

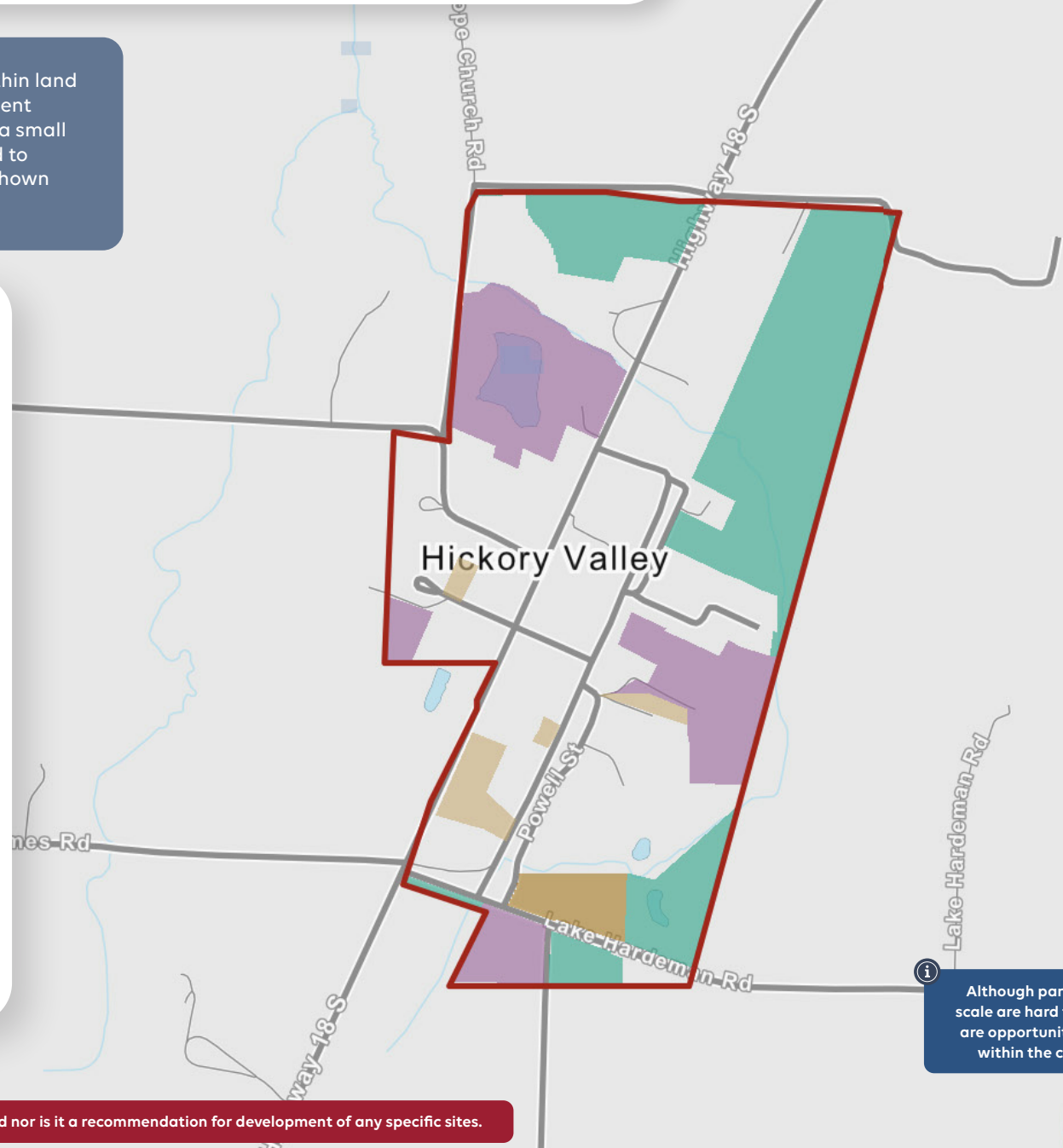
Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Hickory Valley offers water service but mapping was not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

