Murray County Housing Study

PREPARED FOR THE

MURRAY COUNTY CHAMBER OF COMMERCE

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Introduction

The Murray County Chamber of Commerce and the Georgia Initiative for Community Housing Committee retained Rope Roberts Consulting to conduct a housing study in order to understand the current county-wide housing, to give insights and trends into what housing could be in Murray County, and make recommendations and suggestions to help improve housing in the municipalities and the unincorporated portion of the county.

Murray County is located in Northwest Georgia and is southeast of the Chattanooga, TN MSA. It has a strong public school system and is an attractive location for new families to locate.

This report includes the county demographics, the statistics of the housing ownership, housing supply characteristics and the housing demand. This report also includes insights the above information provided the writer and considerations the community should consider in making a housing strategy. It will focus only on the market priced housing and not housing units that are subsidized.

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Economic Development and Housing

MURRAY COUNTY

What is important to the prospect?

Murray County understands that in order to help existing industries grow or to attract new industries, they must have three ingredients: product, infrastructure and workforce. This report focuses on how to retain and attract new talent for ALL jobs and industries in Murray County.

Product

Infrastructure

Workforce

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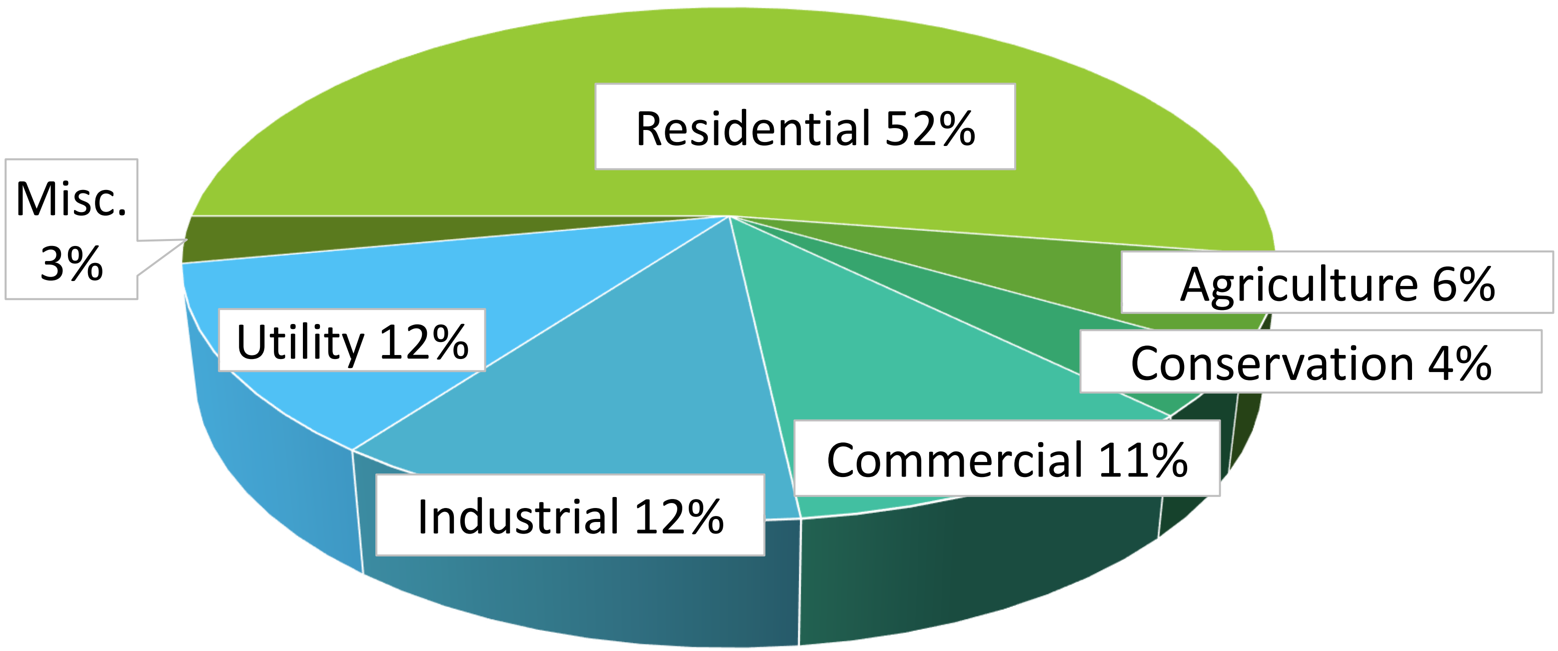
Murray County Tax Digest

The tax digest shows where the different sectors where the property taxes are collected. This shows a good balance between all of the sectors. A focus on commercial to grow as the residential grows is a good strategy. For Industrial to grow, Murray Co must grow its product in building or land, while attracting the workforce to support it.



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Economic Development Viewpoint on Housing

Across Georgia and the U.S., communities have understood that in order for the businesses and industries in their community to prosper and grow, they must have a pipeline of workers entering their workforce at different points. They have also learned that in order to have the various workers, they must provide housing that is affordable at the level appropriate to what they are being paid.

Your workforce needs housing options that are affordable

Retains Residents

Attracts Residents

Retains Business

Attracts Business

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The Housing Ladder

Peak home: large home for those with children or want a large home

Downsizing home: Very nice but usually smaller; one story, own or rent

Starter home: apartments, rental house, small house, duplex, multi-plex, or ADU

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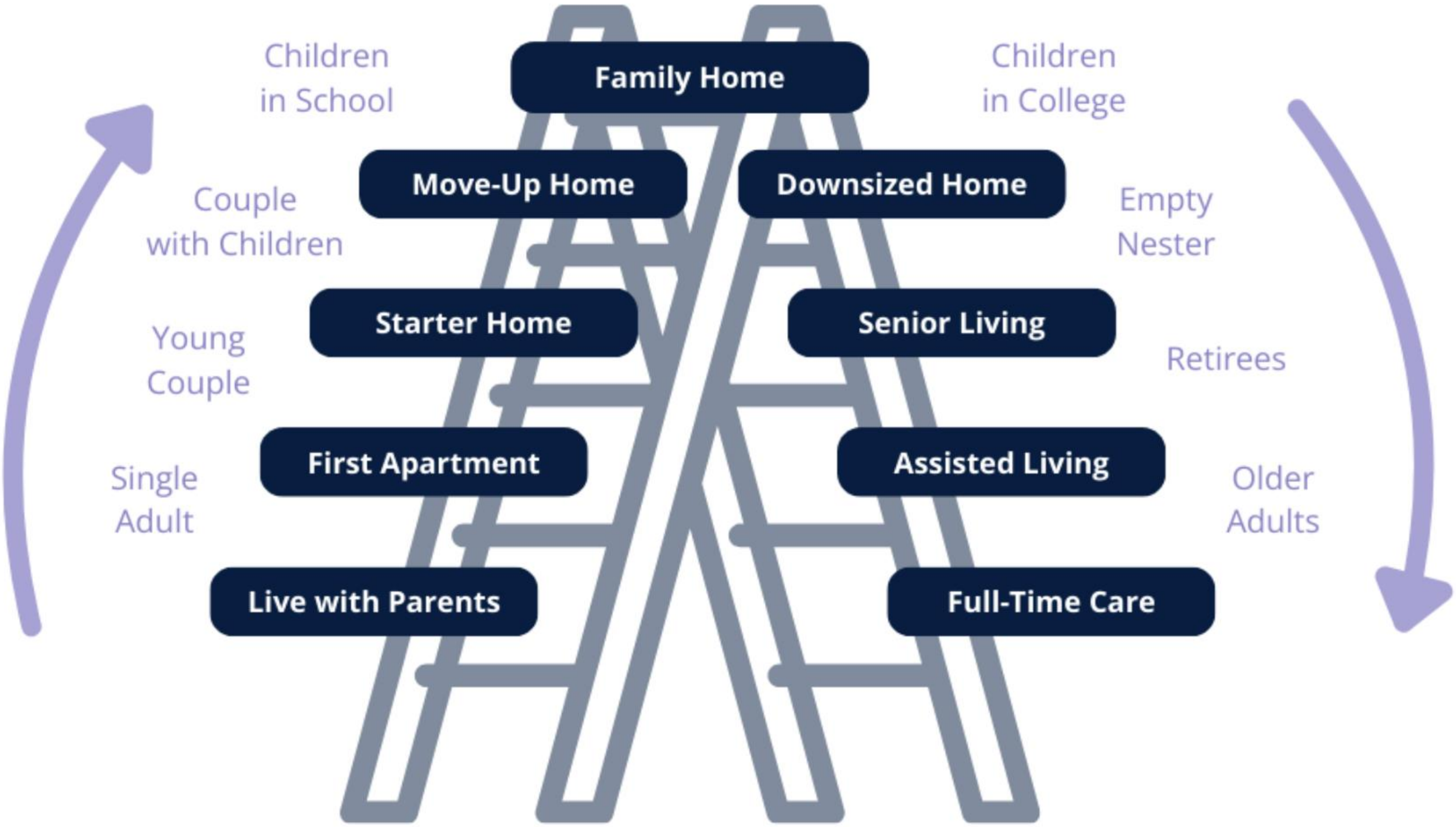
THE HOUSING LADDER



If any one of the ”rungs” is missing, then taking the next step becomes difficult.

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The Housing Continuum

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Demographic Profile and Trends

MURRAY COUNTY DEMOGRAPHICS, HOUSING CHARACTERISTICS AND TRENDS

Demographic Profile & Trends Overview

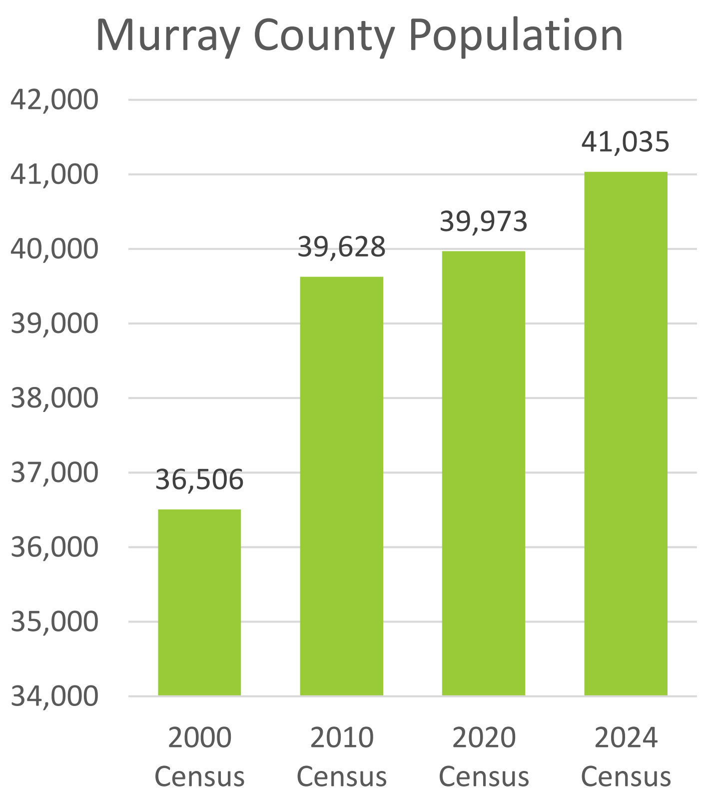
This section provides an overview of Murray County's demographic environment to set the context for the housing study and its recommendations. While there are some city charts included, this report includes the entire county. The section includes an overview of population, households and income trends.

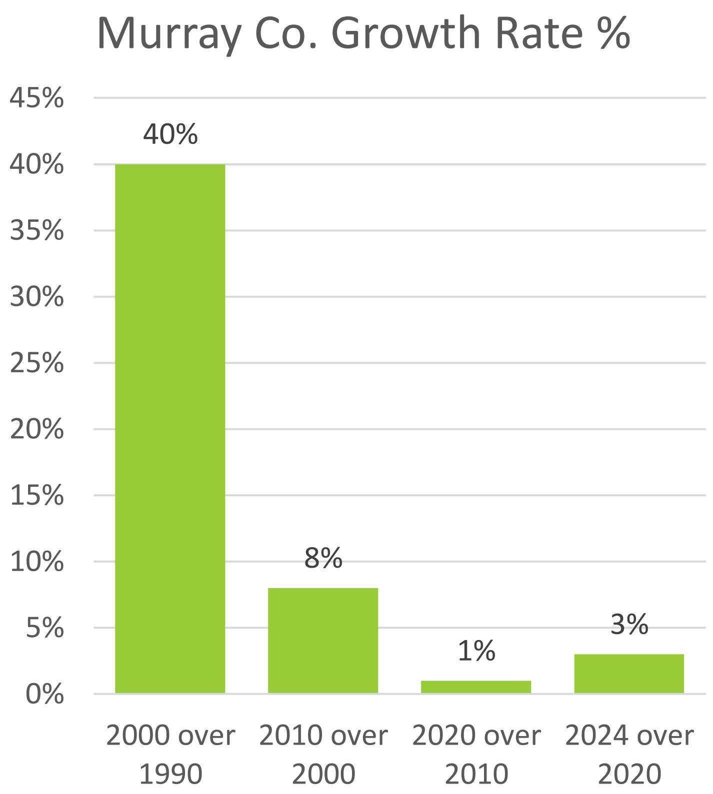
Some of the highlights are:

- The county population grew the fastest between 1990 and 2000 with a 40% increase. Since 2010, the growth rate has remained steady under 8%.
- Murray County is projected to grow by 15% from 2025 to 2050.
- The number of households with people under 18 years of age has decreased by only 1% since 2000 while the number of households with people over 65 has grown 107% in the past 25 years.
- In 2020, 56% of the people living in Murray County were 1 or 2 person households and 25% of the homeowners were over 65 yrs. of age.
- Although the actual number of housing units has grown, the percentage of renters to owners has remained consistently at a ratio of 26-29% since 2000.
- The percent of Cost Burdened Owners and Renters have decreased in the past 15 years.

Demographic Trends - Population

- Murray County's population grew faster between 1990 & 2000 with a 40% increase.
- The growth rate trend for the county as a whole has slowed since 2010.





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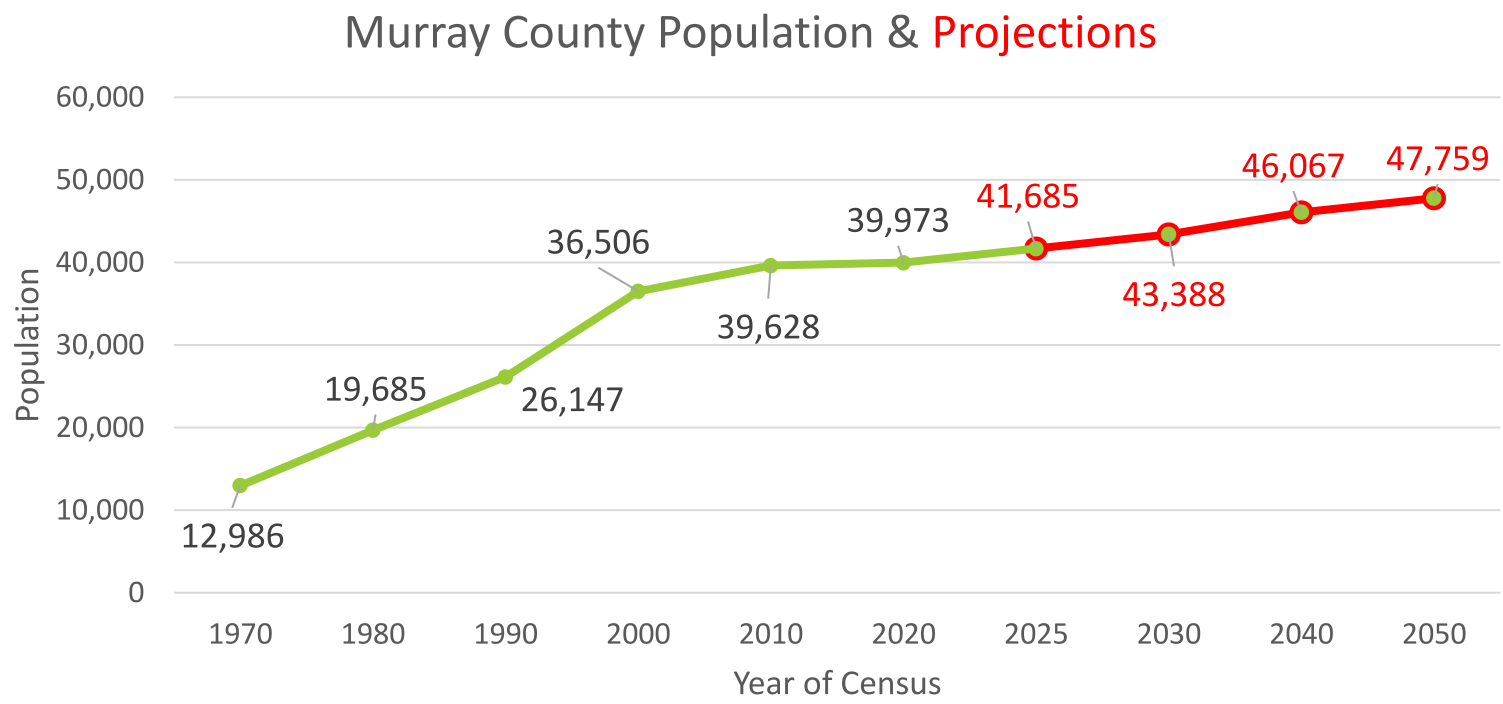
Demographic Trends – Population

- In the past 50 years, Murray County has increased its population by over 200%!
- The projected population of 47,759 in 2050 is an increase of almost 20% over 2020.



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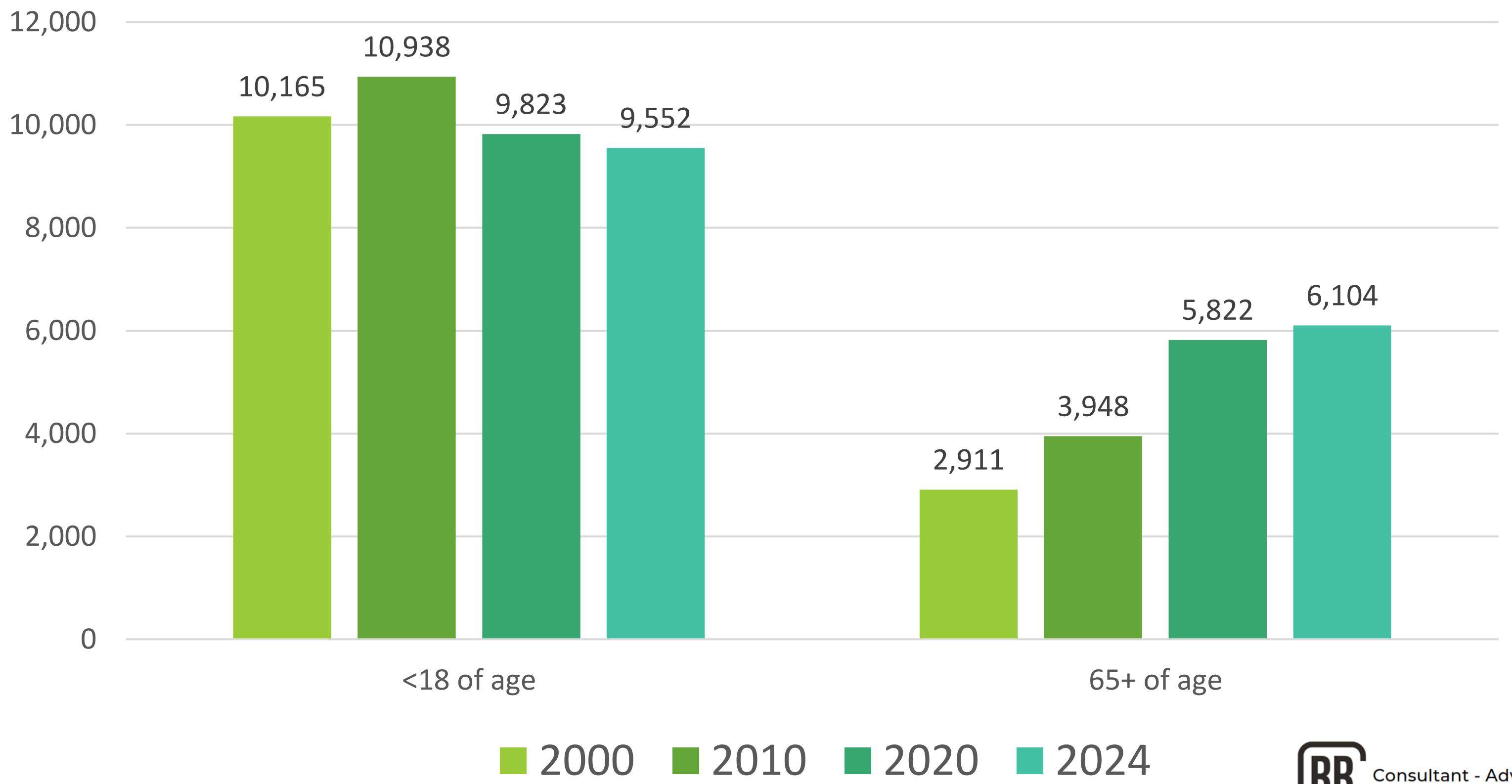
Demographic Trends – Population

- The County's population of people under 18 yrs of age has decreased by 12% since 2010.
- Murray Co's population of people over 65 yrs of age has more than doubled since 2000.



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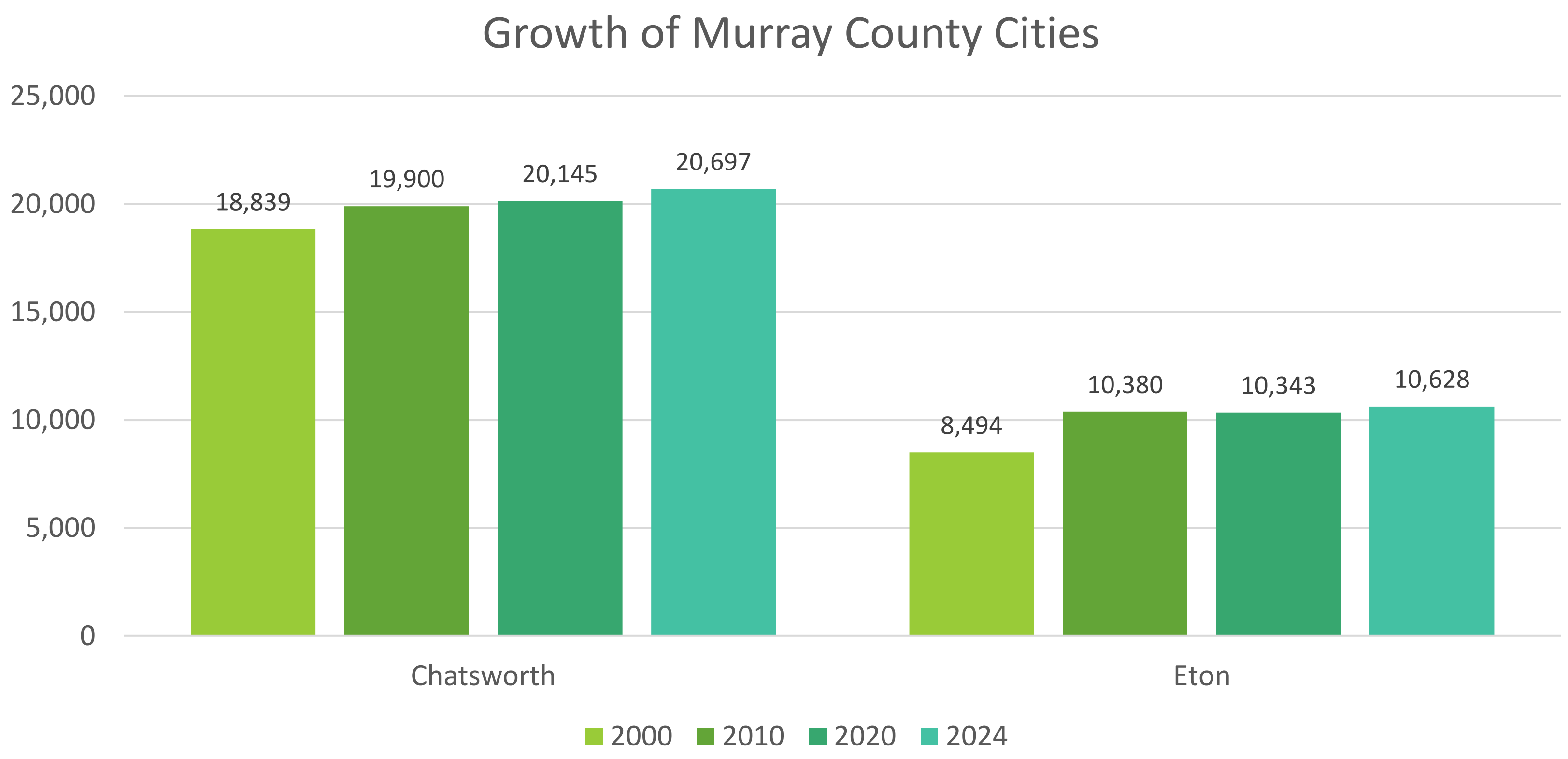
Demographic Trends – City Population

- From 2000 to 2010, Chatsworth grew by 6% while Eton grew by 22%.
- This population growth between 2000 & 2010 is similar to the county's population growth but both cities have had limited growth since 2010.



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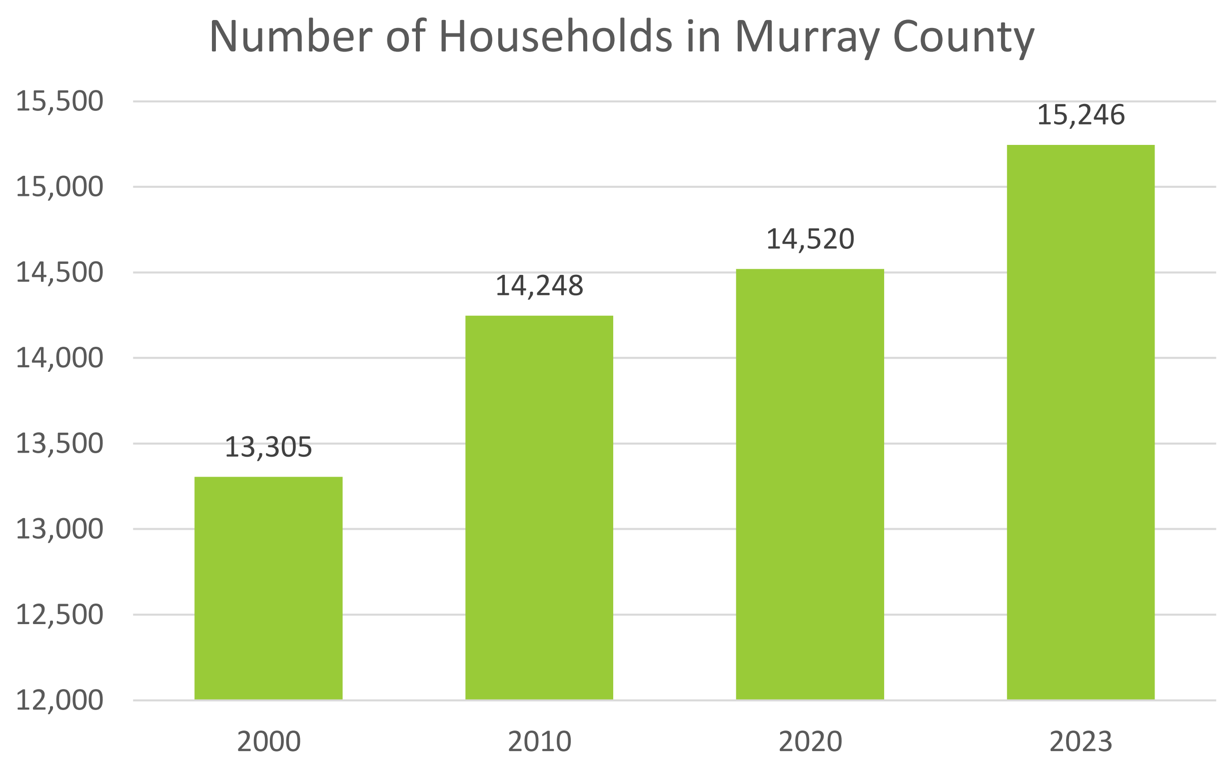
Demographic Trends - Households

- The number of households have grown by 15% since 2000.
- This rate is very similar to Murray County's population growth rate.



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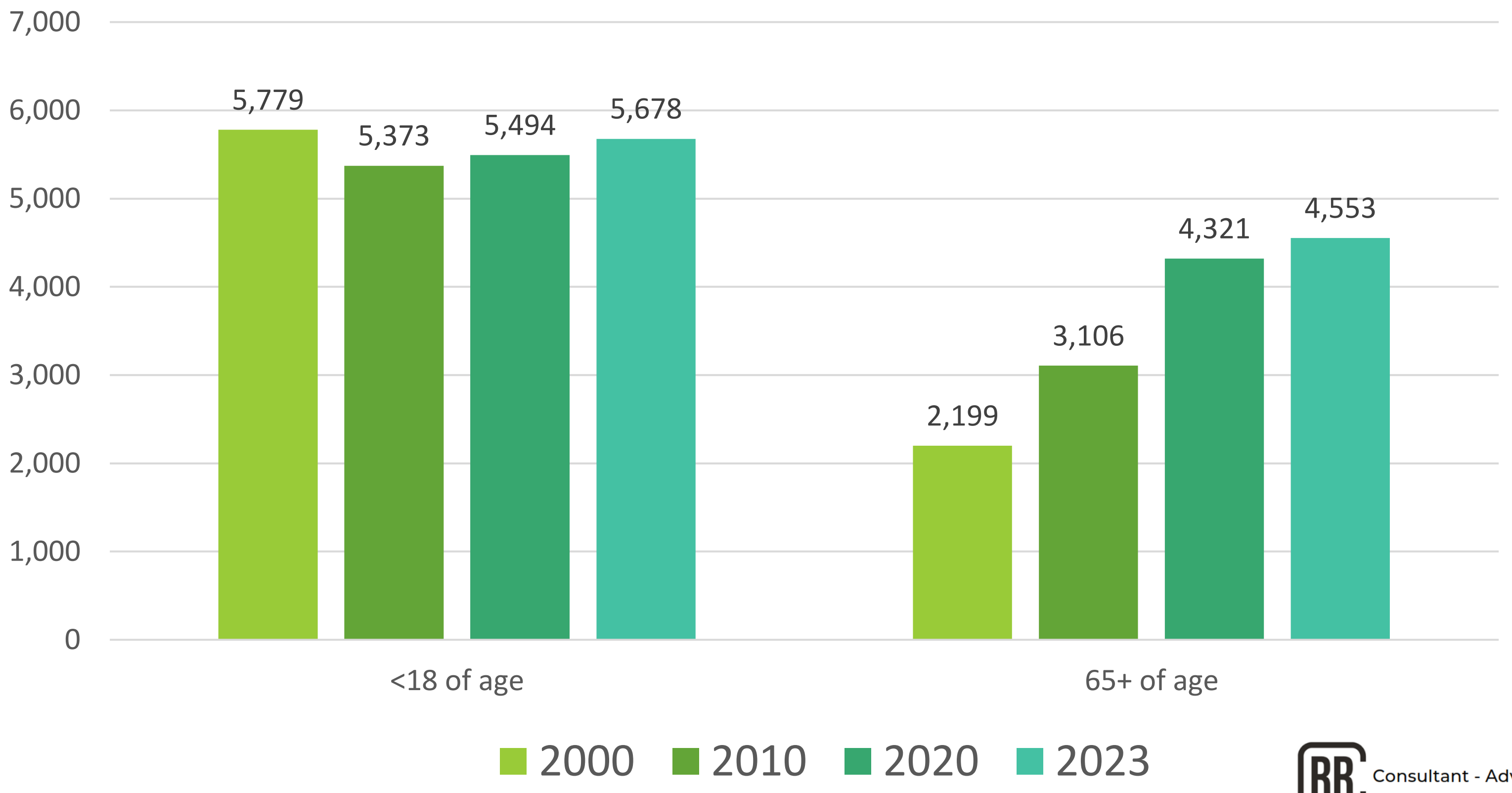
Demographic Trends – Households(HHs)

- It is important to look at the bookends of the population in the households. The HHs with people under 18 years old has decreased by 2% since 2000, which means it is basically flat.
- The HHs with people over 65 years old has grown by 107% since 2000, 45% since 2010 and only 5% since 2020. This is a consistently growing segment of the population.



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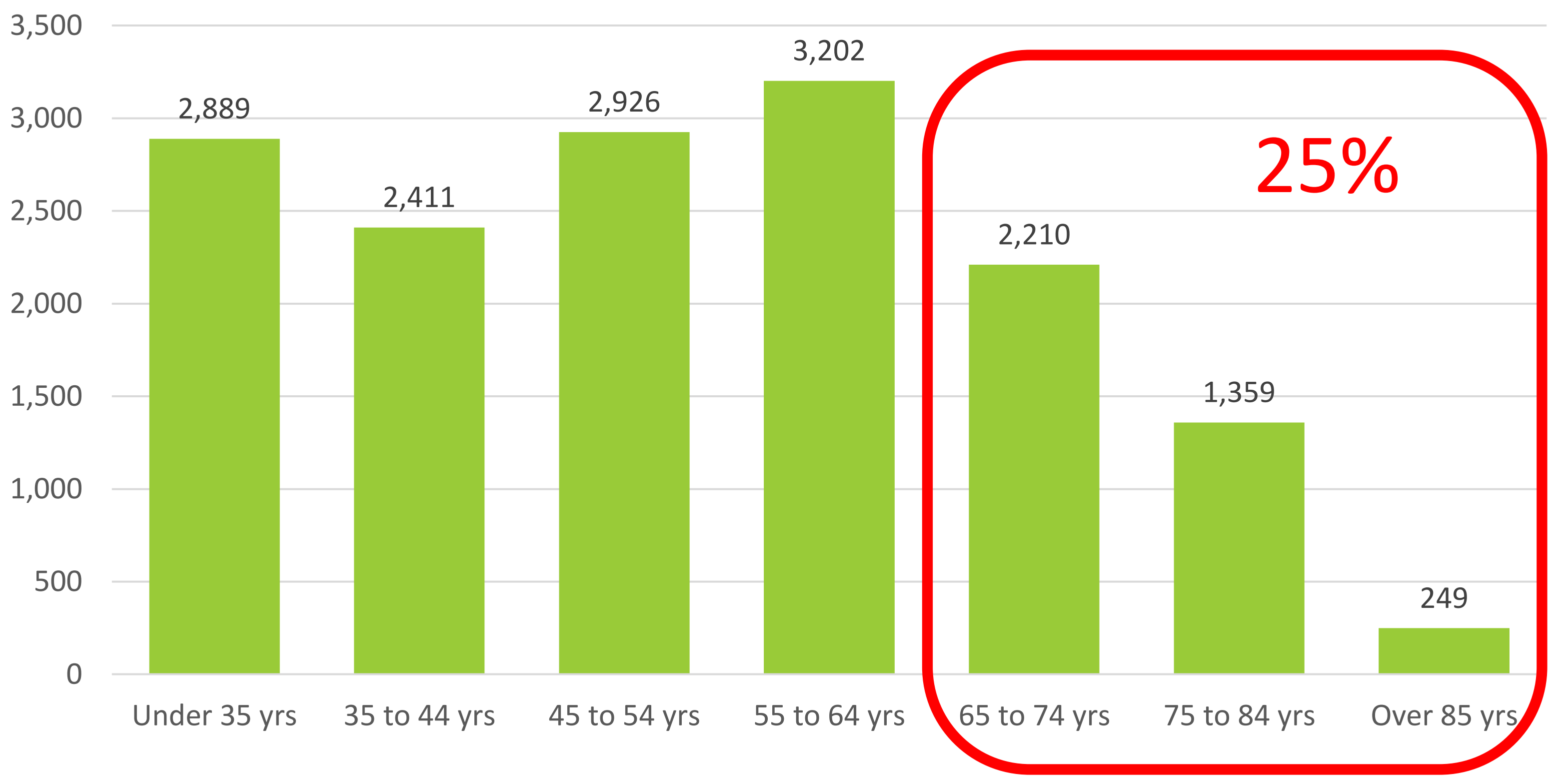
Demographic Trends – Age of Householder

- For the first time in U.S. history, the number of residents aged 65 and older will surpass those aged 18 and younger, with one-fifth of the total population reaching the retirement age of 65.
- In 2024, 25% of householders were of age 65 or older, that is up from 7% in 2010.



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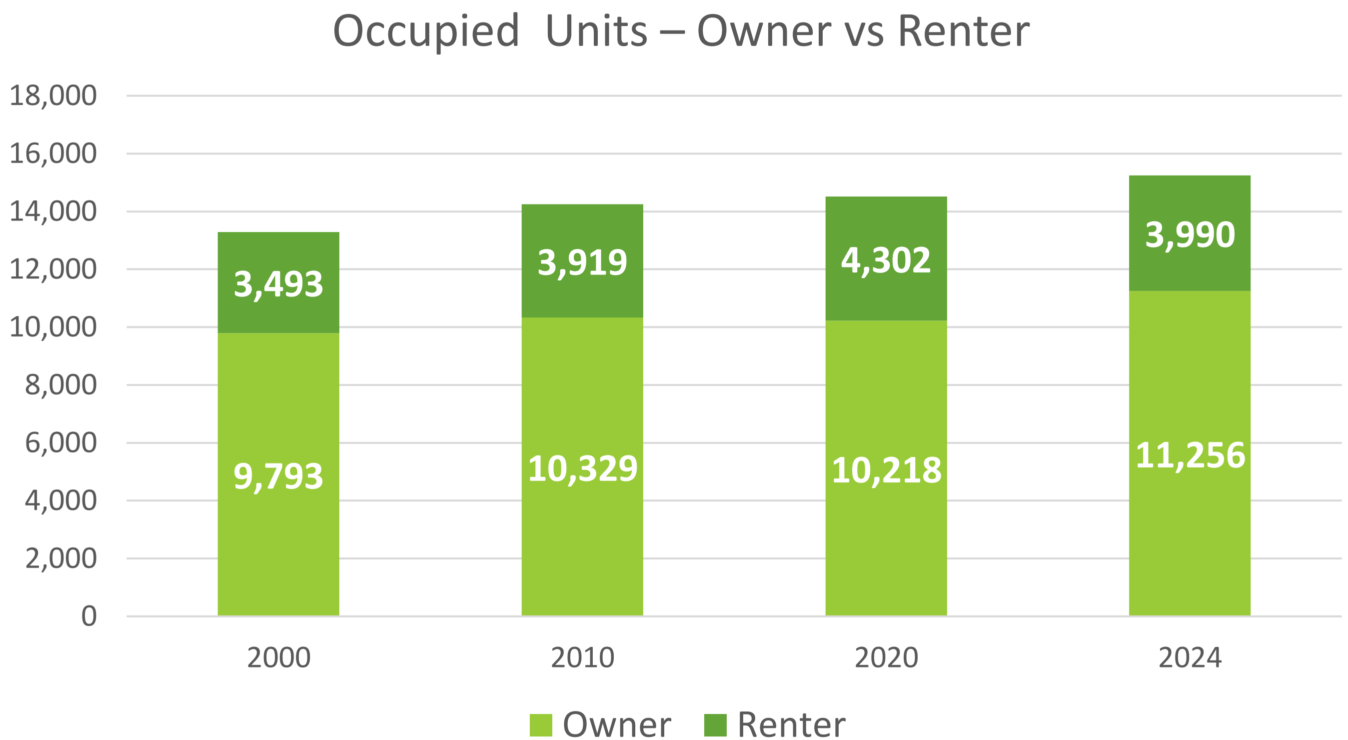
Demographic Trends – Owner/Renter

- While the total number of renter-occupied units has grown, the percentage of renter occupied units has consistently stayed at 26-29% of the total occupied units since the year 2000.
- Renter-occupied units increased 23% from 2000 to 2020 but decreased 8% from 2020 to 2024.
- Owner-occupied units increased 15% from 2000 to 2024.