Existing Land Uses

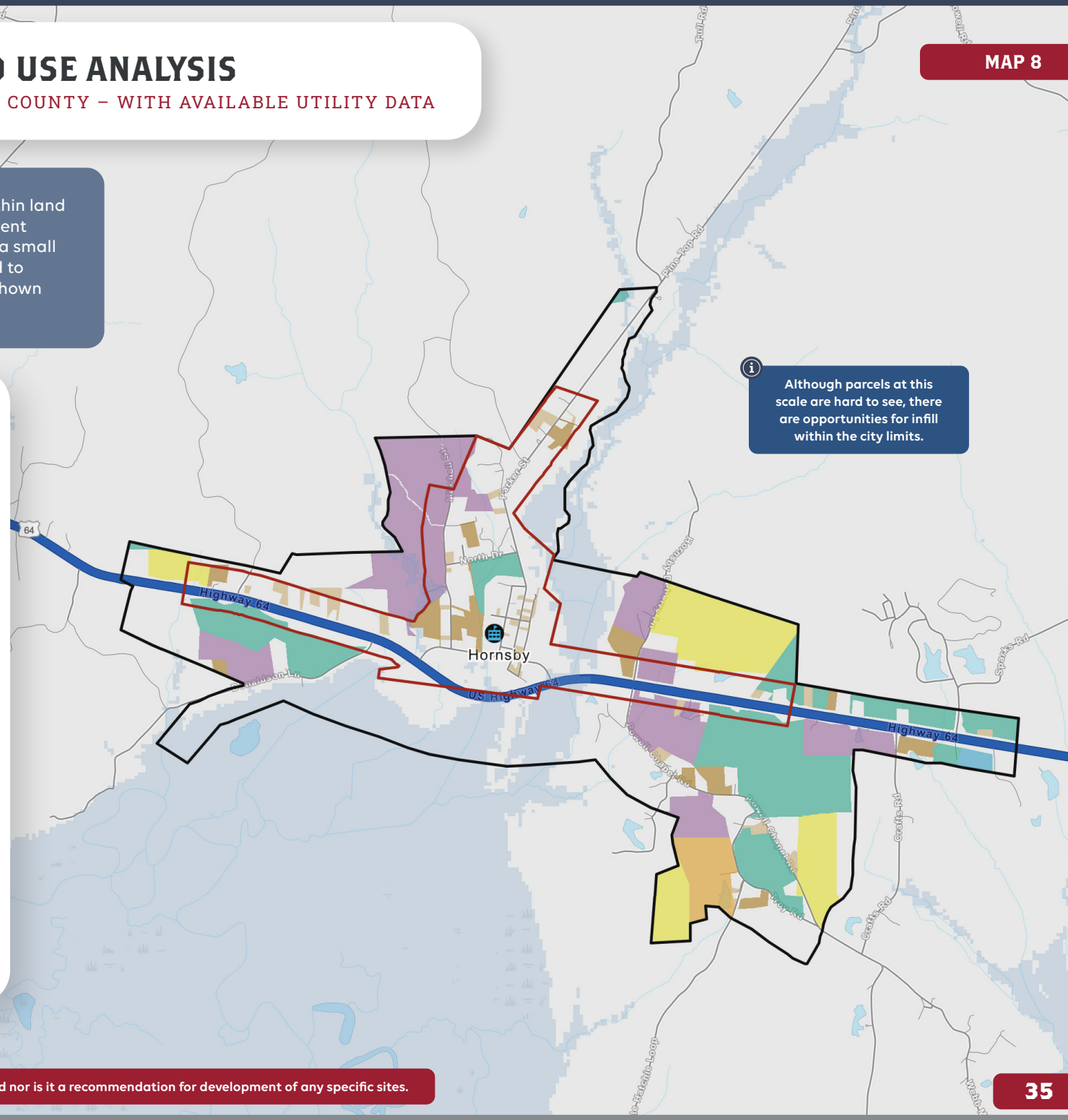
-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Hornsby offers water service but mapping was not provided.

i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.