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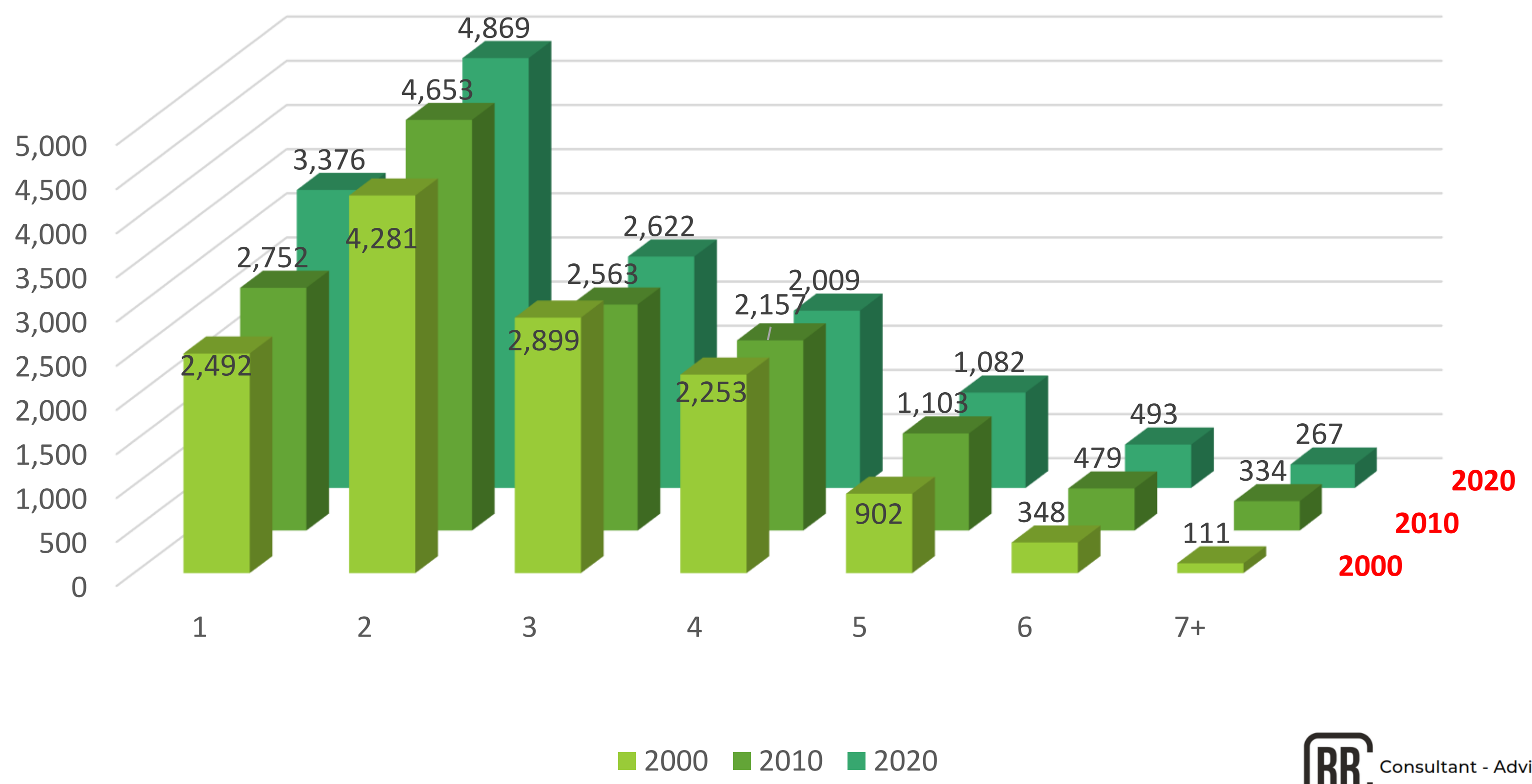
Demographic Trends – Household Size

- Household size tells us the number of people living in the housing units. Over the 3 different time points, the numbers for each associated size has increased. This graph shows the demand for housing options that could address the different size households.
- In 2020, 56% of the people living in Murray County were 1 or 2 person households.



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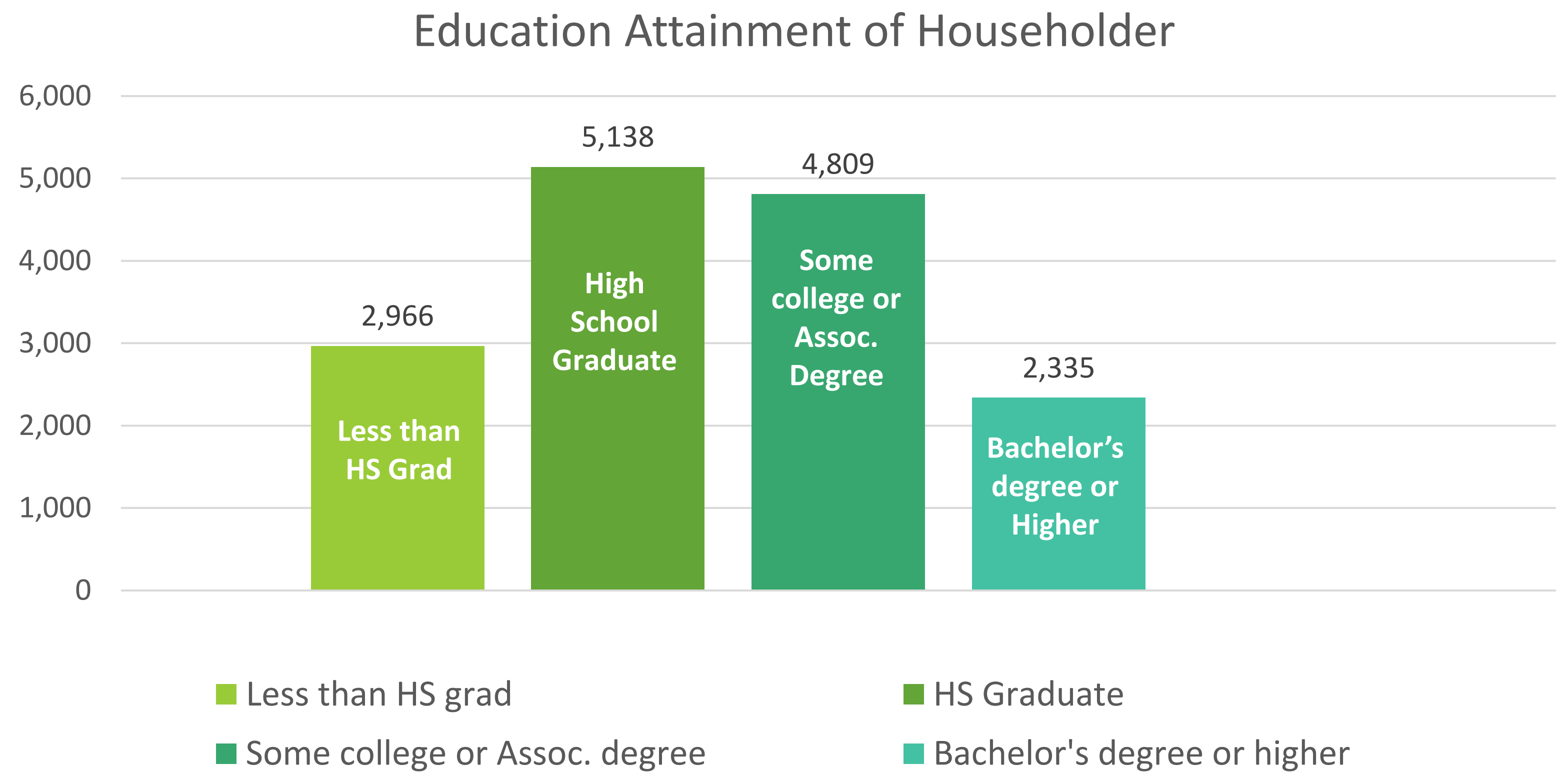
Demographic Trends – Education Level

- In 2024, the education attainment of the majority of the householders in Murray County were high school graduates or some college or Associates degree.
- Only 15% of householders had obtained a bachelor's degree or higher.



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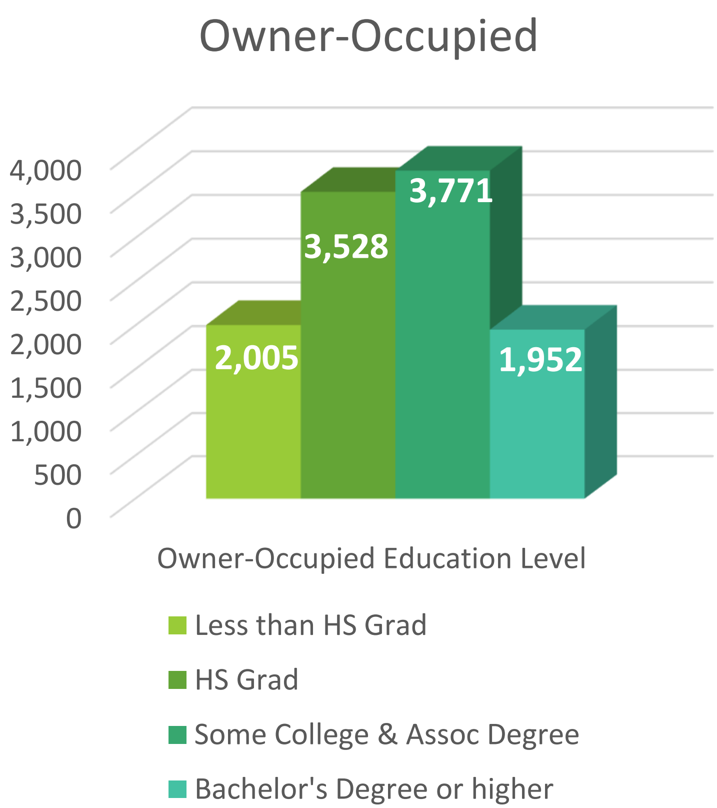
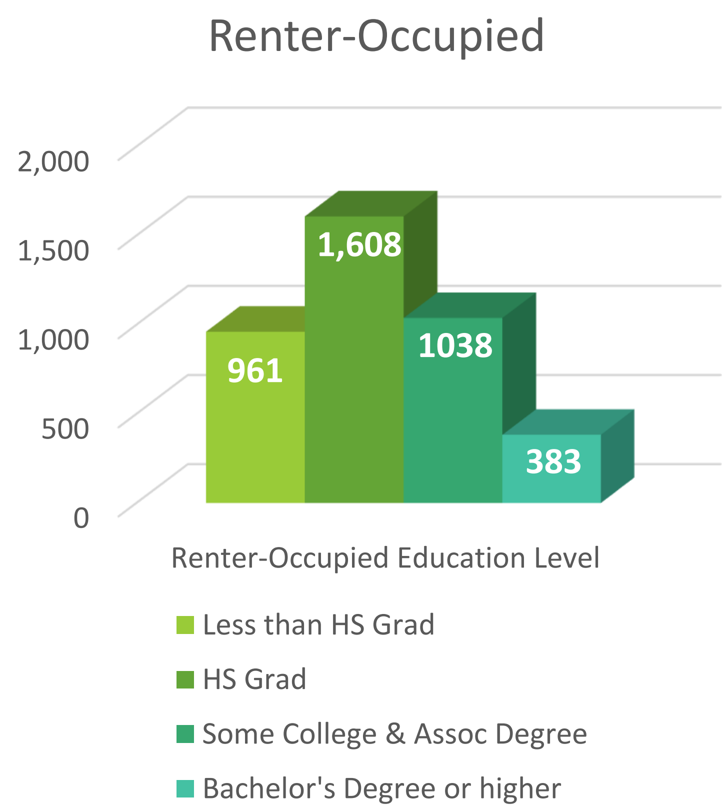
Demographic Trends – Ed. Level by Tenure

- Owner-Occupied householders top two categories are Some College & Assoc Degree and the High School Graduate.
- The Renter-Occupied householder top category was High School Graduate.





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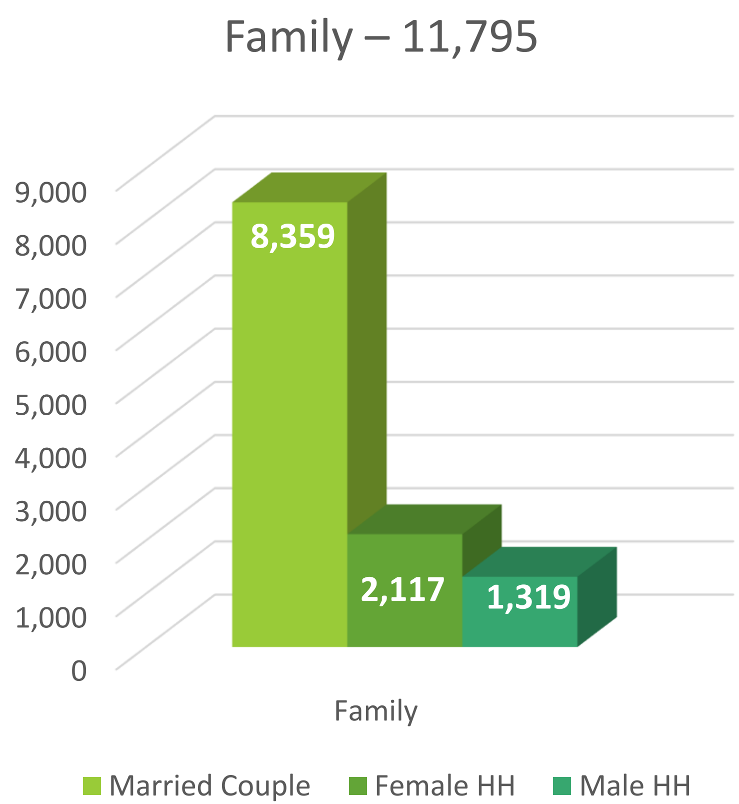
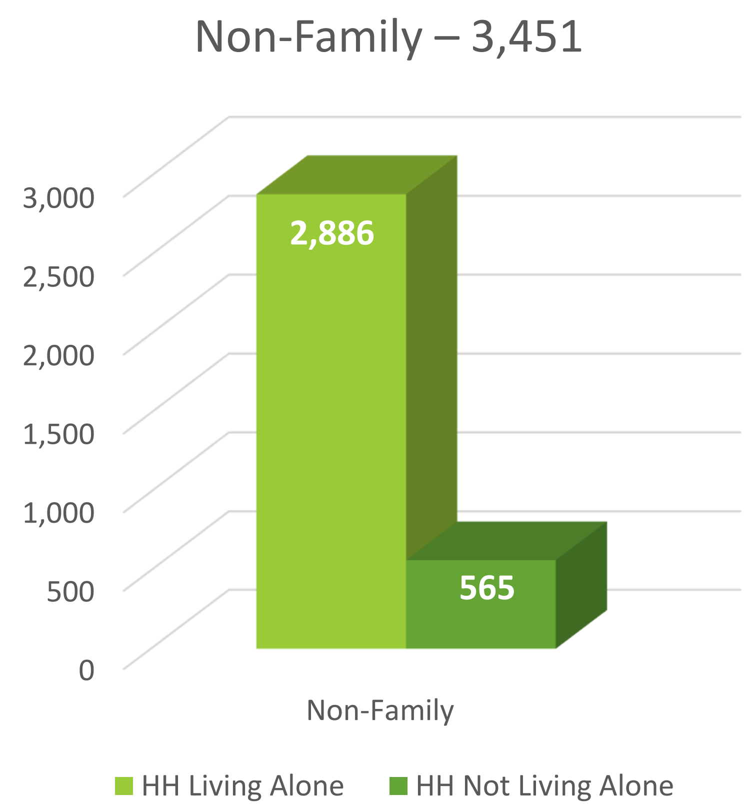
Demographic Trends – Household Types

- The “Family” type of Households is 77% of the total families in Murray County.
- The Married Couple is 70% of the Family type while the Living Alone is 84% of the Non-Family type.





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Demographic Trends – Annual HH Income

- 40% of the households have an annual income of $50,000 or less and 59% of the households have an annual income of $75,000 or less.
- Murray County Area Median Income 100% = $76,600; 80% = $61,280 & 50% = $38,300

Households by Income		2025 Number	2025 Percent	2030 Number	2030 Percent
<$15,000		1,422	9.4%	1,362	9.4%
$15,000 - $24,999		1,292	8.5%	1,096	7.1%
$25,000 - $34,999	59%	1,472	9.7%	1,272	8.2%
$35,000 - $49,999		1,940	12.8%	1,789	11.6%
$50,000 - $74,999		2,908	19.2%	2,880	18.7%
$75,000 - $99,999		2,416	15.9%	2,520	16.3%
$100,000 - $149,999		2,285	15.0%	2,624	17.0%
$150,000 - $199,999	41%	746	4.9%	947	6.1%
$200,000 +		704	4.6%	932	6.0%

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Demographic Trends – Monthly Housing Costs

Monthly Housing Cost	2024
Less than $300	1,775
$300 - $499	2,431
$500-$799	3,026
$800-$999	2,383
$1000-$1499	3,324
$1500-$1999	1,110
$2000-$2499	270
$2500-$2999	200
More than $3000	302
No cash rent	425

- Of the 15,246 owner and rental occupied housing units in Murray County, this chart shows the breakdown of the monthly housing cost and the associated number of housing units.
- Monthly housing costs of $1,000 or greater represents 37% of the housing units. Which means 63% is less than $1,000 a month.
- Based on this information, most owners could not afford to buy a new home construction averaging $250-300K costing $1,800 per month.

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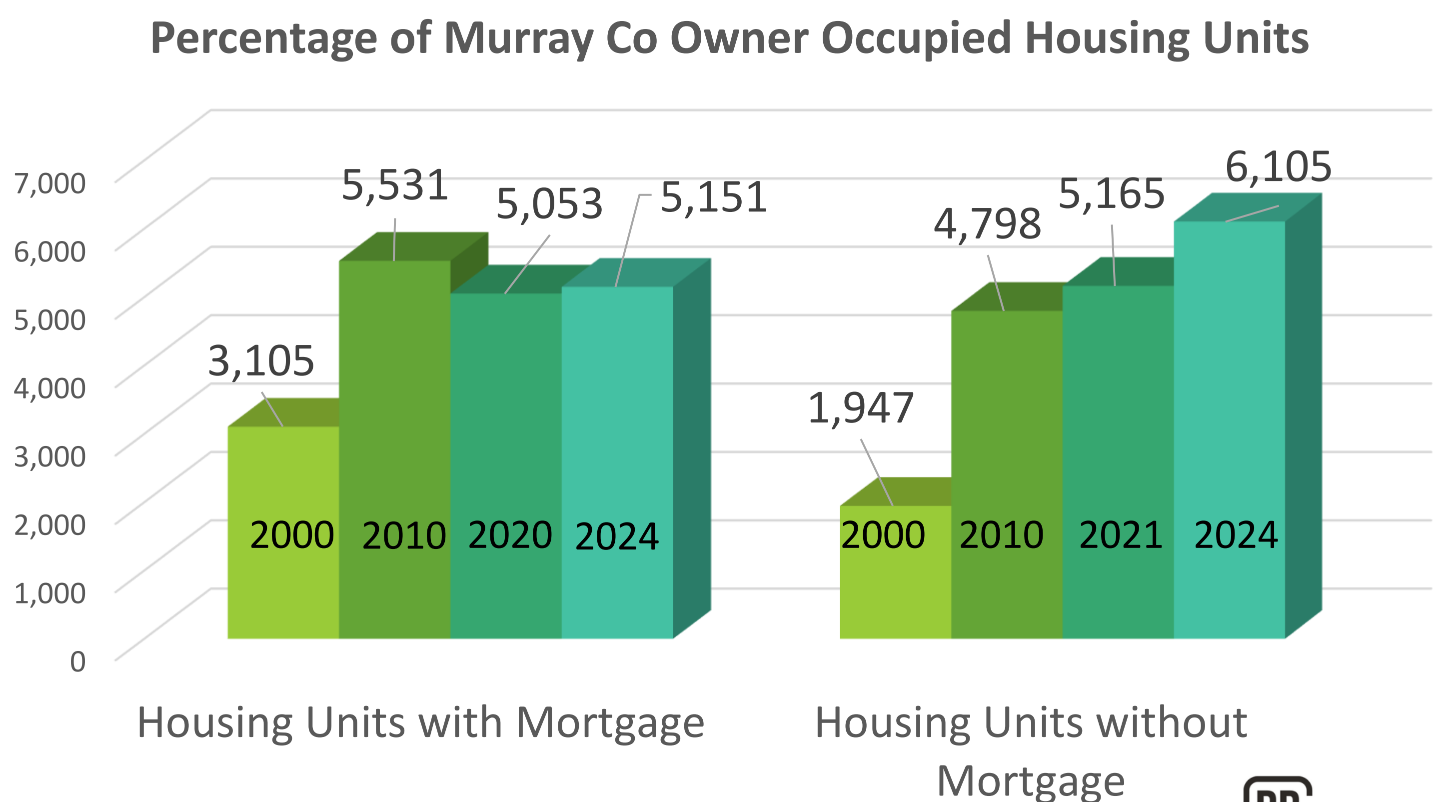
Demographic Trends – Mortgage

- Housing units with mortgages have been decreasing since 2010. Mortgages are being paid off and some residents pay cash instead of borrowing money. This number will continue to grow as interest rates remain at their current level and people choose not to move to a new house.