i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

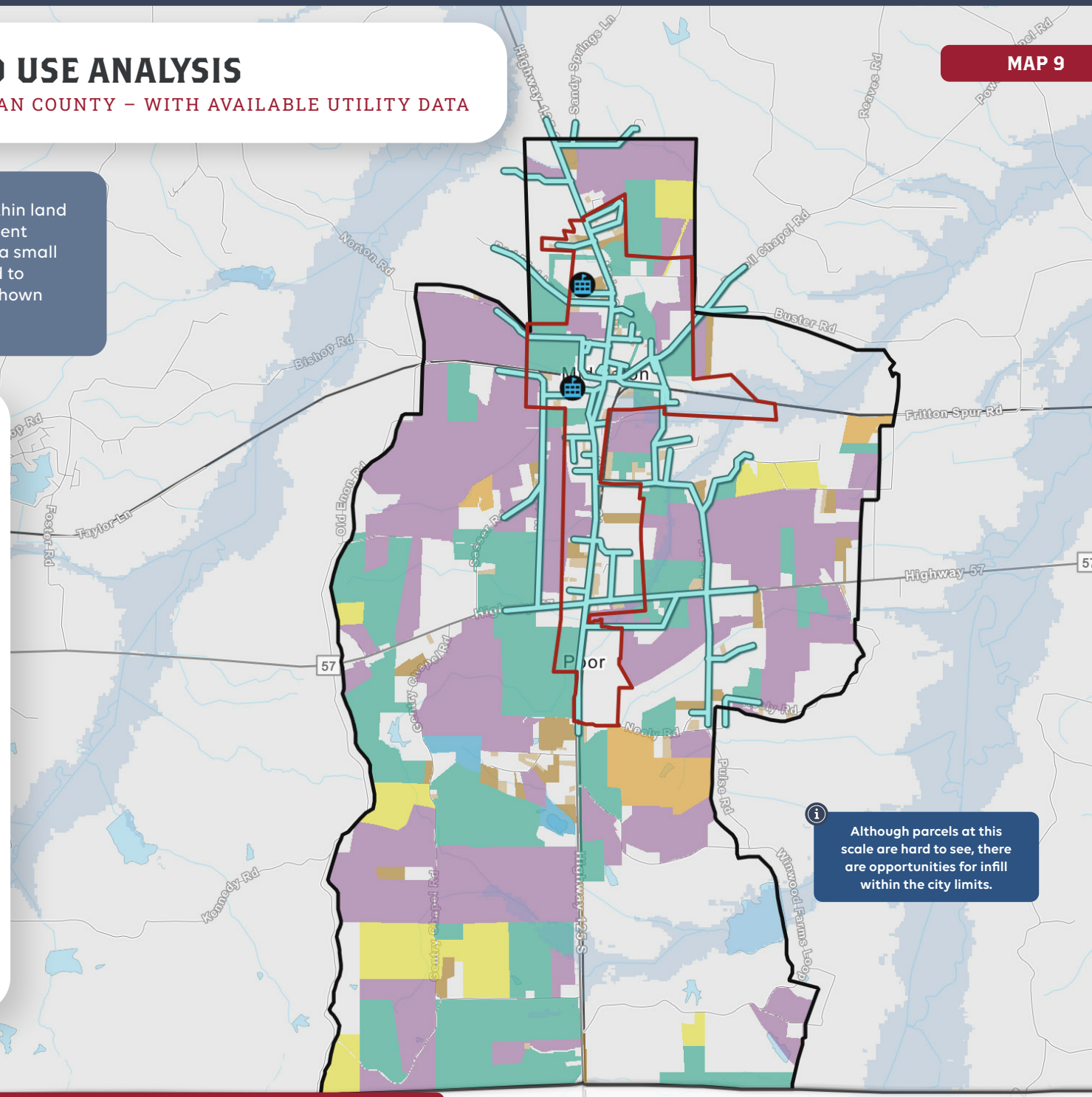
-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

- Existing Land Uses
-  Agricultural Tract w/ SFR & w/ Mobile Home
 -  Agricultural Tract Unimproved (No SFR)
 -  Agricultural Tract w/ Mobile Home
 -  Agricultural Tract w/ SFR
 -  Tract Unimproved (No SFR)
 -  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
 -  Vacant Lot - Less than 5 acres
 -  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Middleton sewer lines were not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  **City/Town Limits**
-  **Urban Growth Boundaries**
-  **Public Schools**
-  **TN Certified Sites**

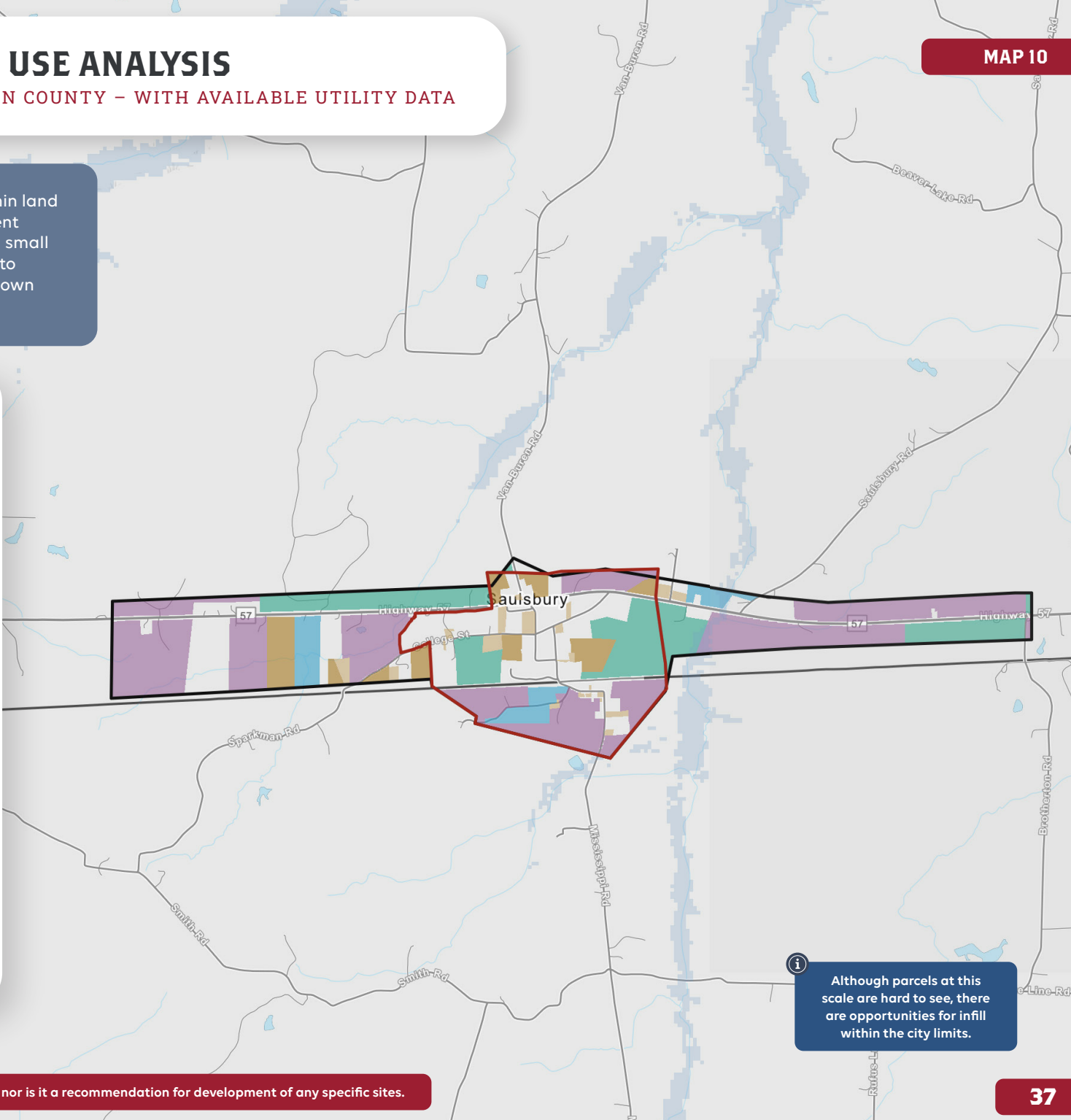
Existing Land Uses

-  **Agricultural Tract w/ SFR & w/ Mobile Home**
-  **Agricultural Tract Unimproved (No SFR)**
-  **Agricultural Tract w/ Mobile Home**
-  **Agricultural Tract w/ SFR**
-  **Tract Unimproved (No SFR)**
-  **Vacant - Resort Lot**
(Vacant Residential Lot in Resort Subdivision)
-  **Vacant Lot - Less than 5 acres**
-  **Vacant Tract - 5 acres or larger**

SFR = Single Family Residential

-  **Water Lines**
-  **Sewer Lines**

Note: Saulsbury offers water service but mapping was not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