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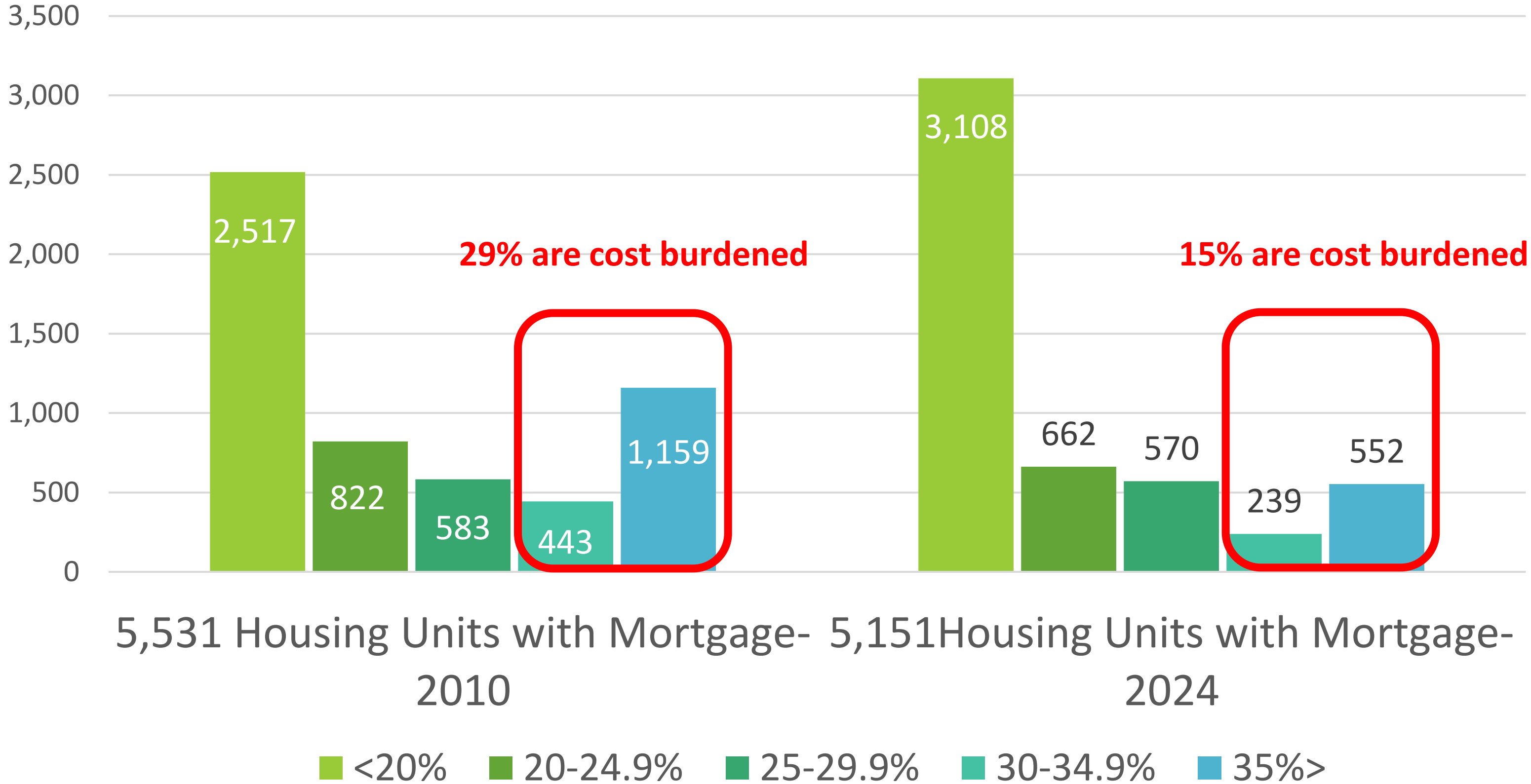
Demographic Trends – Cost Burdened/Owner

- This chart shows the selected monthly owner costs as a percentage of household income. Those that spend 30% or more on housing are considered cost-burdened. Good News: the percentage is trending down from 29% in 2010 to 15% in 2024.



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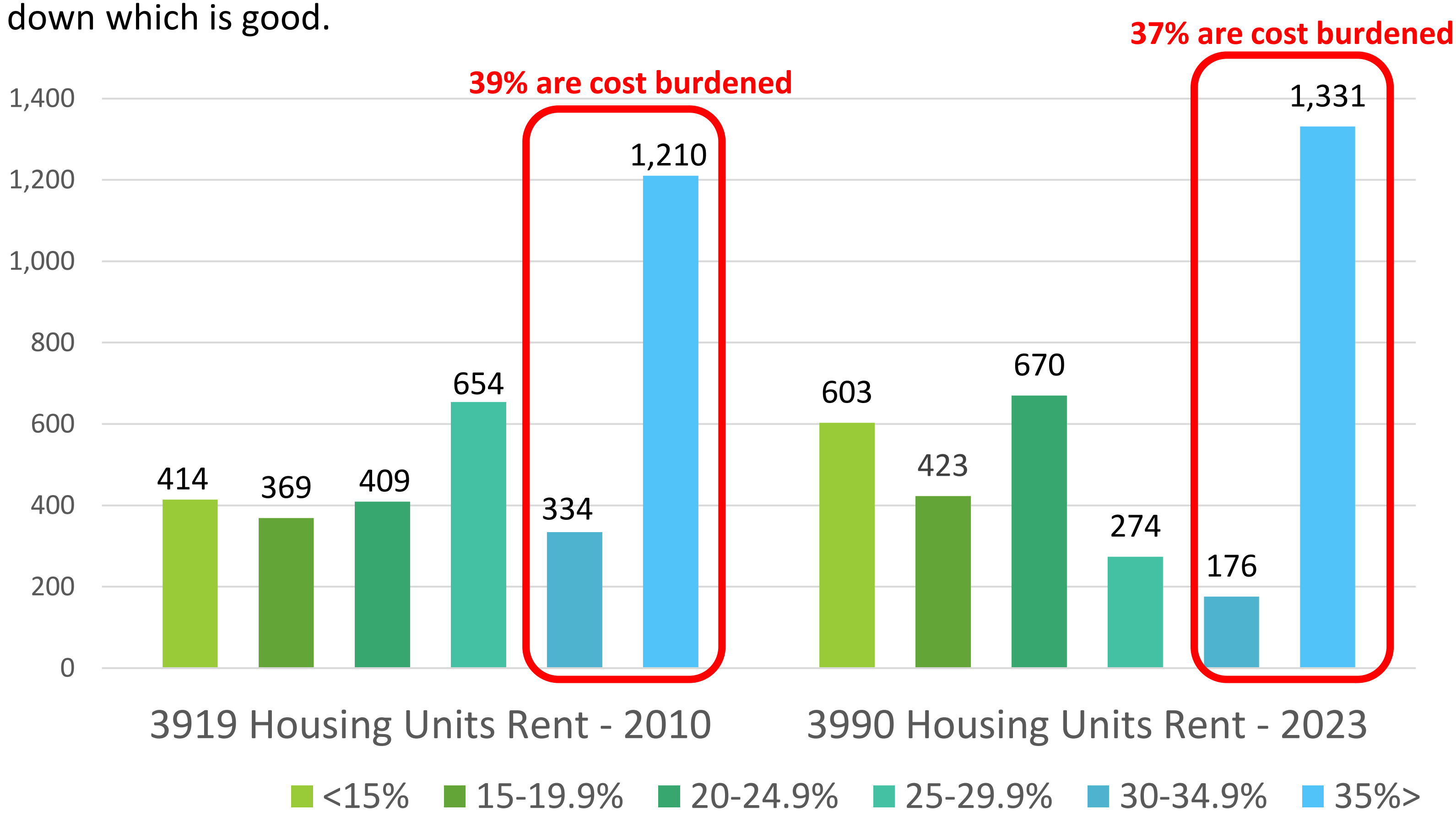
Demographic Trends – Cost Burdened/Renter

- This chart shows the gross rent as a percentage of household income. Those that spend 30% or more on housing are considered cost burdened. Notice: the percentage is trending slightly down which is good.



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Housing Profile and Trends

MURRAY COUNTY HOUSING CHARACTERISTICS AND TRENDS

Housing Profile & Trends Overview

This section provides an overview of Murray County's housing statistics and characteristics to give context for the housing study and its recommendations. The section includes an overview of housing demographics, supply, household characteristics, income trends and housing demand.

Some of the highlights are:

- From 2000-2010 Murray Co's housing units increase by 12%. Since 2010 they increased only 2% while the population grew by 4%, thus creating a demand for housing.
- The number of homes built since 2010 is 64% less than the number built in the previous decade.
- A vast majority (55%) of the existing housing units have 3 bedrooms.
- Of all the owner-occupied housing units, the majority of the units are priced between $100,000 and $500,000.
- The single-family detached home makes up 62% of all housing units in Murray County and mobile homes is the second largest type of housing unit with 27%.

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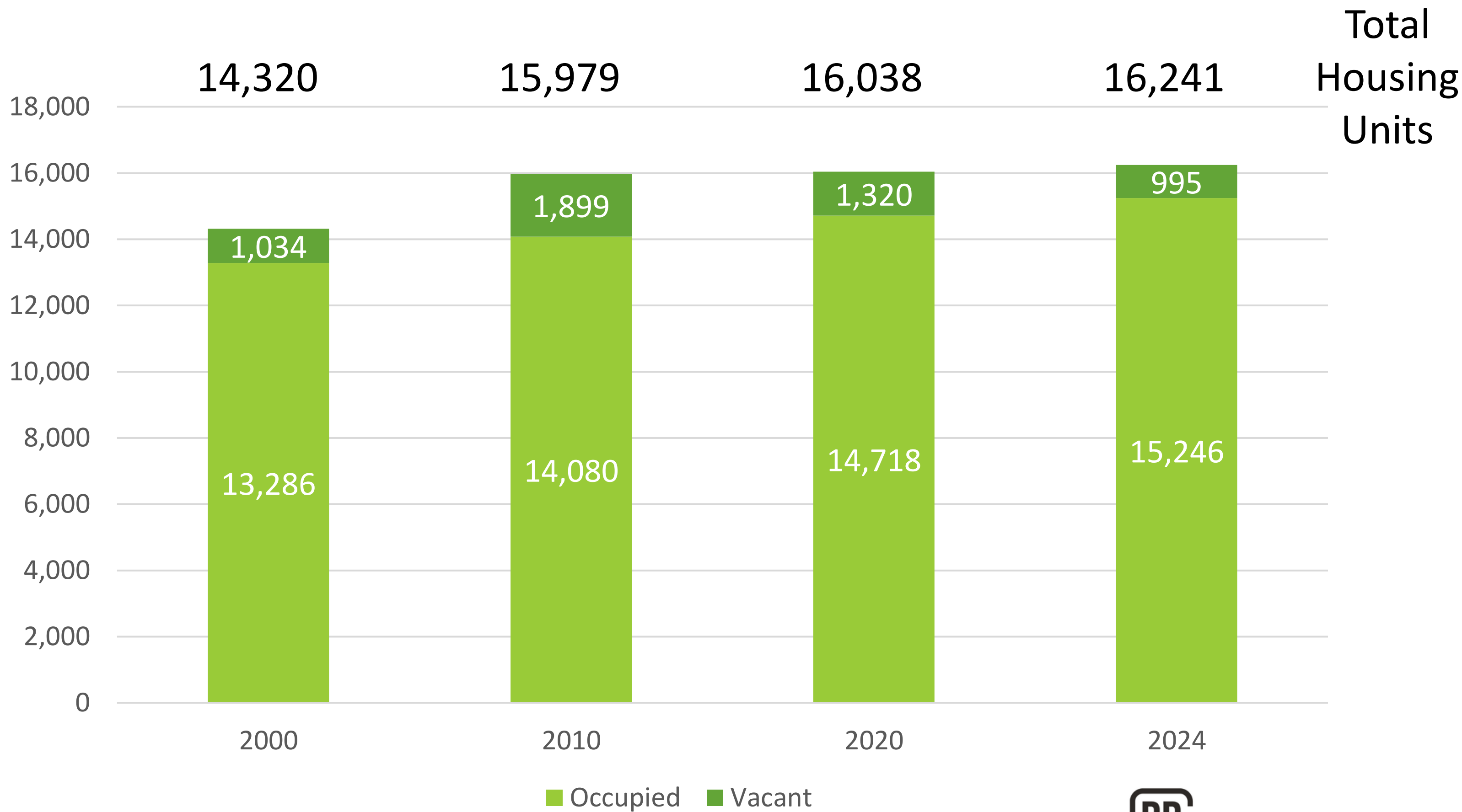
Housing Supply – Housing Units

- The total number of housing units increased by 12% from 2000 – 2010 before the Great Recession. From 2010 to 2024 the housing units increased by only 2% while the population grew by 4% creating a demand for housing in Murray County.



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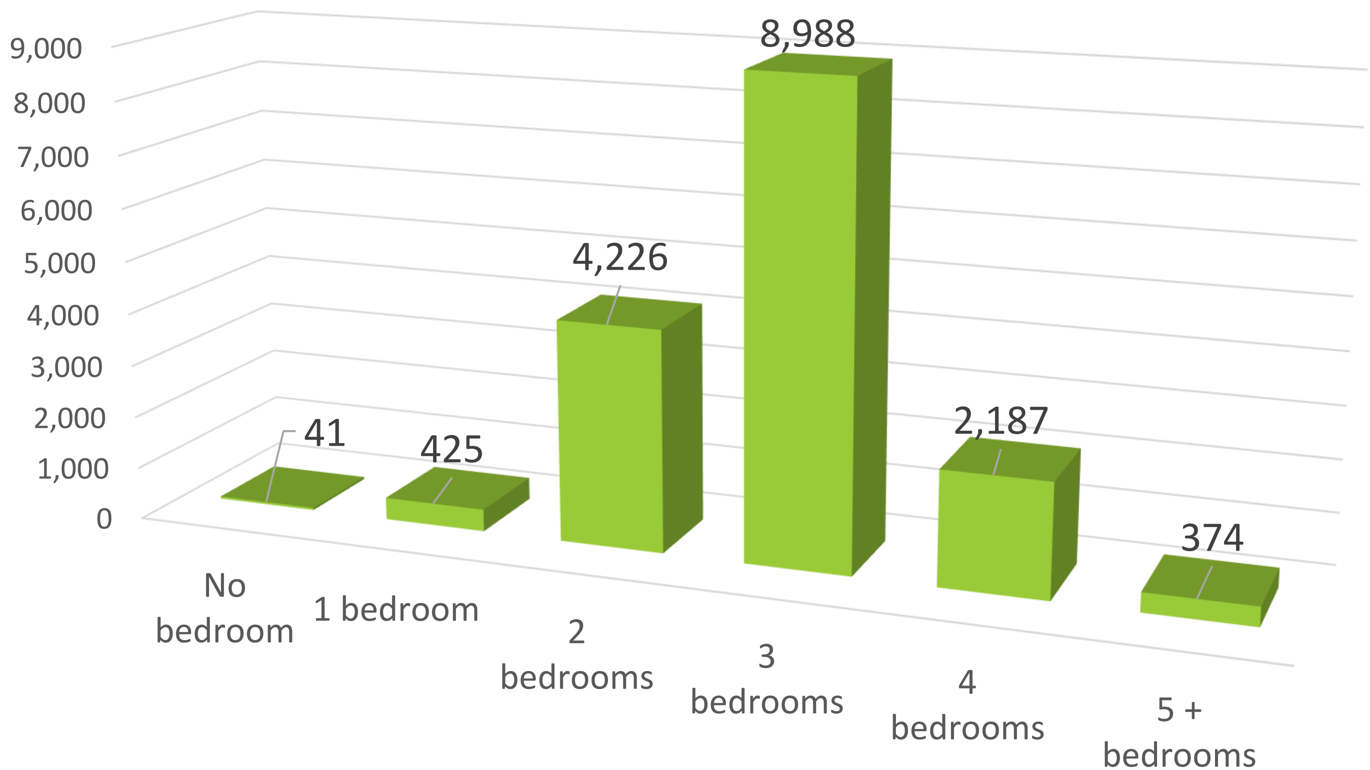
Housing Supply – House Size by Bedroom

- Of all the occupied housing units, this chart shows the number of bedrooms in each housing unit. The vast majority of the housing units in the Murray County inventory have three bedrooms.



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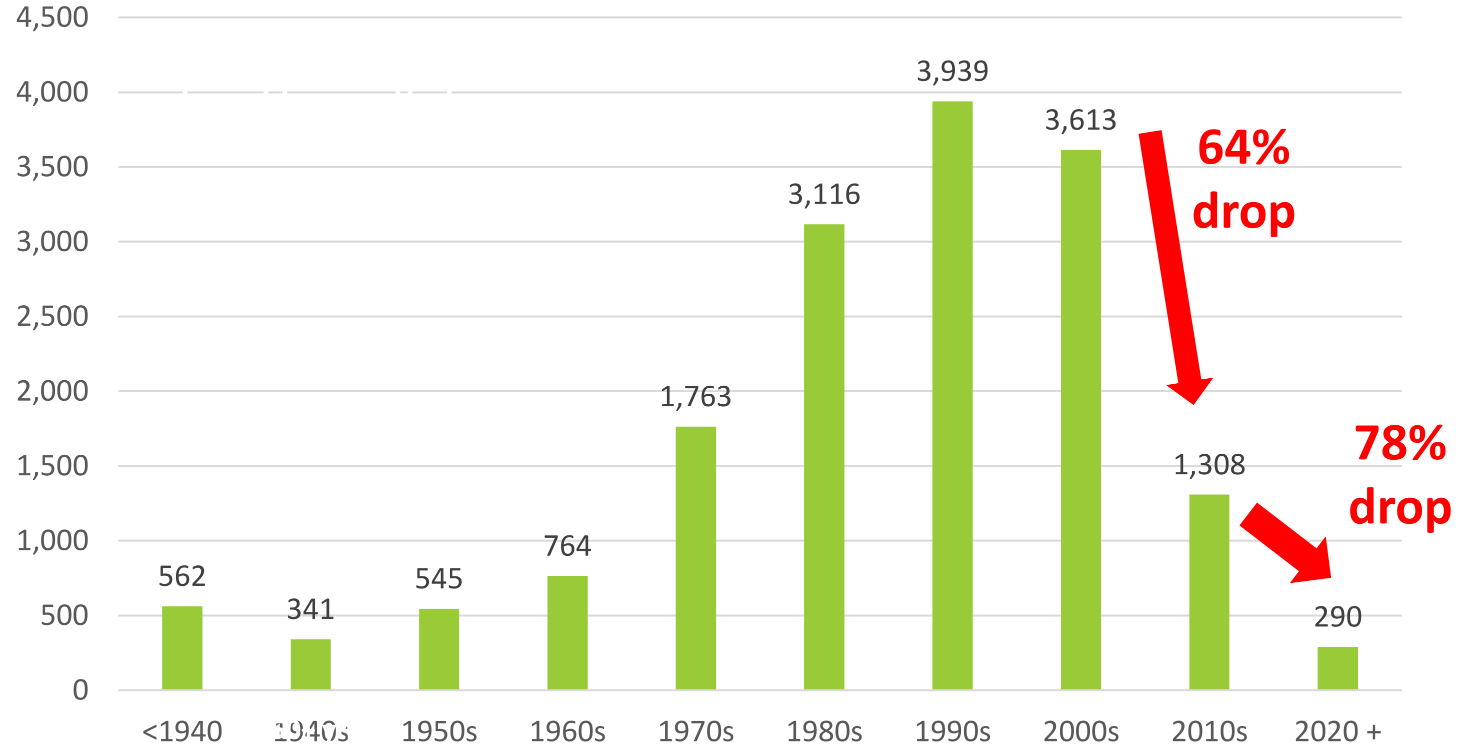
Housing Supply – Age of Structure

- The number of houses built between the 1980's and 2010's make up 66% of the total number of houses available today.
- The number of homes built in the 2010s is 64% less than the number built in the 2000's. This is contributing to the housing shortage.



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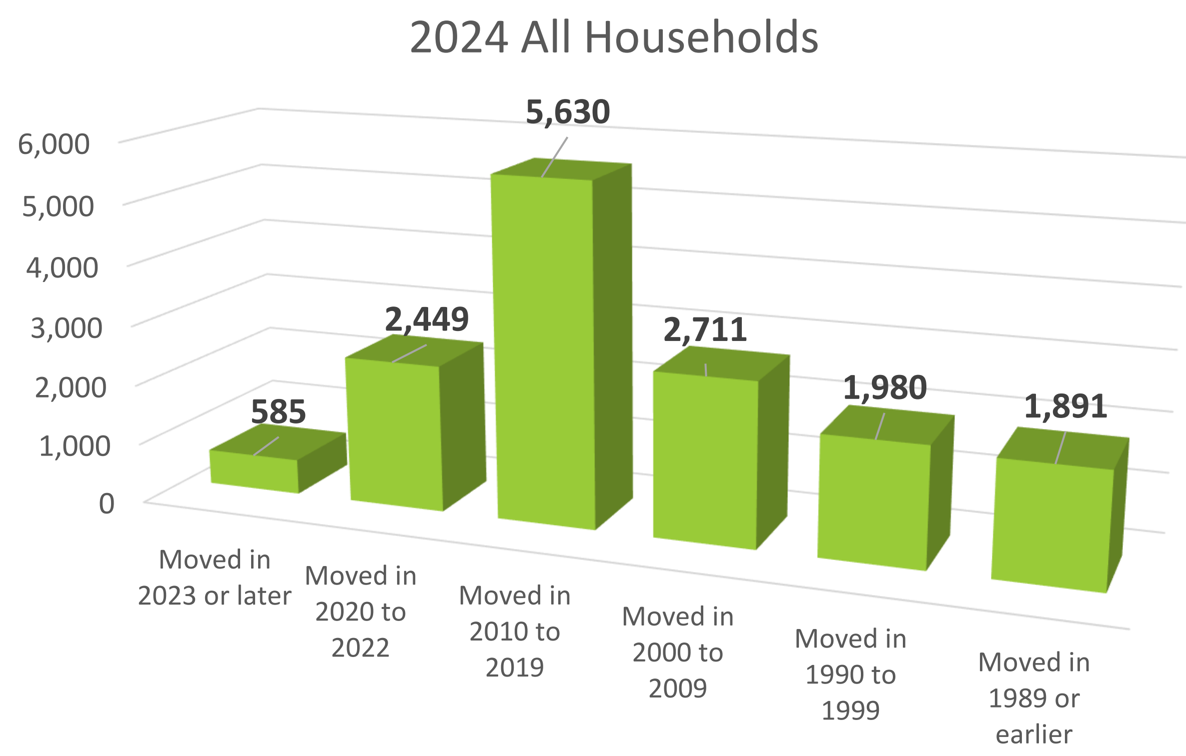
Housing Supply – Year moved into current unit

- 20% of all householders moved into their current unit since 2020.
- The majority of householders have moved into their current unit during the past decade. In 2021, 57% of the householders had lived in their current unit for less than 15 years.