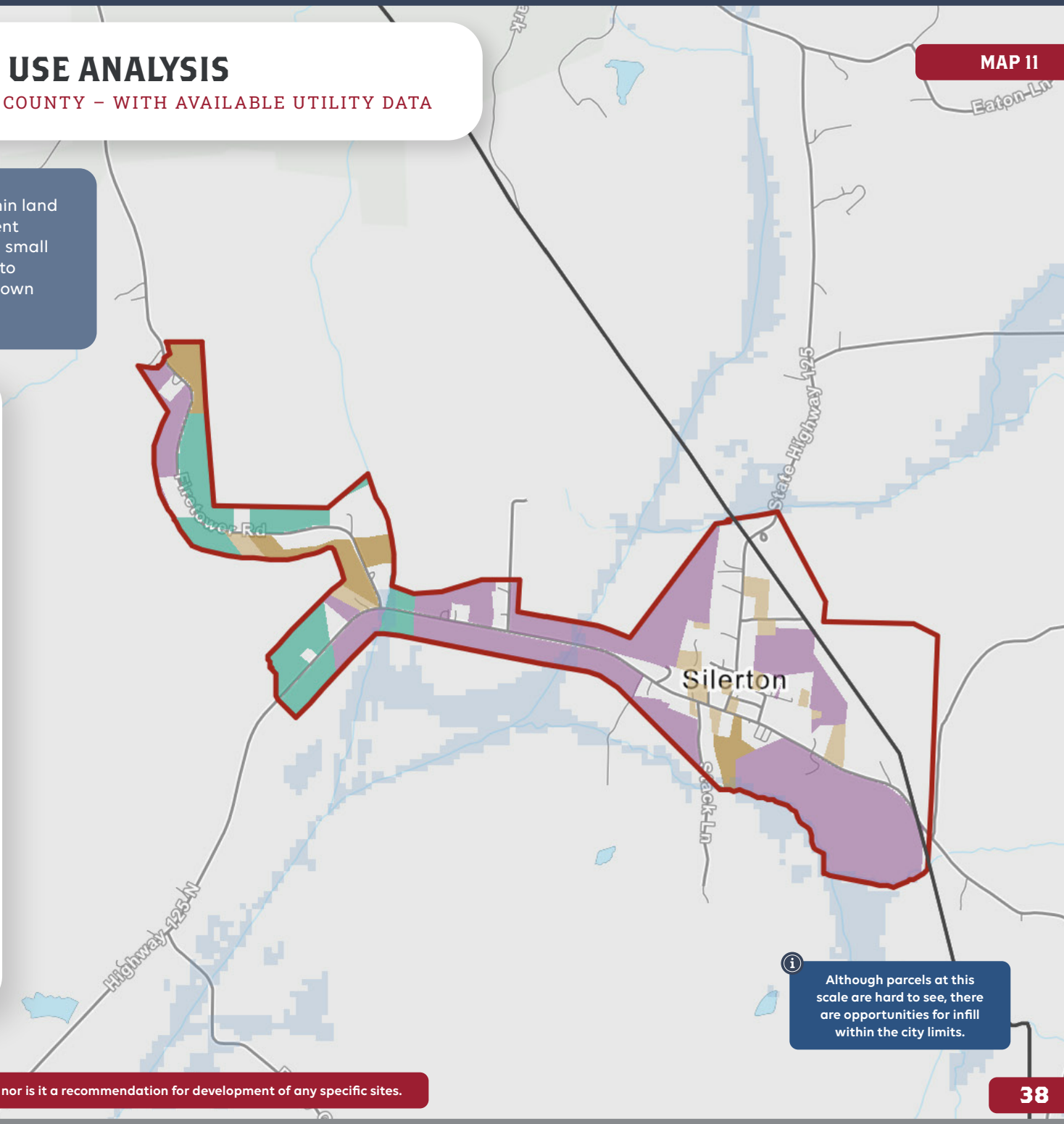
Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Silerton receives water and sewer service from Selmer but mapping was not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  City/Town Limits
-  Urban Growth Boundaries
-  Public Schools
-  TN Certified Sites