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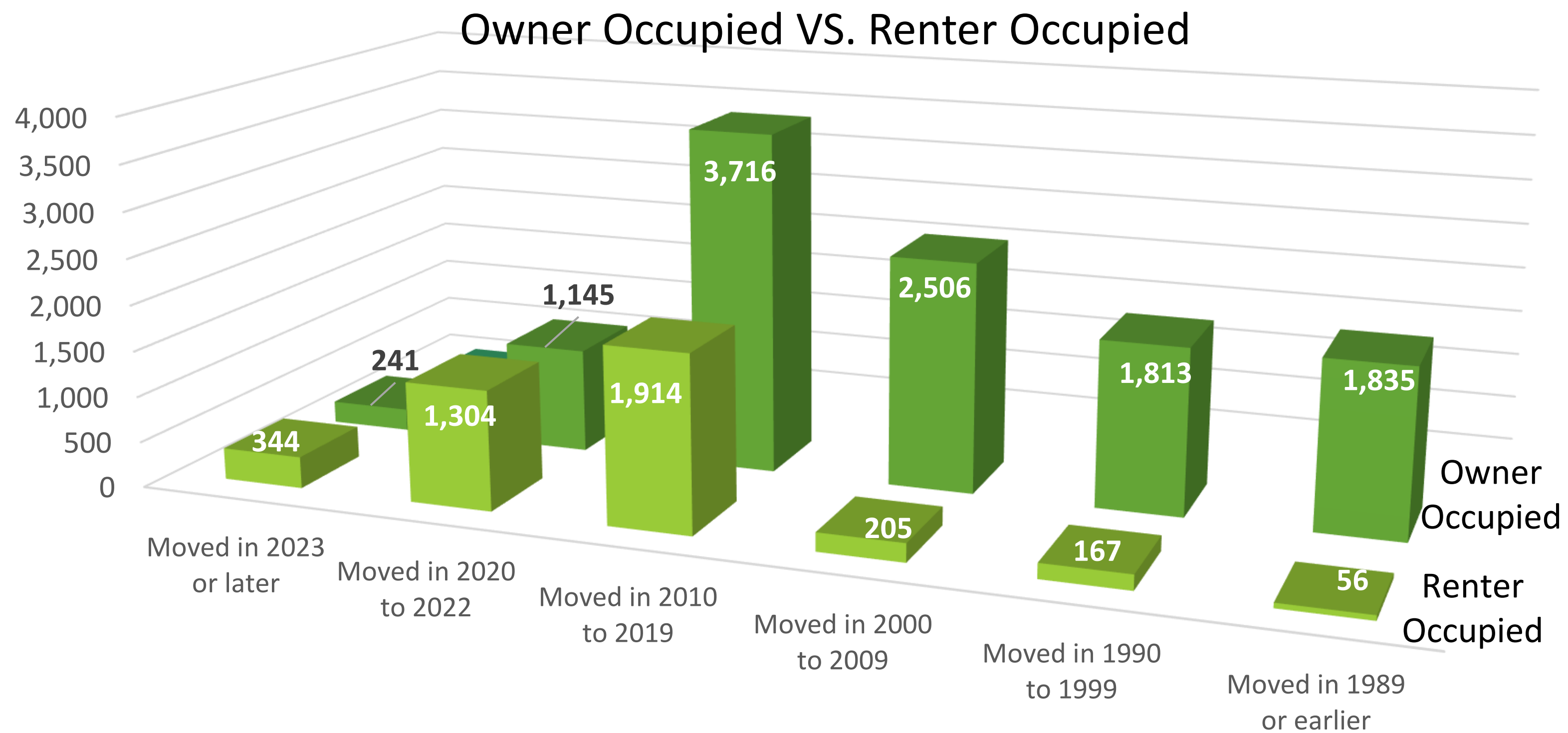
Housing Supply – Owner & Renter Occupied

- The number of owner-occupied households continues to be the majority of households in the county.
- The majority of householders that moved into their current unit have been owner-occupied. However, 57% have moved in since 2020.
- Since 2020, more renters have moved into their current rental unit than owner-occupied units.



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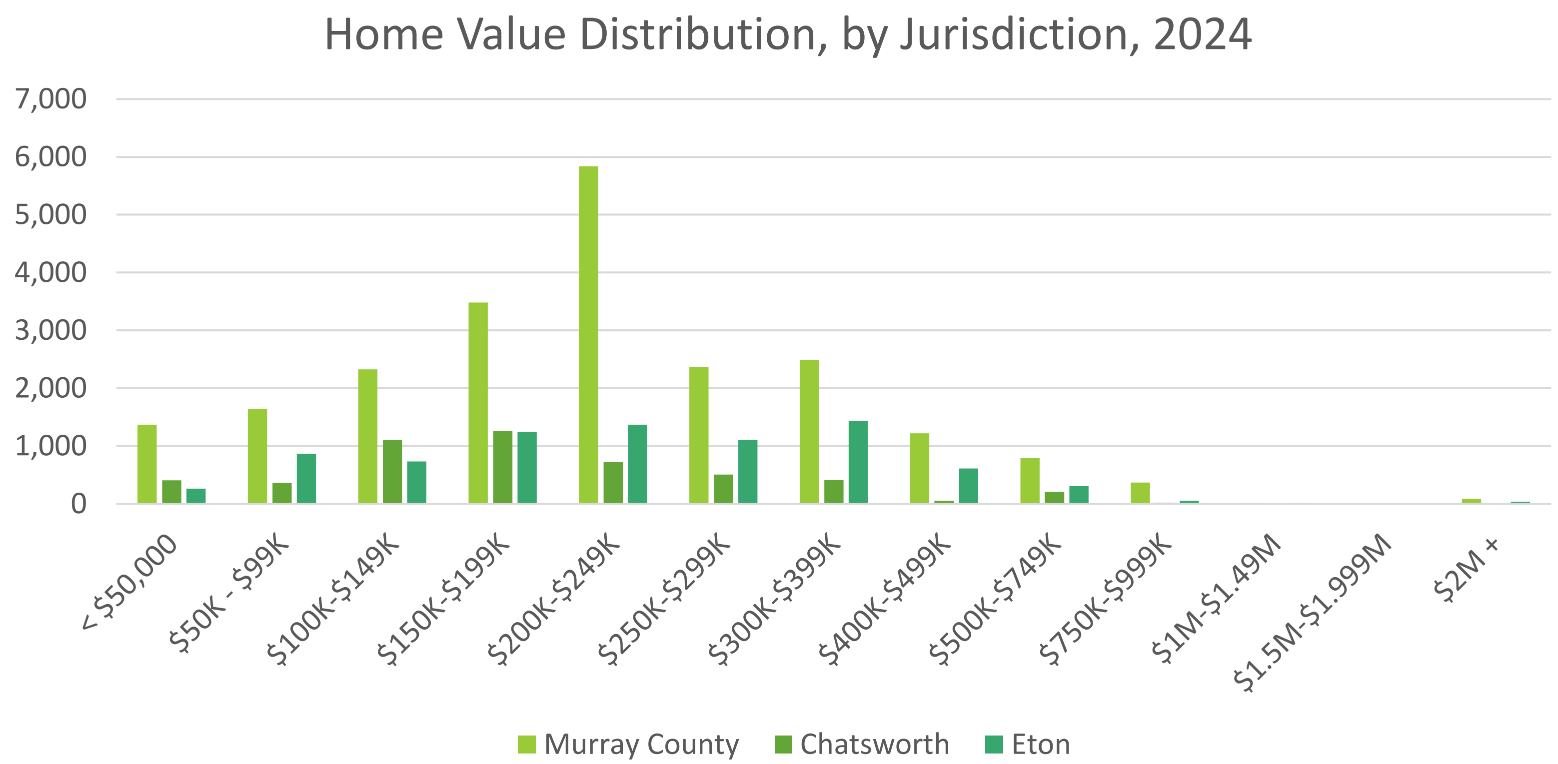
Housing Supply – Home Value

- The value of the majority of the homes financially fits with the household income levels to afford the homes.



Median Home Sold Price February 2026: $285,000 $388,000 $275,000

Source: Redfin, February 2026

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Housing Supply – Home Value 2024

- Of all the the owner-occupied housing units in 2024, the majority of the units are valued between $150,000 and $400,000.
- The average Home Value is $236,303.
- The chart shows a greater number of homes valued less than $500,000.

Owner Occupied Housing Units by Value	Murray County	Chatsworth	Eton
Total	**11,256**	**5,642**	**3,022**
< $50,000	1,722	728	356
$50,000 - $99,999	949	361	258
$100,000 – $149,999	1,580	676	469
$150,000 - $199,999	1,930	1,164	557
$200,000 - $299,999	2,542	1,368	917
$300,000 – $499,999	1,336	868	305
$500,000 - $999,999	978	374	70
$1,000,000 or more	219	103	90

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Housing Supply – Gross Rent

- In 2024, 91% of the housing units paying rent are in the $500-$1,500 per month which fits with the household income for those working in Murray County.
- There are 3,477units paying rent & the median gross rent for Murray County is $857 in 2024.
- The concern is 43% paying rent are paying 30% or greater of their income.

Occupied Units Paying Rent as a % of Income	Number of Housing Units
< 15%	603
15.0 – 19.9%	423
20.0 – 24.9%	670
25.0 – 29.9%	274
30.0 – 34.9%	176
35.0 % or more	1,331
Not computed	513

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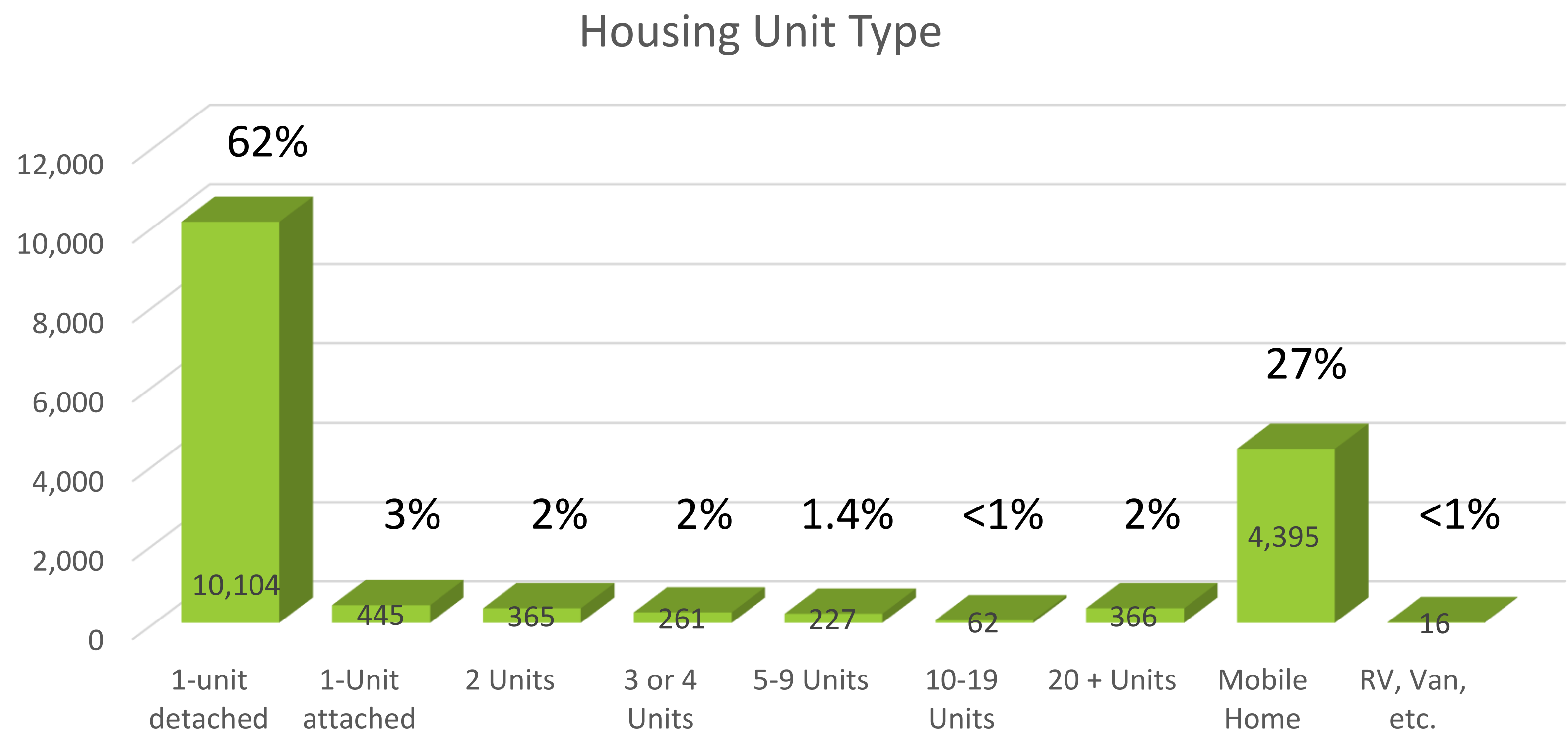
Housing Supply – Type of Housing Units

- The total housing inventory in Murray Co is 16,241 units and has grown less than 1% since 2010.
- The dominating house type is Single Family Home detached which is 62% of the total units.
- The Mobile Home category is the second most with 27%.



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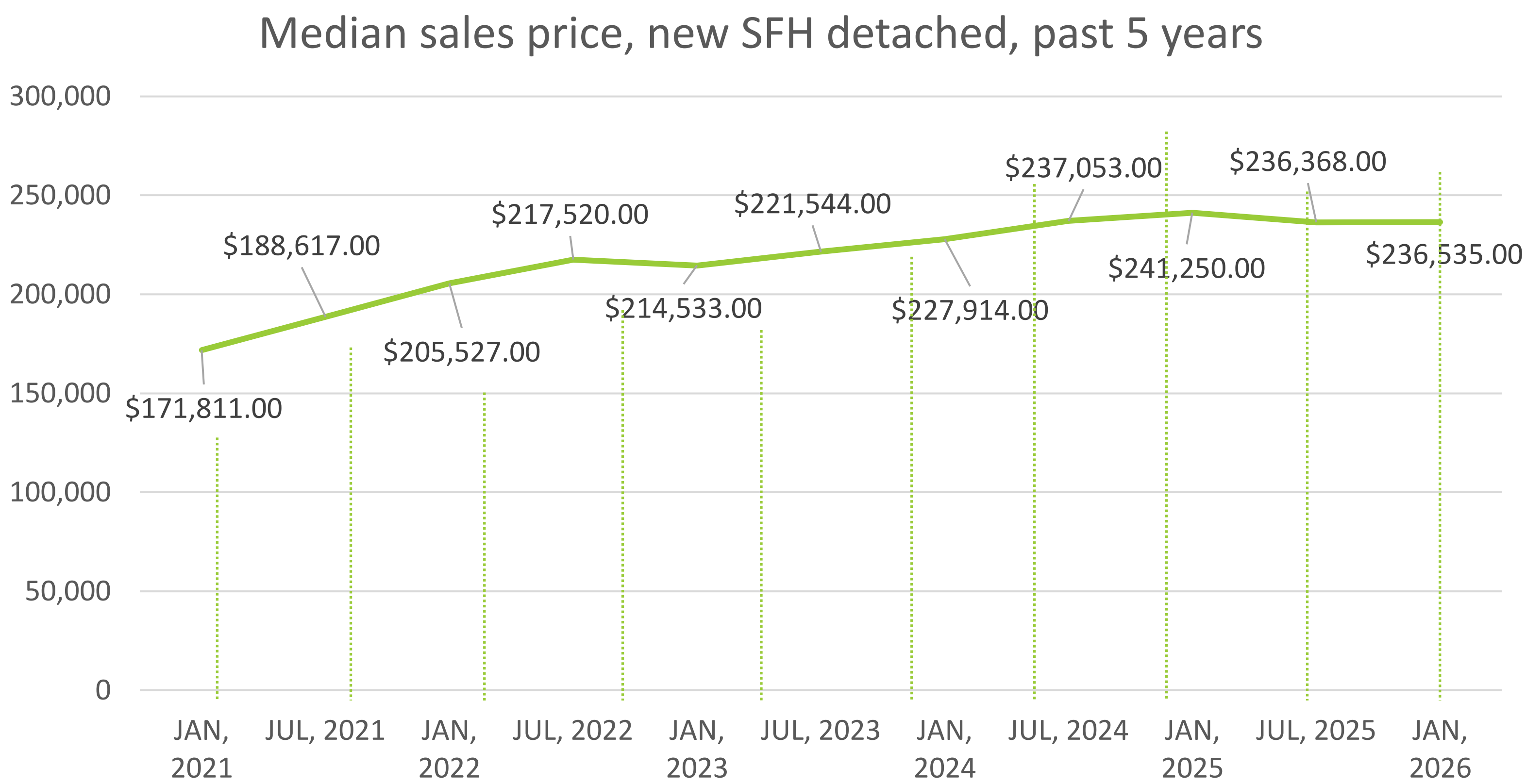
Housing Supply – SFH Home Price

- The median sales price of homes is climbing and the price is beyond what many of the Murray Co households can afford to spend.



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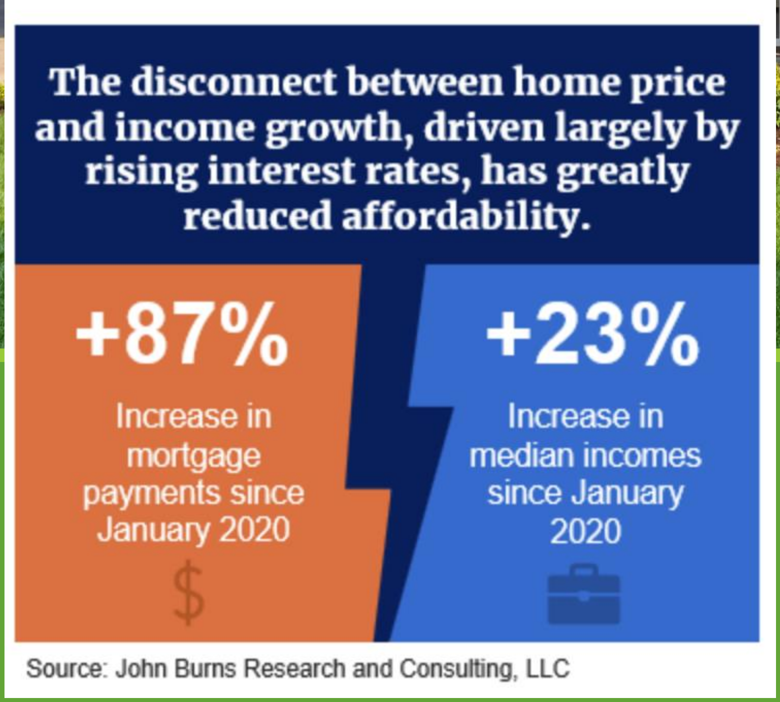
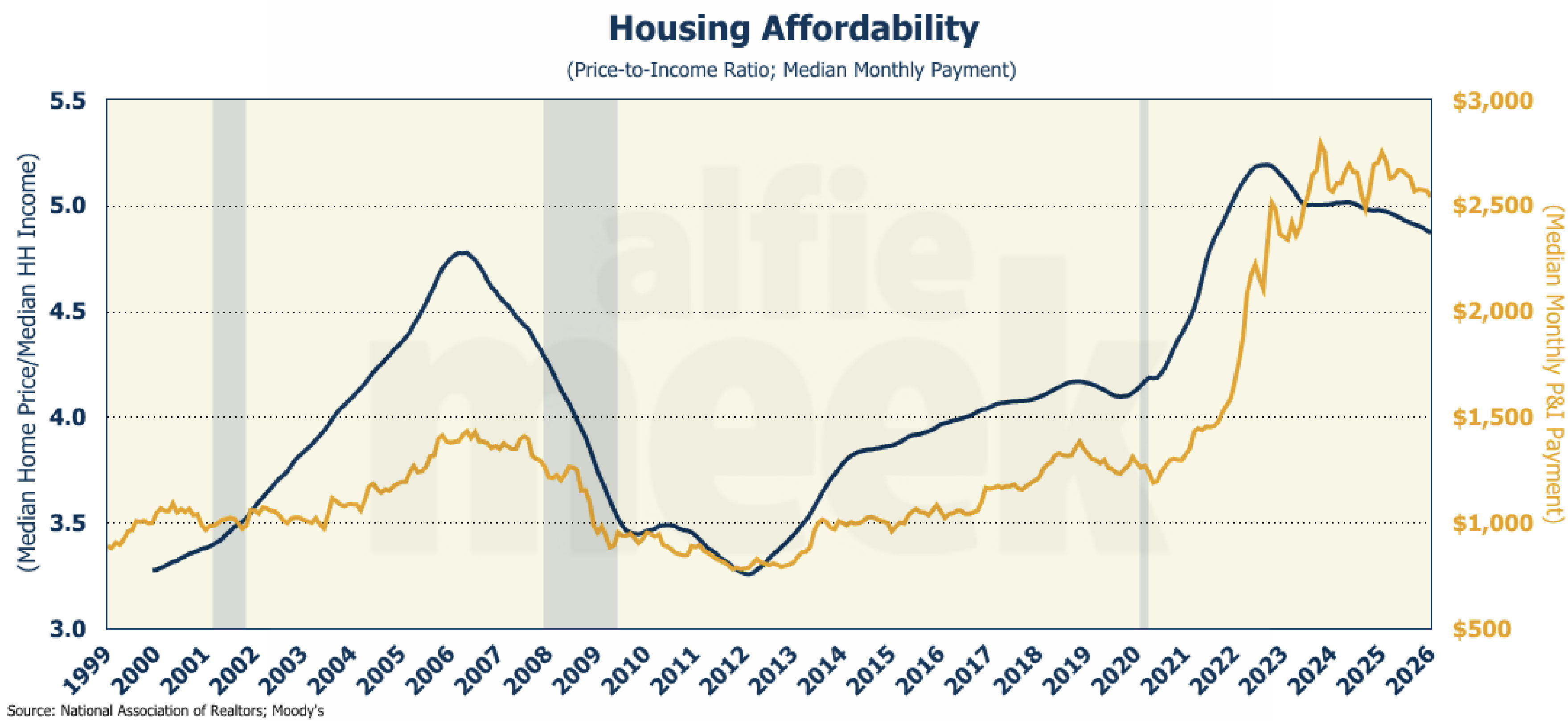


An increase in mortgage payments have outpaced median incomes since 2020



From 2020 to 2024, median per-capita income grew around 155% while median home prices grew at 207%. Income is not keeping up with the price of homes.