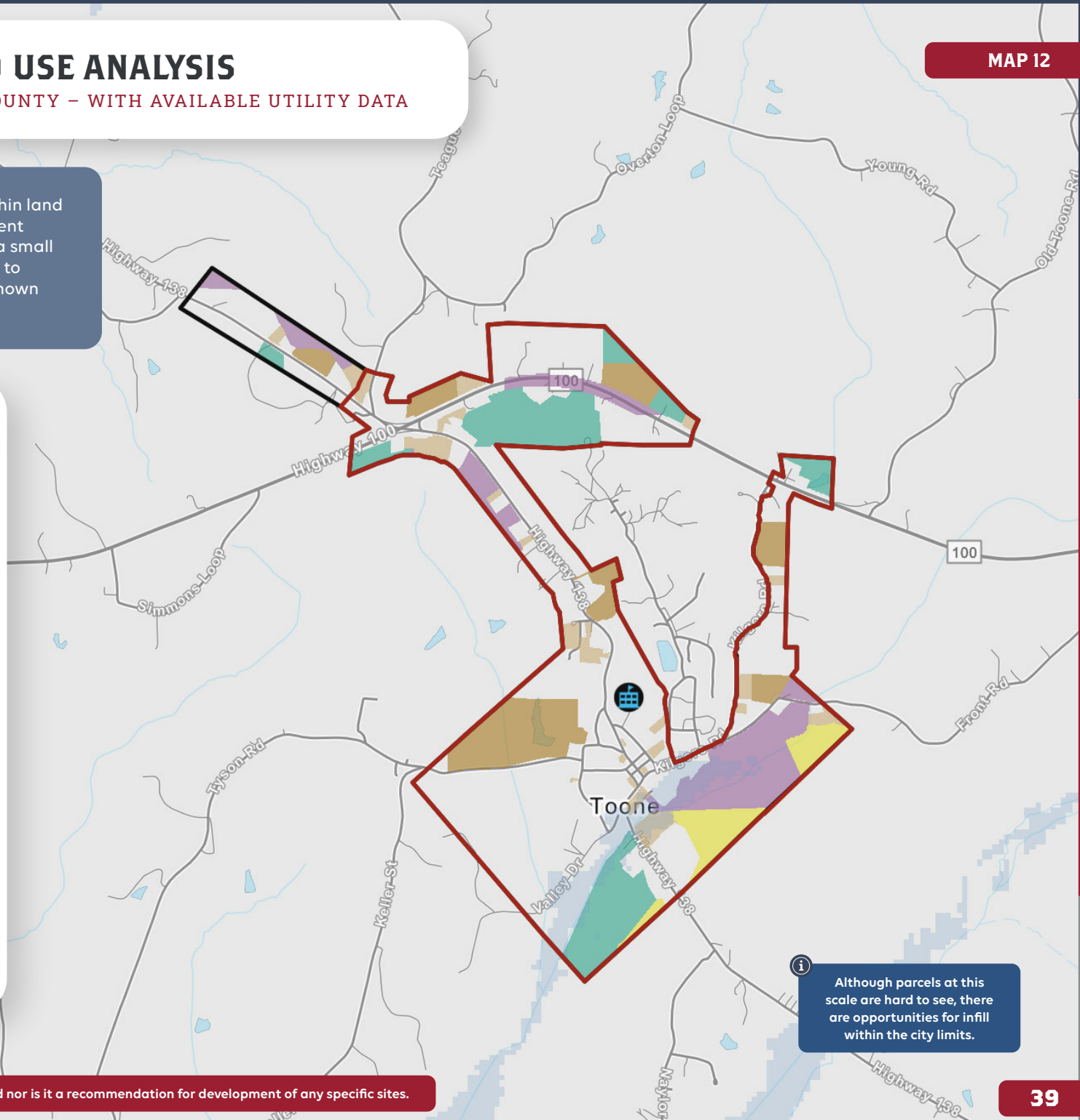
Existing Land Uses

-  Agricultural Tract w/ SFR & w/ Mobile Home
-  Agricultural Tract Unimproved (No SFR)
-  Agricultural Tract w/ Mobile Home
-  Agricultural Tract w/ SFR
-  Tract Unimproved (No SFR)
-  Vacant - Resort Lot
(Vacant Residential Lot in Resort Subdivision)
-  Vacant Lot - Less than 5 acres
-  Vacant Tract - 5 acres or larger

SFR = Single Family Residential

-  Water Lines
-  Sewer Lines

Note: Toone water and sewer lines were not provided.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

i This map highlights parcels that fit within land use categories where future development could potentially occur. However, only a small percentage of these areas was utilized to calculate the development potential shown on pages 28-29.

-  **City/Town Limits**
-  **Urban Growth Boundaries**
-  **Public Schools**
-  **TN Certified Sites**

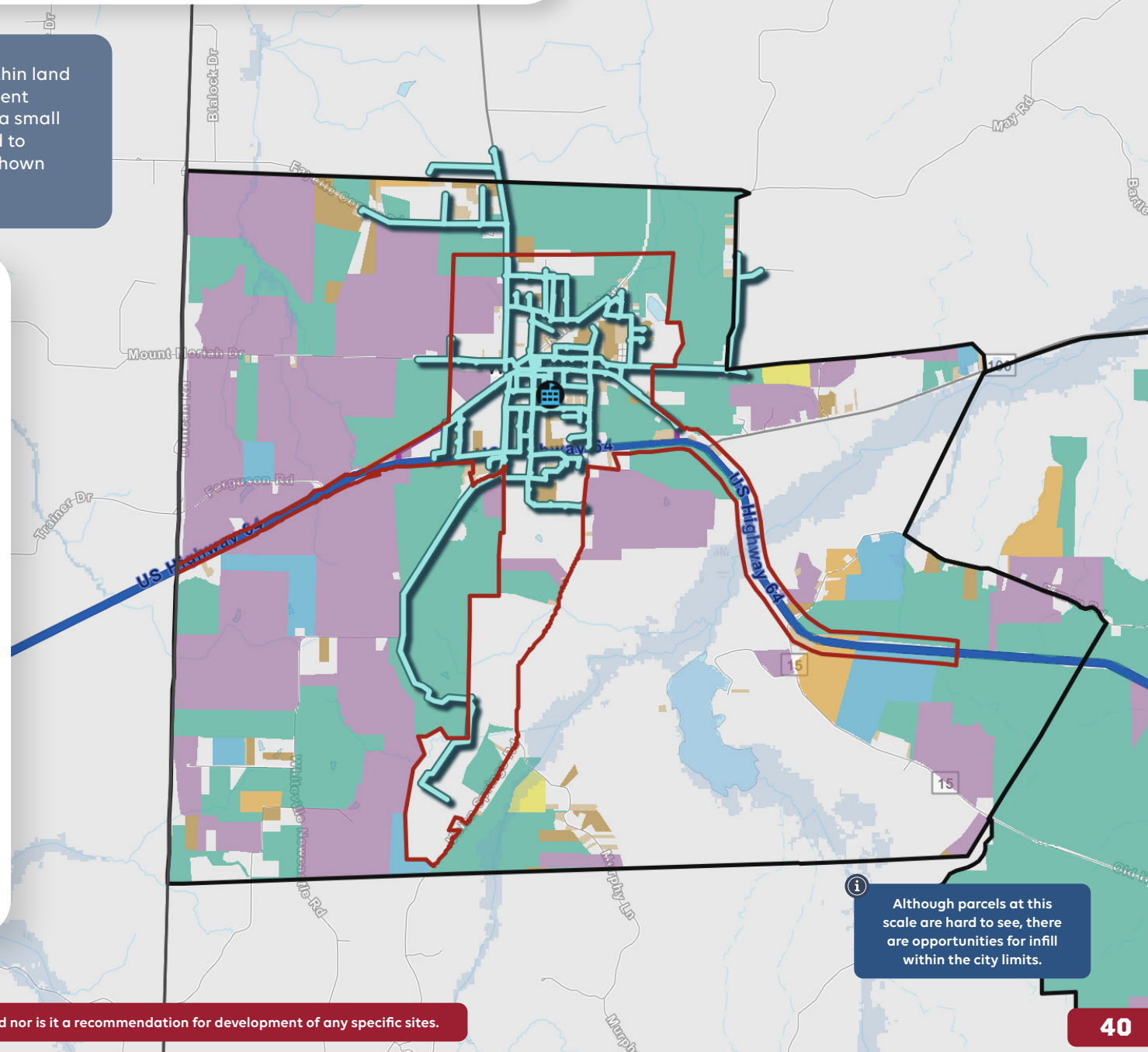
Existing Land Uses

-  **Agricultural Tract w/ SFR & w/ Mobile Home**
-  **Agricultural Tract Unimproved (No SFR)**
-  **Agricultural Tract w/ Mobile Home**
-  **Agricultural Tract w/ SFR**
-  **Tract Unimproved (No SFR)**
-  **Vacant - Resort Lot**
(Vacant Residential Lot in Resort Subdivision)
-  **Vacant Lot - Less than 5 acres**
-  **Vacant Tract - 5 acres or larger**

SFR = Single Family Residential

-  **Water Lines**
-  **Sewer Lines**

Note: Whiteville sewer lines are currently being mapped.



i Although parcels at this scale are hard to see, there are opportunities for infill within the city limits.

i This map does not depict where development is planned nor is it a recommendation for development of any specific sites.