"For first-time homebuyers, the bar for homeownership is now substantially higher, and this is why the average age to purchase a first house has increased around 10 years. For existing owners, housing has become an increasingly central store of wealth."

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Affordability of a Single-Family Home

- 59% of Murray County households earn less than $75,000 annually.
- The annual average manufacturing wage is $57,970.
- To purchase a $250,000 home, a household would need an annual income of **$72,000**.
  ($72,000 x 30% = $24,000/12=$1,800)
- In Murray County, the lowest new construction homes are starting in the mid to upper $200Ks with the average around $300Ks.

$250,000 House 10% down	**Monthly Cost**
$225,000 Principal & Interest @6.5 %	$1,422.00
TOTAL*	**$1,783.40**
(includes hazard insurance, property taxes & mortgage insurance)	
Cash To Close	$34,022.21

Sources: Pinnacle Bank Mortgage, U.S. Census & BLS, & Realtor.com

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Affordability of a Single-Family Home

	USDA 30Y Fixed - Rural 100% Financing	FHA 30Y Fixed - 3.5% down payment	Conv 30Y Fixed - 10% down payment
Purchase Price:	$350,000	$350,000	$350,000
Loan Amount:	$353,500	$343,660	$315,000
Interest Rate:	5.875%	6.000%	6.750%
APR:	*6.395%	*6.831%	*6.888%
Term (mos):	360	360	360
Payment:	**$2,521.42	**$2,543.19	**$2,371.91
Cash To Close:	$10,119.13	$23,545.72	$46,462.66
Monthly Savings	$21.77	$0.00	$171.28
Savings(60 mth):	$6,022	$0	$11,228
Freedom Pt 1:	30.00 yrs	30.00 yrs	30.00 yrs

Source: Pinnacle Bank Mortgage

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Housing Supply – Can we afford to buy?

June 2026
Median Household Income was $69,253. That is just enough to own a $250,000 house if you have 10% down.

April 2026
Median Sold Home Price
$246,303

When we look at what the local industry is paying and we calculate at least a 30% allowance for housing, then we realize that we are not building the homes our graduates and most of our workers can afford by themselves. It requires a double income household.

- *Average hourly wage manufacturing wage in Murray County, GA = $27.87*
  $27.870 x 2080 hrs. = $57,970 yr./12 mo. = $4,830 x 30% = $1,449 mo. payment
- *Average hourly wage for retail workers in Murray County, GA = $22.17*
  $22.17 x 2080 hrs. = $46,113 yr./12 mo.= $3,842 x 30% = $1,152 mo. payment
- *Average hourly wage for health care workers in Murray County, GA = $28.75*
  $28.75 x 2080 hrs. = $59,800 yr./12 mo.= $4,983 x 30% = $1,495 mo. payment

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Cost of Rental Housing

The formula below provides guidance when looking for housing based on your hourly income.

Monthly Rental Amount	Minimum Hourly Earnings	Minimum Annual Earnings
$500	$9.62	$20,000
$750	$14.42	$30,000
$1,000	$19.23	$40,000
$1,500	$28.85	$60,000
$2,000	$38.46	$80,000

Example: $500/MO X 12 = $6,000/YR / 30% = $20,000/YR / 2080 HR = $ 9.62/HR

FORMULA: Rent/MO X 12 = Annual Total Rent / 30% = Annual Housing Allowance / 2080 hrs. worked per YR = Hourly Rate

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Source: Rope Roberts Consulting, 2025

Housing Supply – Building Permits

The previous slides used data collected from the U.S. Census which was current up to 2024. To give a more current look at housing, this information was provided by Murray County.

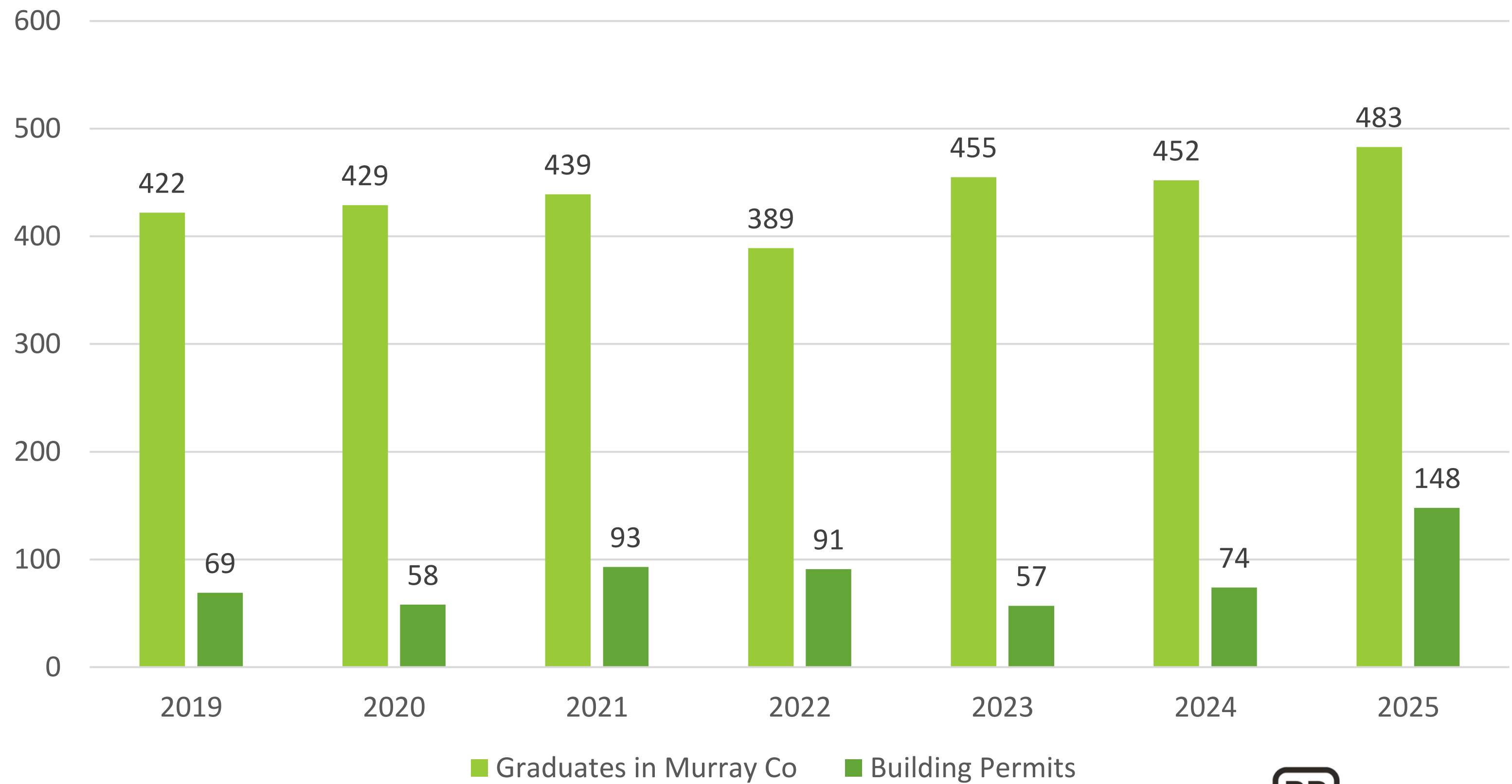
Year	Murray Co. (including Chatsworth & Eton)
2018	49
2019	69
2020	58
2021	93
2022	91
2023	57
2024	74
2025	148

Over the past 8 years, the residential building permits have not kept up with the demand.

Source: Murray County Government, 2026

Housing Trends – Housing Demand

- The organic growth of all public high school graduates alone outpaces the housing supply of new residential permits since 2019.
- The graduating class of 2025 represents a local capital investment of over $22.5 million by residents through property taxes.



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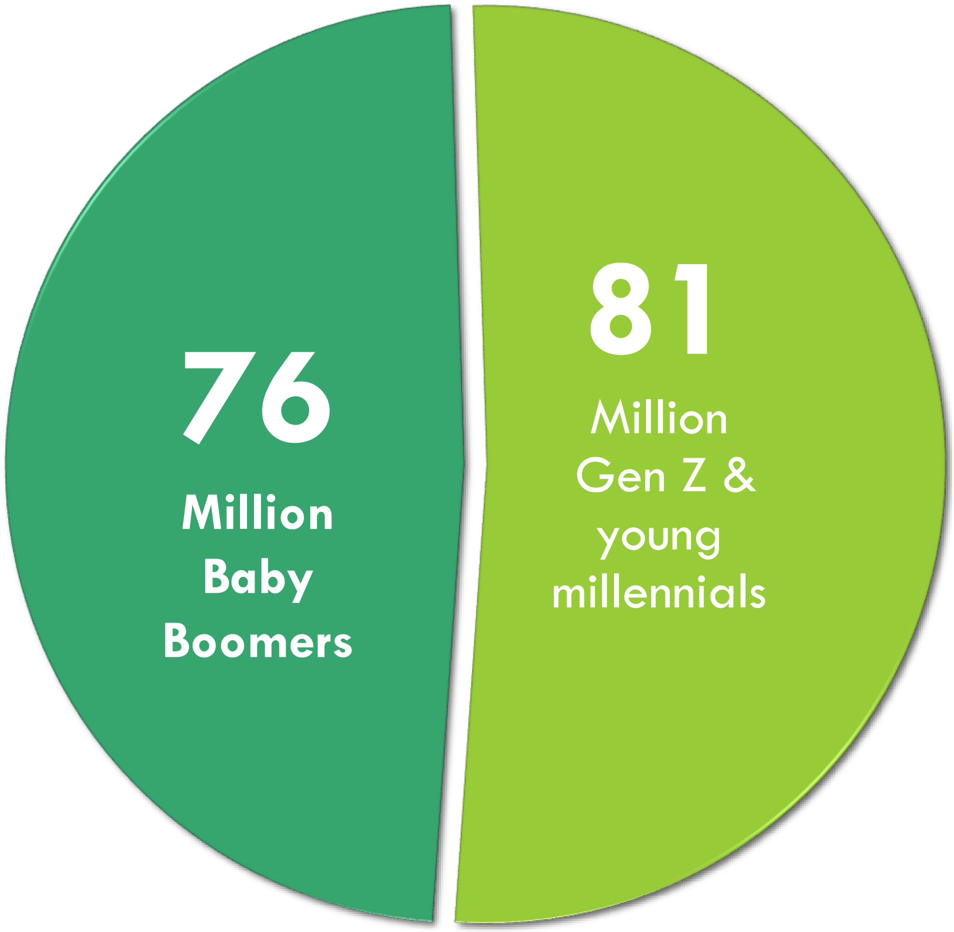
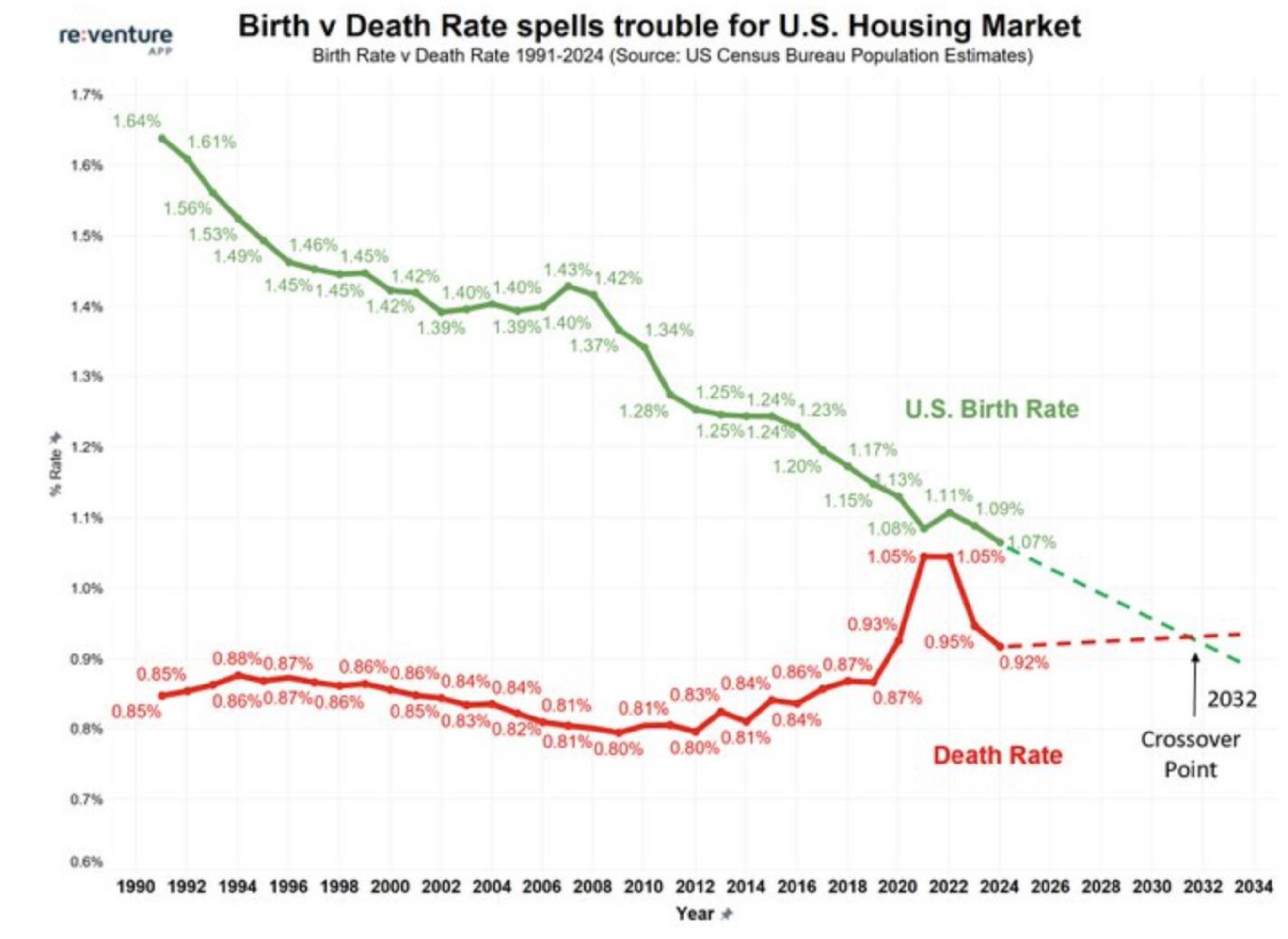
Young Millennials and Gen Z rival Baby Boomers in size and future housing demand

The National Association of Realtors reports that the average age of first-time homebuyers is now 38, which means that the youngest millennials and Gen Z will enter prime household formation years in the next decade.

Source: John Burns Research and Consulting, LLC

In 2029, the youngest baby boomer will turn 65.





Birth vs. Death Rate in the U.S.

As a country our deaths will exceed births in approximately 2032.

Source: Reventure News, 2025

Birth vs. Death Rate in Murray County

Deaths outpace births – but in-migration helped population grow

- Between 2015 and 2025, Murray County, GA experienced a period of "natural decrease" where deaths consistently outpaced live births. During this timeframe, the county averaged approximately 430–450 births and 450–490 deaths annually. The natural change yielded a net population deficit of roughly 20 to 40 individuals per year.
- Despite this localized excess of deaths over births, Murray County's overall population has continued to grow—climbing from roughly 39,900 residents in 2021 to over 41,600 by 2025. This growth is driven by positive net in-migration (more people moving into the county than leaving) rather than natural growth.

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Key 2025 Migration Trends in Georgia

Rankings: Ga. is recognized as one of the fastest-growing states.

Net Gains: The state is seeing a high percentage of in-migration.

Regional Growth: North Georgia mountain counties are experiencing significant high growth often driven by retirees and remote workers.

Demographics: Roughly 29% of newcomers are from Gen Z.

Economic Factors: The growth is largely fueled buy GA's strong business climate which is ranked #1 for 11 consecutive years.

In-Migration Source: A large portion of new residents are coming from states like Florida.

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Source: Savannah Morning News, 2026 & U-Haul Report

Housing Trends – Housing Demand

Consumer preferences have changed in 2026

- Over half of consumers want better dedicated areas dedicated for remote work and hobbies.
- 53% prefer suburban locations, specifically looking for walkable areas with proximity to retail & parks.
- 42-46% of renters and owners want space for multiple generations.
- 62% of older adults 65+ prefer age-restricted communities that allow for aging in place.
- 85% of buyers want an open kitchen-dining layout & 79% desire an open kitchen-family room design.

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Housing Trends – Housing Demand

Reasons the housing demand has changed in recent years

- Due to high construction costs, demand for rental units increased
- More small households with one or two people
- More households without children
- A need for housing options that fit all budgets
- A need for housing that supports the existing industry's workforce
- Those who have a low interest rate are not moving thereby stopping the housing ladder

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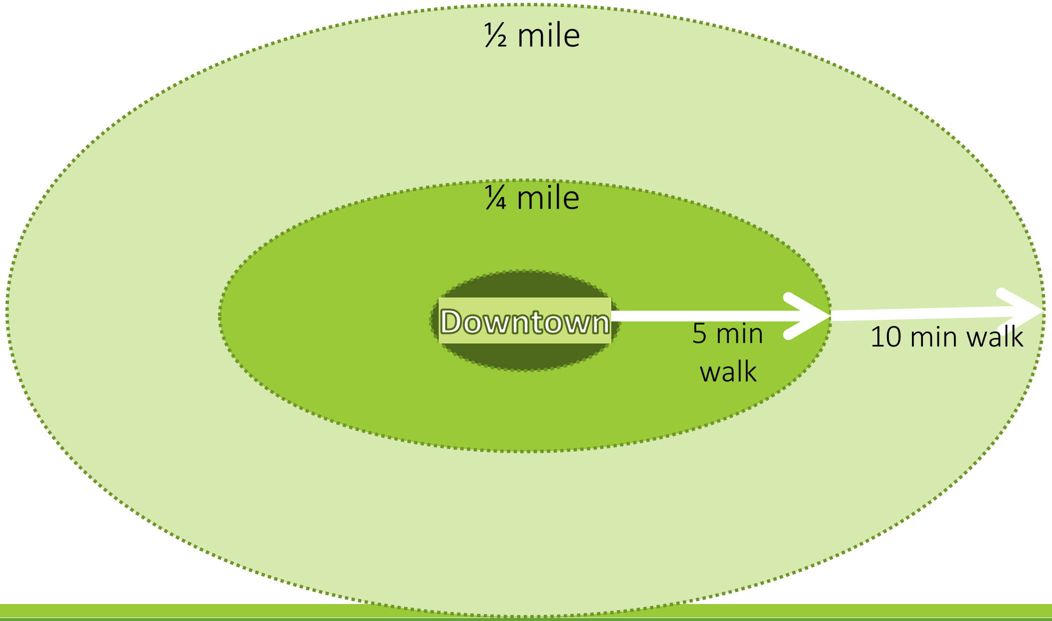
Focus on Your Core Community



- Focus on walkable areas with existing infrastructure.
- Most people will walk or bike 5-10 minutes for daily goods & services.
- Providing housing choices near your downtown helps support your downtown.
- Create “nodes” of development to attract people.

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Cantral St
W Locust St
N 6th Ave
W Walnut St
Holly creek
Chatsworth City Park
Ross Ave
W Peachtree St
W Peachtree St
Super Burrito
Mexican Grill
N 2nd Ave
411
Green Rd
W Market St
Murray County
Court House
Recently viewed
6th Ave
School St
W Fort St
52
Chatsworth
S 6th Ave
S 5th Ave
Pine St
Pine St
Pemotoma Way
S 2nd Ave
10-minute walk
W Olive St
Olive St
S 4 Ave

Housing Trends – Housing Demand

- Each year the graduating classes of Murray County Schools have outpaced the building permits of new housing. When this is added cumulatively, it shows the imbalance of new housing units to new people in the workplace.
- ”Empty Nesters” are staying in houses with more rooms than people but cannot afford or do not want to move due to housing choice availability for them to downsize.
- Homeowners with mortgages have a lower interest loan than current rates and cannot afford to sell and move to a new home thereby limiting supply.
- A housing unit’s walkability is creating demand for those whose want to be 15 minutes from ”purchasing place” or “outdoor collection point” where interaction occurs.