RECOMMENDATIONS

The following recommendations should be considered the initial framework for Hardeman County to address and prioritize the needs outlined in this report

1

Focus development within the Urban Growth Boundaries nearest to the municipal boundaries and water and wastewater infrastructure to protect farmland and environmentally sensitive areas. Developing areas with existing utility services will facilitate faster residential development to meet current housing demand. This will also allow more time for planning and financing essential investments to support growth over the next 20 years.

2

Promote infill development. There are opportunities to build within existing residential areas by renovating or replacing substandard housing, or to build housing in defunct commercial areas. Substandard housing can also be renovated and modernized. Existing housing stock, which is older on average than elsewhere in the state, should be preserved so that there is not a net loss of housing.

3

Increase density within the municipal boundaries. Update the zoning ordinances to allow for a variety of lot sizes and housing types. This will provide a mix of housing choices that can serve all ages, from young workers seeking their first housing to working families to seniors.

4

Complete a county-wide strategic plan that would be a valuable tool not only for planning and zoning, but also for grant and fundraising opportunities. Zoning that allows for duplexes, fourplexes, townhouses, condos and other housing choices, in addition to traditional development, can help meet the needs of a range of working age people, allow seniors to downsize, and maximize the use of existing infrastructure.

5

Utilize opportunities to develop regional utility assets. Funding is more readily available for regional projects. Regionalization may be the best option for utilities with small customer bases due to the cost to operate, maintain, and improve capital assets.

6

Enforce and adhere closely to building codes. The Tennessee state building code is a minimum baseline for communities and areas in the county that do not have local building codes. Blight removal increases community safety and helps stabilize property values by not allowing sub-standard structures to devalue neighborhoods. Communities that have code enforcement demonstrate the positive effect of code enforcement and blight removal.

7

Prepare to use Tax Increment Financing to assist in the construction of mixed-use developments. This tool can help attract apartment buildings and quality residential density by providing public features such as parks, walking paths and recreation centers.

8

Remember that retail (and services) follows rooftops. Utilize population and housing growth projections to assist in recruiting new retailers and encouraging local business start-ups. Consider mixed-use developments that combine commercial and residential development.

9

Ensure that local contacts needed by builders and developers are clearly identified on all relevant websites so that residential developers can easily contact the appropriate individuals in each community. List direct phone numbers and email addresses to the local officials who can provide information to residential developers.

10

Develop protocols for handling large residential development inquiries that are similar to the successful protocols used in Hardeman County for handling industrial development. Improve communications across all county and municipal representatives and real estate brokers involved in marketing property and shepherding projects through the planning and approval process. Since residential development differs significantly from industrial recruitment, ensure the involvement of someone with expertise in residential developers' needs, zoning and building code impacts, and best practices for attracting large-scale single-family and multi-family developments.

11

Promote the large tracts of land listed for sale in Hardeman County. This is an advantage for the county that should be maximized by boosting the national and regional visibility of these tracts.

12

Participate in a professional regional approach to attract developers, investors, and corporations in the building industry. Since Hardeman County has a significant amount of land on the market, it could be part of a regional familiarization tour that brings large-scale residential developers to visit communities who have sites available for development.

13

Explore forming partnerships with major employers to increase quality-of-life amenities. Some strategies implemented by employer partnerships in other areas of the country include building a day care facility or funding neighborhood playgrounds or pools within larger residential developments. Employees of the sponsoring employer receive preference in obtaining homes for sale in the development. These strategies could help overcome lack of amenity density for families with young children.

14

Assess opportunities for Tennessee Downtown, Main Street Program, and Courthouse Square funding to enhance quality of life amenities and businesses in downtown areas. Vibrant downtowns create a sense of place that attracts new residents and fosters local businesses and experiences beneficial to the entire community.

ACKNOWLEDGMENTS

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This report was prepared by Younger Associates, HDR, and Gresham Smith on behalf of the West TN Planning team for the Tennessee Department of Economic and Community Development.



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Hickory Valley

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Hornsby

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Middleton

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Saulsberry

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Silerton

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Toone

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Whiteville