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Employment Profile and Trends

EMPLOYMENT IN AND AROUND MURRAY COUNTY, SALARIES, JOB SECTORS AND TRENDS

Employment Profile & Trends Overview

This section provides an overview of Murray County's employed workforce. This will show those who work in Murray County, those who commute in and those who commute out, the major industries where people are employed and their annual wages, and the high school graduates and where they go following graduation.

Some of the highlights are:

- Murray County exports 3 times more workers than it imports to work in the county.
- The top industry segment of those working in the county are in manufacturing and for those residents working or commuting out is also manufacturing.
- Concerning educational attainment of the workforce, 24% of the workforce has some college, associate's, bachelor's or higher degree.
- Within 6 years of high school graduation, 22% of students have earned a post-secondary credential.
- The Murray County School System is the largest employer in the county with 800 employees.

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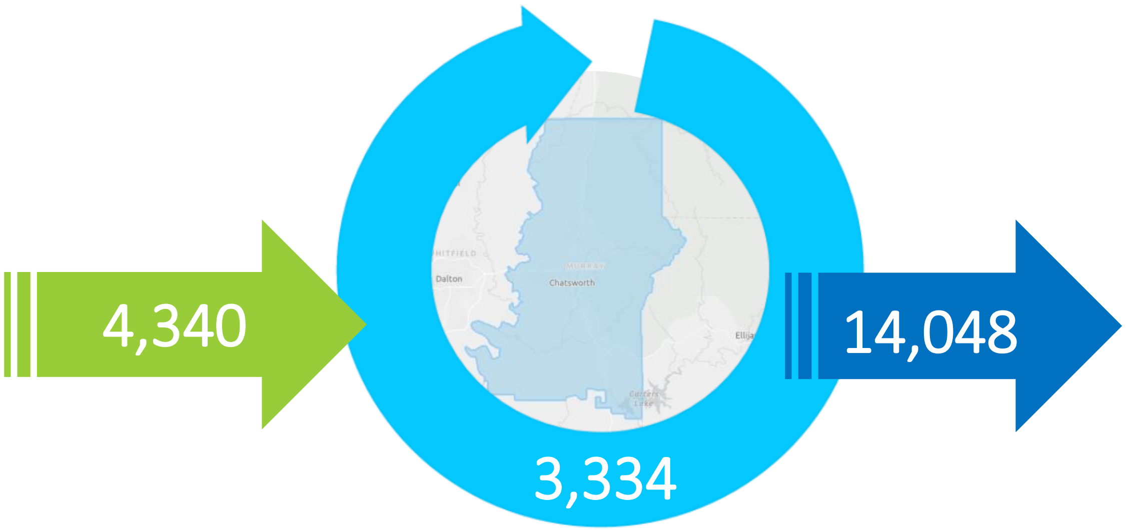
Murray County Worker Inflow/Outflow

Employed in Murray but live outside Murray



Live in Murray but employed outside Murray

Employed and Live in Murray

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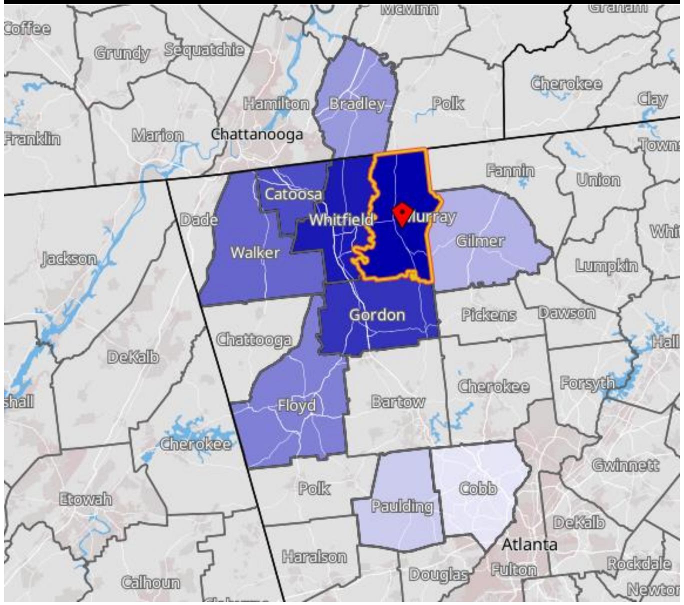
Source: *US. Bureau of the Census, OnTheMap, All Jobs, 2026 (2023 Data)*

Where Workers in Murray County Live

75%

of Murray Co workers live within 25-mile commute of their work location in Catoosa

WHERE COUNTY WORKERS LIVE



Jobs Counts by Counties Where Workers Live

	Count	Share
Total	**7,683**	**100.0%**
Murray County, GA	3,334	43.4%
Whitfield County, GA	1,649	21.5%
Gordon County, GA	423	5.5%
Catoosa County, GA	216	2.8%
Walker County, GA	175	2.3%
Floyd County, GA	143	1.9%
Bradley County, TN	142	1.8%
Gilmer County, GA	106	1.4%
Paulding County, GA	100	1.3%
Cobb County, GA	96	1.2%
All Other Locations	1,299	16.9%

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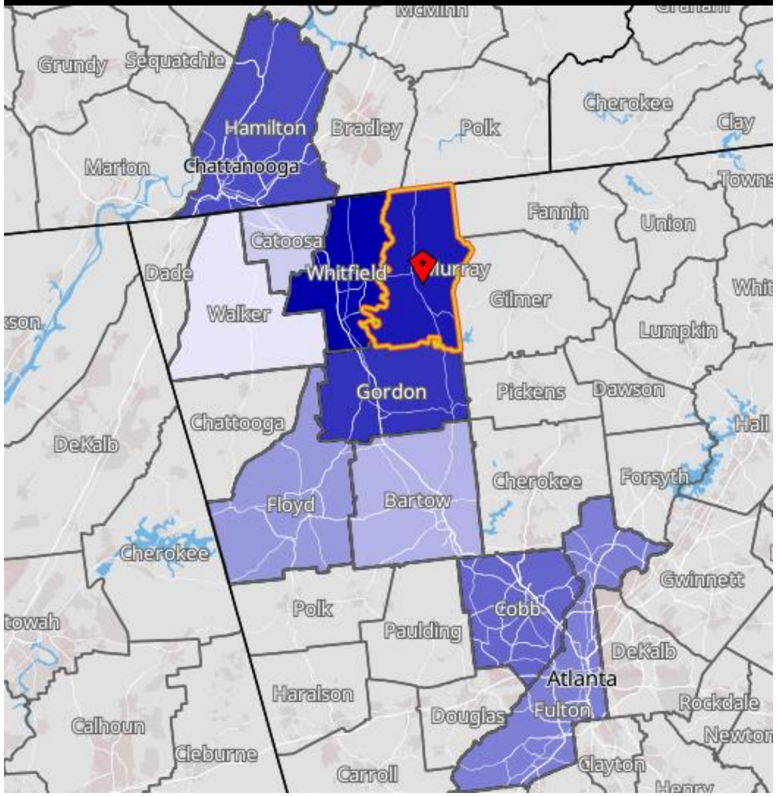
Source: *US. Bureau of the Census, OnTheMap, All Jobs, 2026 (2023 Data)*

Where Murray County Residents Work

66%

of Murray Co residents live within 25 miles of their work destination

WHERE COUNTY RESIDENTS WORK



Jobs Counts by Counties Where Residents Work		
	Count	**Share**
Total	17,382	100.0%
Whitfield County, GA	6,653	38.3%
Murray County, GA	3,334	19.2%
Gordon County, GA	1,170	6.7%
Hamilton County, TN	673	3.9%
Cobb County, GA	547	3.1%
Fulton County, GA	542	3.1%
Floyd County, GA	465	2.7%
Bartow County, GA	393	2.3%
Catoosa County, GA	316	1.8%
Walker County, GA	274	1.6%
All Other Locations	3,015	17.3%

Source: *US. Bureau of the Census, OnTheMap, All Jobs, 2026 (2023 Data)*

Understanding Murray's Workforce Characteristics

	County Workers	County Residents
	Workers commuting into Murray and living and working in Murray	Workers living in Murray and either working in the county or commuting out
Number of Workers	7,683	17,382
Racial Profile (Top 2)	91% White, 5% Black	95% White, 3% Black
Works 30 – 54 years old	53%	52%
Workers making $3,333/month or more	50%	51%
Top Industry Segment	Manufacturing – 34%	Manufacturing – 30%
Bachelor Degree or Higher	16%	16%

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Source: *US. Bureau of the Census, OnTheMap, All Jobs, 2026 (2023 Data)*

Murray County Occupations

This chart shows the sectors of occupations and the projected change in the number of jobs as well as the median hourly earnings. This helps calculate the if workers can afford housing.

Description	2026 Jobs	2031 Jobs	2026 - 2031 % Change	Median Hourly Earnings
Management Occupations	573	608	6%	$38.48
Business and Financial Operations Occupations	338	343	1%	$28.14
Computer and Mathematical Occupations	63	65	3%	$33.87
Architecture and Engineering Occupations	74	75	1%	$35.35
Life, Physical, and Social Science Occupations	48	51	6%	$34.46
Community and Social Service Occupations	116	120	4%	$22.61
Legal Occupations	19	20	1%	$32.28
Educational Instruction and Library Occupations	642	610	(5%)	$26.80
Arts, Design, Entertainment, Sports, and Media Occupations	119	131	10%	$23.92
Healthcare Practitioners and Technical Occupations	322	341	6%	$32.86
Healthcare Support Occupations	150	166	11%	$15.10
Protective Service Occupations	162	164	1%	$24.25
Food Preparation and Serving Related Occupations	701	733	5%	$11.61
Building and Grounds Cleaning and Maintenance Occupations	285	301	6%	$15.77
Personal Care and Service Occupations	162	175	8%	$11.98
Sales and Related Occupations	901	973	8%	$13.87
Office and Administrative Support Occupations	937	915	(2%)	$17.71
Farming, Fishing, and Forestry Occupations	103	122	18%	$15.57
Construction and Extraction Occupations	355	375	5%	$19.66
Installation, Maintenance, and Repair Occupations	469	468	(0%)	$22.77
Production Occupations	1,760	1,582	(10%)	$16.82
Transportation and Material Moving Occupations	1,175	1,191	1%	$17.26
Military-only occupations	57	59	3%	$19.30
Total	***9,531***	***9,588***	***1%***	

Source: Lightcast, 2025

Murray County Private Employers

Company	Industry	Employees
Huali Floors USA	Linoleum & Other Hard Floor Coverings	350
Shaw Industries	Flooring Systems	322
Mohawk Industries Inc.	Blankbooks, Looseleaf Binders & Devices	275
AdventHealth Murray	Hospitals, General Medical & Surgical	150
Georgia Carpet Finishers Inc.	Finishers of Textiles, Other	145
General Electric	Appliances	125
Dixie Group	Flooring Systems	120
Chatsworth Health Care Center	Nursing Care Facilities	108
Sierra Group Inc.	Rugs & Carpets	86
Lonesome Oak Trading	Rugs & Carpets	85
Food City	Grocery Stores	80
Better Backers, Inc.	Carpet Backing & Dying	74
Ingles	Grocery Stores	75
Synthetic Turf Resources Corp./Fab	Rugs & Carpets	75
McDonald’s	Food Service	65
Universal Marketing Systems, Inc.	Commercial Printing	60
Atlas Creative Industries	Carpet	50

Sources: Business Wise 2026 & Murray County Chamber of Commerce

A Macro View of the Industry Sectors

This chart shows a macro view of the job opportunities and where expansion or contraction is expected. Annual wages are also included to show the affordability of housing in the county.

Description	2026 Jobs	2031 Jobs	2026 - 2031 % Change	Avg. Earnings Per Job
Agriculture, Forestry, Fishing and Hunting	208	250	20%	$46,696
Construction	445	472	6%	$48,188
Manufacturing	2,800	2,504	(11%)	$57,970
Wholesale Trade	306	252	(18%)	$63,385
Retail Trade	1,481	1,676	13%	$46,122
Transportation and Warehousing	333	363	9%	$76,055
Information	26	29	11%	$69,093
Finance and Insurance	209	215	3%	$74,080
Real Estate and Rental and Leasing	71	80	13%	$59,795
Professional, Scientific, and Technical Services	133	150	13%	$58,884
Management of Companies and Enterprises	40	30	(25%)	$57,930
Administrative and Support and Waste Management and Remediation Services	302	312	3%	$42,979
Educational Services	60	67	12%	$48,798
Health Care and Social Assistance	540	574	6%	$59,809
Arts, Entertainment, and Recreation	59	65	10%	$33,320
Accommodation and Food Services	708	739	4%	$21,027
Other Services (except Public Administration)	343	384	12%	$33,875
Government	1,453	1,412	(3%)	$65,082
Unclassified Industry	14	14	(1%)	$53,365
Total	***9,531***	***9,588***	***1%***	***$53,694***

Source: Lightcast, 2025

A Macro View of the Top 10 Industry Sectors

This chart shows a macro view of the job opportunities and where expansion or contraction is expected. Annual wages are also included to show the affordability of housing in the county.

Description	2026 Jobs	2031 Jobs	2026 - 2031 % Change	Avg. Earnings Per Job
Textile Furnishings Mills	1,443	1,008	(30%)	$52,622
Education and Hospitals (Local Government)	764	709	(7%)	$65,857
Restaurants and Other Eating Places	679	707	4%	$20,656
Furniture and Home Furnishings Retailers	535	654	22%	$65,618
Local Government, Excluding Education and Hospitals	415	422	2%	$64,876
Grocery Stores	350	381	9%	$27,828
Other Wood Product Manufacturing	337	416	23%	$69,208
Printing and Related Support Activities	256	249	(3%)	$43,090
Furniture and Home Furnishing Merchant Wholesalers	243	199	(18%)	$60,431
Services to Buildings and Dwellings	207	218	5%	$40,922

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Source: Lightcast, 2025

Where do Murray County students go following graduation?

Murray County High Schools Graduate Outcome Report

454

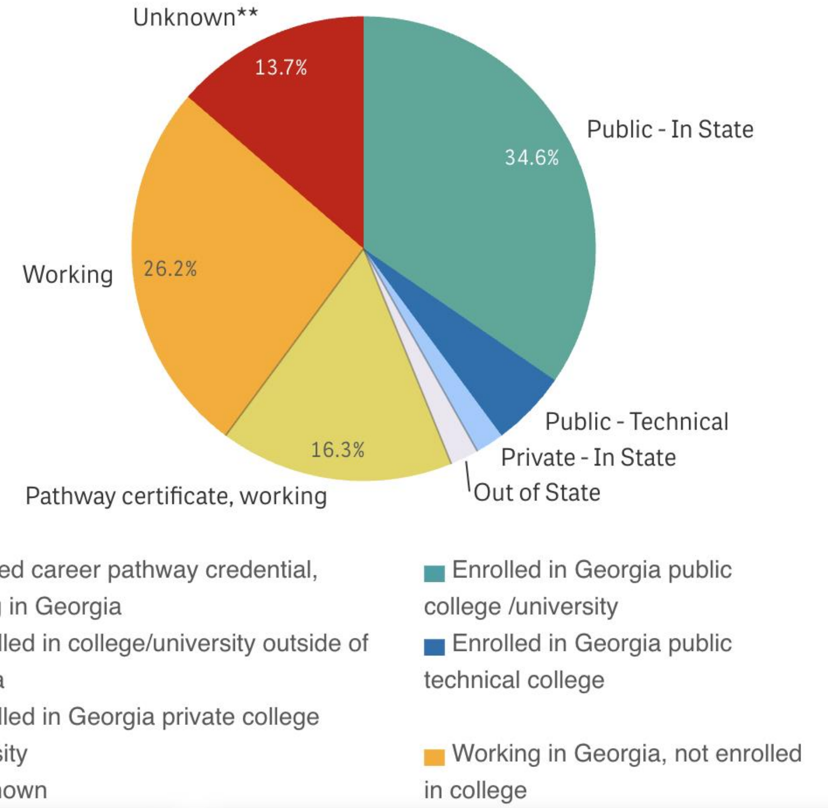
Students graduating in 2023

34.6%

Enrolled in Public In-State Schools

Graduate Outcomes - Year After High School Graduation

In 2023, 454 students graduated from All Murray County High Schools. (** NOTE: Limited DOL Data **)



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Murray County High Schools, Class of 2018

33.6%

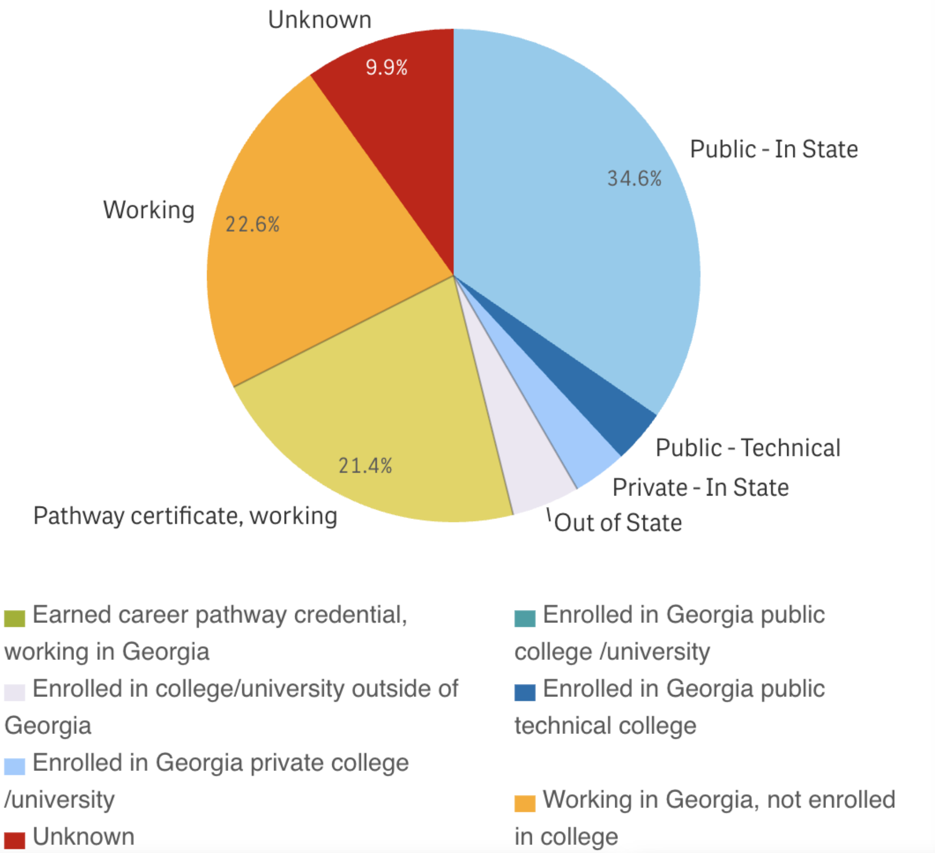
of class of 2018 have acquired no post-secondary credential within 5 years of graduation (and not enrolled)

13.4%

of class of 2018 has acquired a Bachelor's Degree within 5 years of graduation compared to 20% at state level.

Graduate Outcomes - Year After High School Graduation

In 2018, 425 students graduated from All Murray County High Schools.



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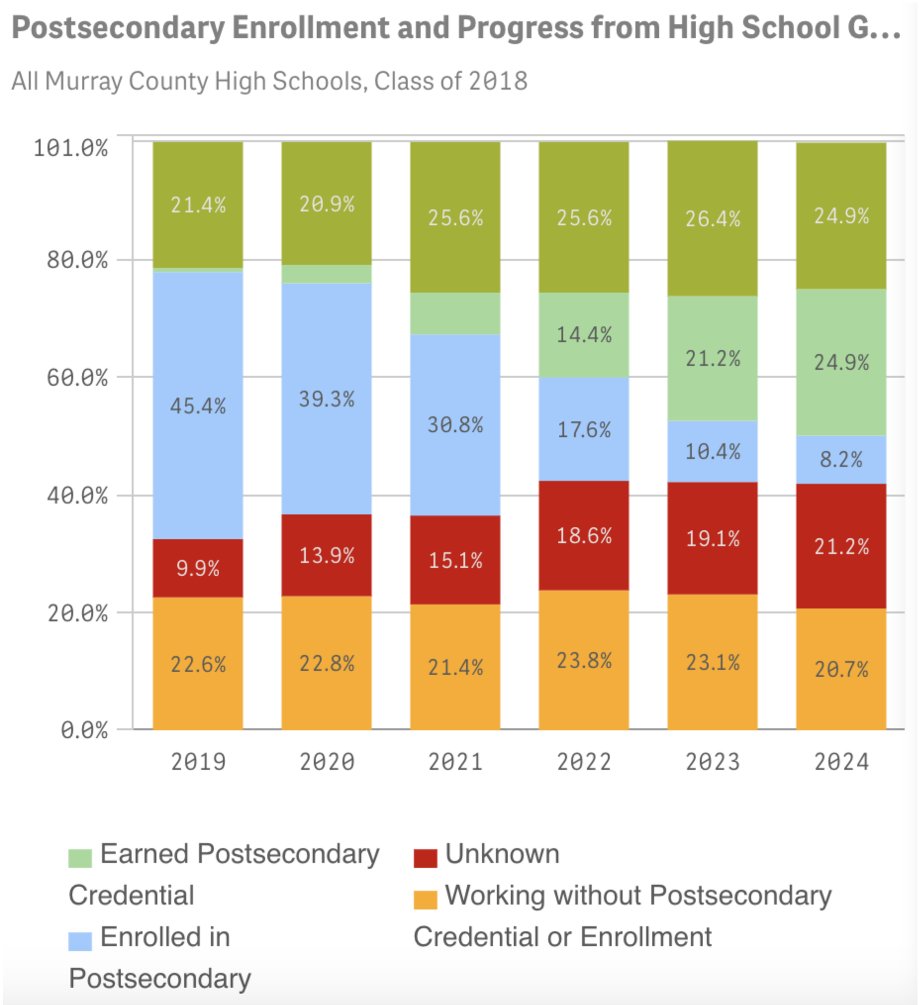
Source: https://hsgrad.gosa.ga.gov/

Murray County High Schools, Class of 2018

- Enrollment in Post-Secondary programs drops rapidly after the third year.
- Students continue to acquire post secondary credentials even 5 years after high school graduation.



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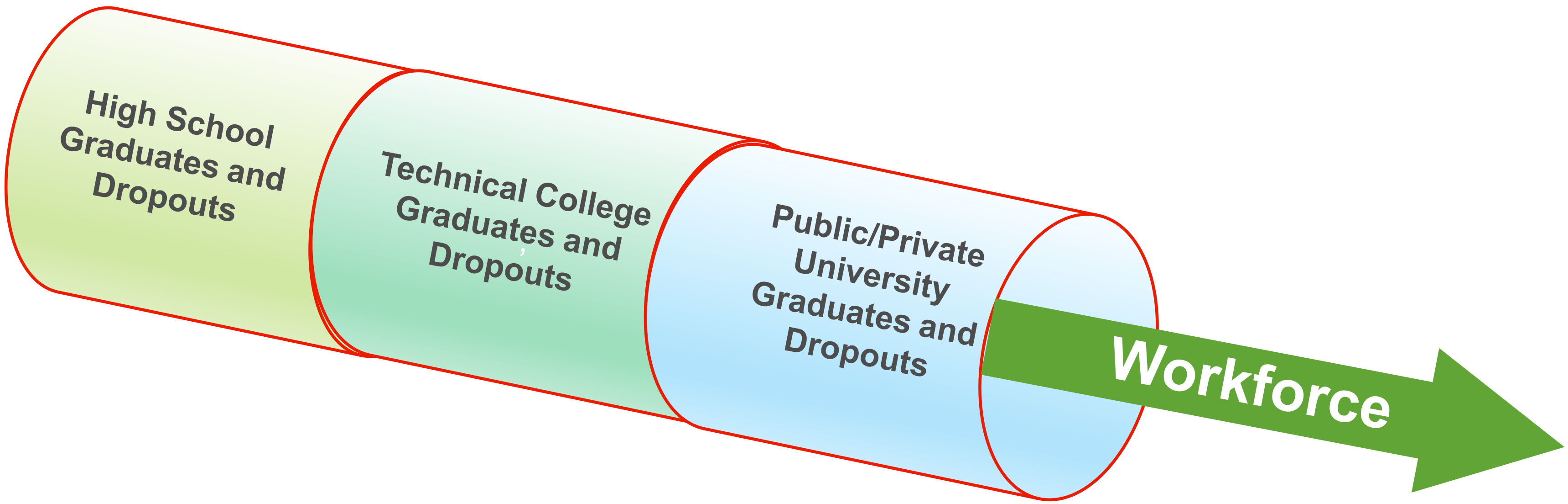
Talent & Workforce Pipeline



Why do we care about our graduates?

- The Murray County residents made a capital investment of over **$22.5 million** in the May 2025 graduating class.
- Your students make up the future workforce and your local businesses and industries depend on them.

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Insights and Recommendations

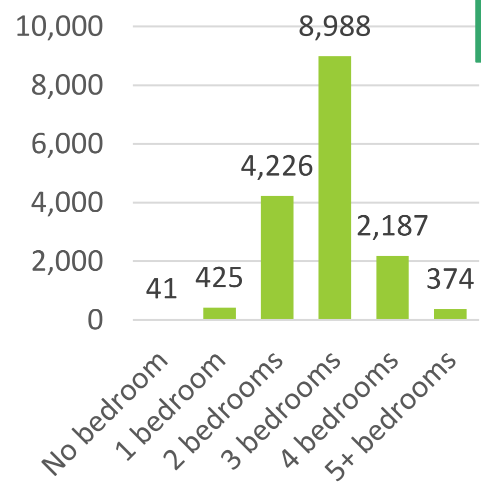
INSIGHTS INTO THE DEMOGRAPHIC INFORMATION AND WHAT IT MEANS TO ECONOMIC DEVELOPMENT IN MURRAY COUNTY

Insights on Housing

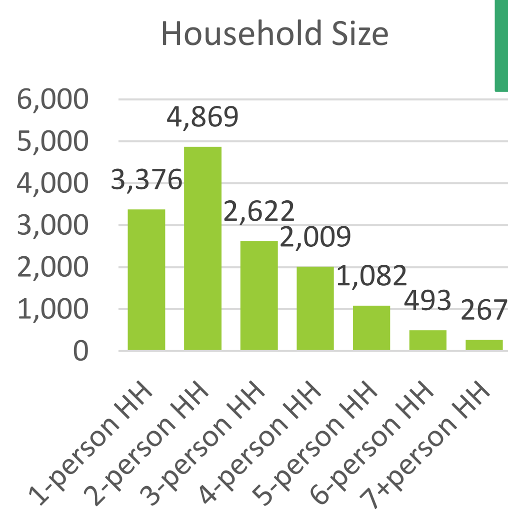
- Murray County had tremendous housing growth of 40% from 1990 to 2000, but dropped off after the Great Recession in 2009. The population growth's plateauing matched the single-family housing construction slow down.
- The Murray County Schools have attracted young families for many years and is a major reason for people moving to Murray County. The numbers of households with people under 18 has not grown. From 2000 to 2020, it has decreased by 2%. This means the households with children under 18 years of age who moved into the county and have raised their children in the early 2000s are about to enter the "empty nest" phase of life. If they do not move out of their homes to make room for other families with children (or new houses are built), then the school systems will see a decline in the future, directly affecting your workforce.
- Murray County's housing product is mostly a three-bedroom unit (see next slide). This is because of the lack of housing options being built or allowed to be built in the cities and county. The cities and county need to encourage builders to build the "missing middle" housing. This will encourage empty nesters to leave their larger homes for smaller ones that allows them to "age in place".

Insights on Housing

- Murray Co needs to provide housing solutions for all ages of people to address the mismatch between the available housing stock and shifting demographics, i.e., when 55% of the current housing has 3 bedrooms while 56% of the households have one or two people. The housing supply product is thereby costing residents more in utilities and taxes when they must buy a larger home than they want or need. This is because of the lack of housing options.
- Population growth without a wider variety of housing type options exaggerates competition for greenfield development sites. The increased competition will continue to lead to higher land and home prices, which leads to “pricing out” less affluent households and limits choices for smaller households.



55% of homes have 3 BRs



56% of HHs have 1 or 2 people

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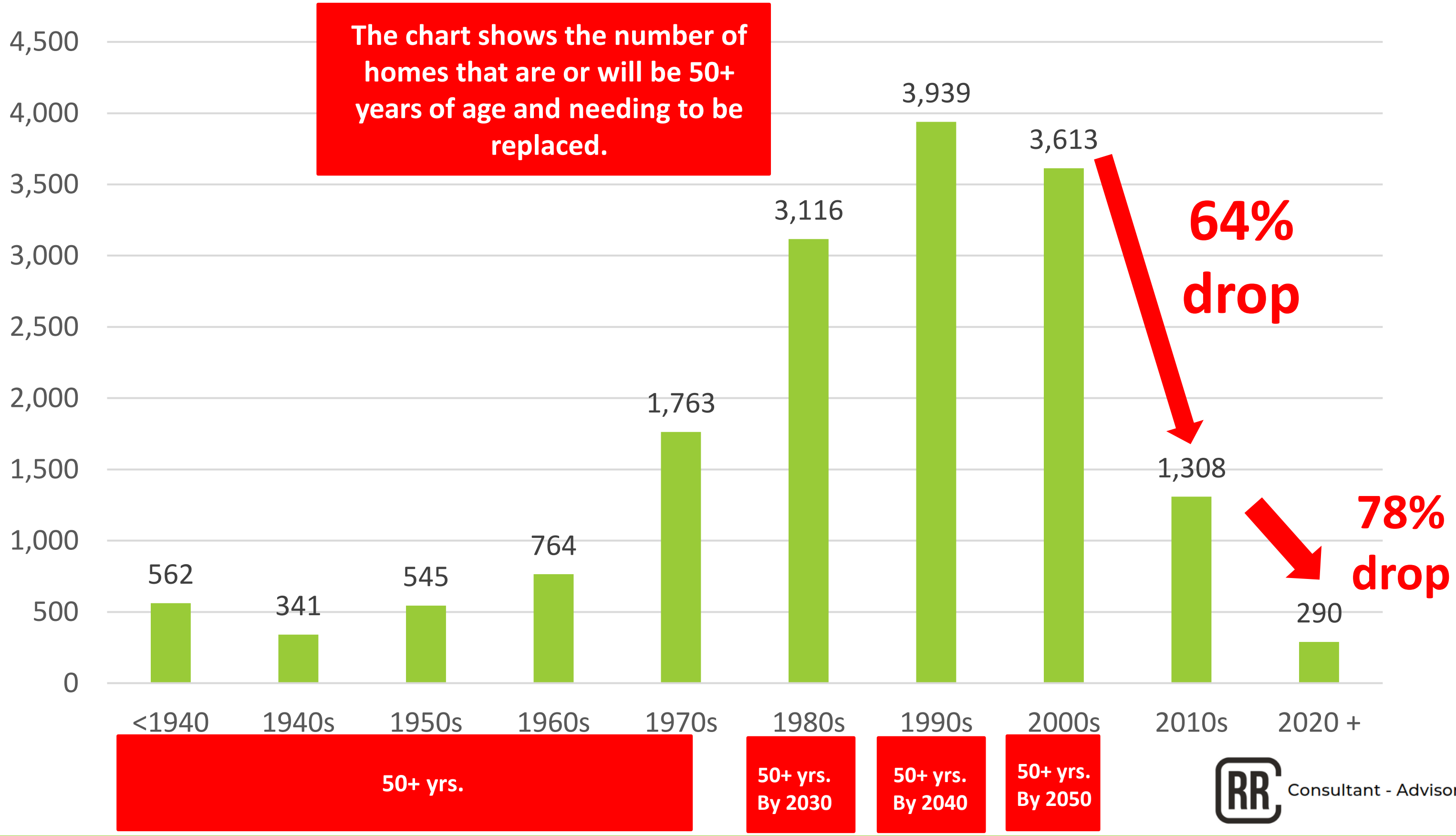
Insights on Housing

- Because of the lack of new homes built in the 2010's, the current housing supply will continue to age. This will cause a need to replace the existing homes in the future as well as keep up with the housing demand. The supply of new homes to own and rent have started to replenish the supply but it needs to continue.



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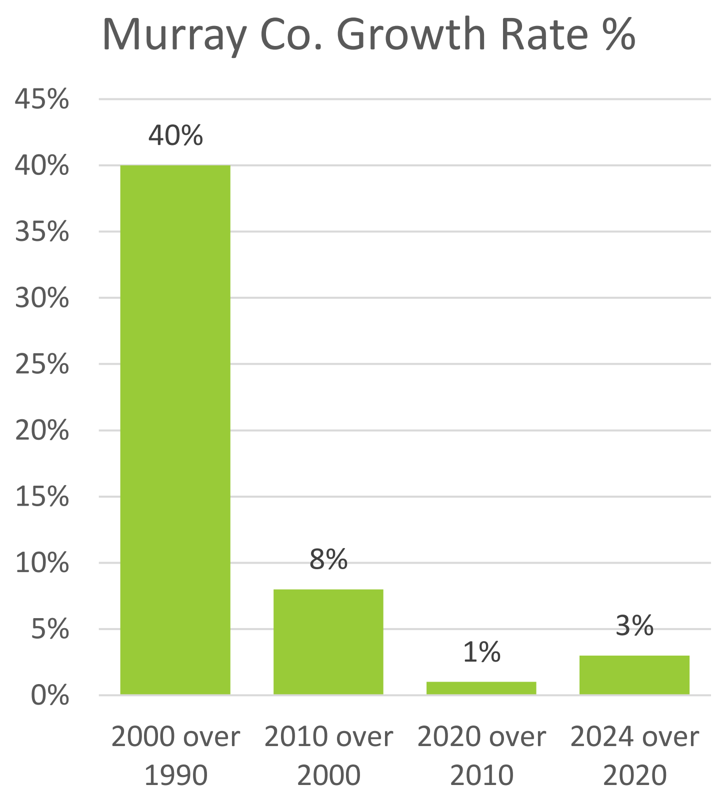
Insights on Housing

- A way to measure housing demand is by measuring the number of students entering the workforce following high school. This organic growth shows about 450 students per year graduating and 40% of those are entering the workforce annually.
- While we don't know the actual net migration of people moving into Murray County, we know that the population base in 2025 is 41,685 and the projected population in 2050 is 47,759 or a 14.5% increase.
- With only 639 permits being issued in the past 8 years, Murray County is not meeting the pent-up demand for new housing to fill the expected growth and the high school graduates.
- In the past 5 years, a variety of housing types have been constructed to meet the demand of the people looking for different housing. The building of these types of units needs to continue.



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Insights on Housing

"High mortgage rates are clearly taking a toll on builder confidence and consumer demand, as a growing number of buyers are electing to defer a home purchase until long-term rates move lower," Robert Dietz, National Association of Home Builder's chief economist.

- In April 2026, the median sold home price was $285,000. In the same month, the median household income was $69,253. This is enough to allow workers to purchase a house valued at only $250,000 without being cost-burdened. This is a mismatch for new workers in the community whose salary does not give them the flexibility to purchase a market priced home.

- The housing dilemma we face today is a combination of high interest rates, high demand and a low supply of housing. Why this matters: Millions of millennials are hitting their prime child-rearing years and looking for a place to live. The peak year for births in the ultra-large millennial generation was 1989. That cohort turns 34 this year, an age at which marriage and child-rearing tend to coincide with high demand for square footage. You might call it the “perfect storm” for housing demand. All the while, the builders have backed off building at the level of the 2000s due to the higher interest rate and a desire not to get stuck like the other builders did in 2008.

- Murray County is in a position to attract younger millennial workers if they continue offering a variety of housing types.

Recommendations

The City of Chatsworth, the City of Eton and the Murray County governments will need to decide their own housing strategic plan to chart the future that fits best for their residents and community's needs. The following recommendations are based upon the review of data and information gained from interviews.

Diversify the housing supply with a greater variety of housing types

- Increase the urban housing supply in the cities and unincorporated area with infrastructure. Instead of depending entirely on the typical single-family house or large apartment complex to fill your housing needs, support the building of housing options for people like those found in the "Missing Middle" Housing section. Murray Co has had many duplexes, triplexes, and quadplexes built in the last five years.
- Continue encouraging local builders to provide these units. This will provide housing for older one-or-two person households as well as younger workers just starting their careers.
- Know the housing styles you want to be built in your city so you can tell the builders. Understand the styles by touring other towns and what would look appropriate in your town.
- Proactively recruit builders who will work with the city/county to build a variety of innovative housing options that fit the character of the town/community in the places that work the best for the developer and community. Tell them what you want then make it easier for them to work through the building process.

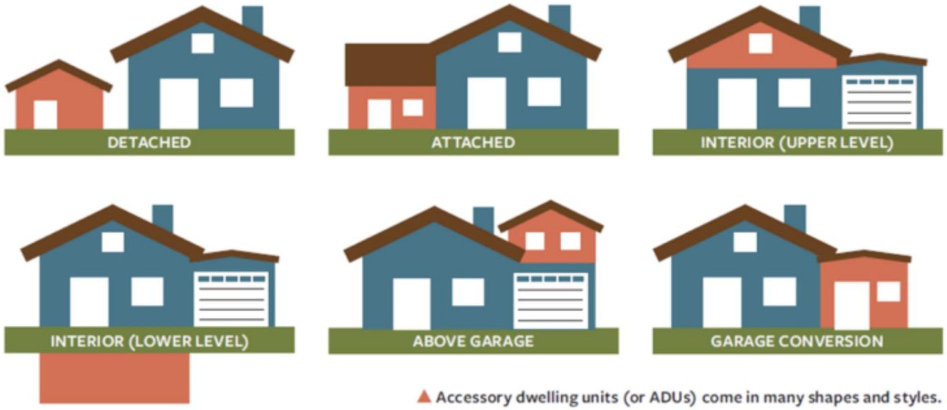
Quadplex

Duplex

Recommendations

Diversify the housing supply with a greater variety of housing types (cont.)

- Revise zoning and development regulations to be more flexible across the county and determine opportunities to remove obstacles to small-scale infill development or redevelopment, particularly for "missing middle" housing options, such as accessory dwelling units (ADUs).
- Population growth without a wider variety of housing type options exaggerates competition for greenfield development sites. The increased competition will continue to lead to higher land and home prices, which leads to "pricing out" less affluent households and limits choices for smaller households.



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

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Recommendations

Support Downtown Chatsworth and Eton Development

- Review current zoning and regulations to allow commercial collector nodes within 5-10 minutes walking from housing options. (i.e., restaurants, coffee houses, drug stores, markets, retail, etc.)
- Evaluate land use to determine the best places for mixed-use developments to occur. These units should be in a highly dense area such as downtowns.
- Review zoning and regulations that allows and encourages redevelopment of vacant commercial property being converted into housing.
- Review ordinances to allow Accessory Dwelling Units (ADUs) to be built either attached to an existing house or detached as a separate unit to be used for long-term rentals.
- Encourage front porches (at least 8 ft deep) to encourage community engagement from the sidewalk in an urban setting. Also encourage city planners to allow the porch dimensions to be built within the setback dimensions.
- Encourage sidewalk development that is a minimum of six feet wide and is separated from the road by a four-foot tree barrier.
- Utilize the recommendations of the 2016 UGA Downtown Renaissance Fellowship Report. This includes making 2nd Avenue the main pedestrian walkway and using the extra wide street to create “Parklets” for restaurants and gathering places. (See examples on next slide).

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2nd Avenue Parklet Ideas

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Recommendations

Educate Murray County Leadership on Housing

- Host a session on ”Missing Middle” housing and why housing is important to the community. Eric Kronberg is a well-known speaker, builder and architect who can give advice to a community on what is needed. He is also good to speak directly to other builders and developers and is one who could review the ordinances to determine if there are any barriers to building the needed housing. He has also worked recently in Chattanooga. ekronberg@kronbergua.com
- Host a housing summit to understand from developers and builders what is needed to build housing that is more affordable for the existing workforce and from the county and cities what they want and how to work together.
- Tour other cities to learn what they have done about their housing. Carl Campbell in Dalton is a local example of providing different housing solutions for a community. A great example of a scalable cottage court is The Cottages on Vaughn in Clarkston, GA. Contact Will Johnston at MicroLife Institute for more info or to schedule a tour. (will@microlifeinstitute.org)
- If you are needing a plan for next steps with downtown development on housing, contact Nick Johnson at the Georgia Conservancy. Njohnson@georgiaconservancy.org.

Support your Economic Development program

- Make a priority to increase the commercial and industrial sectors of the digest to help balance the residential component. This can be done through zoning to increase more capacity and through building infrastructure to accommodate potential private land that could be developed. This increases not only the property taxes, but provides jobs and increases sales tax revenue for LOST, SPLOST, and E-SPLOST. Meet with developers to decide the best way to accomplish increasing both of these sectors.
- Recruit new manufacturers to provide job opportunities for those who live here.

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Appendix

Understanding the Housing Dilemma

BUILDING FOR YOUR COMMUNITY'S FUTURE

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Housing Demand by Life Stage

STARTER

<35 yr olds

Apartment, townhouse, condominium, and smaller home/small lot housing.

PEAK

35 - 64 yrs old

Larger homes (including McMansions) on larger lots.

DOWNSIZING

>64 yrs old

Smaller homes on smaller lots and various attached forms.

Data Source:
Arthur C. Nelson, *The Great Senior Short-Sale of Why Policy Inertia Will Short Change Millions of America's Seniors*

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The Housing Ladder

Peak home: large home for those with children or want a large home

Downsizing home: Very nice but usually smaller; one story, own or rent

Starter home: apartments, rental house, small house, duplex, multi-plex, or ADU

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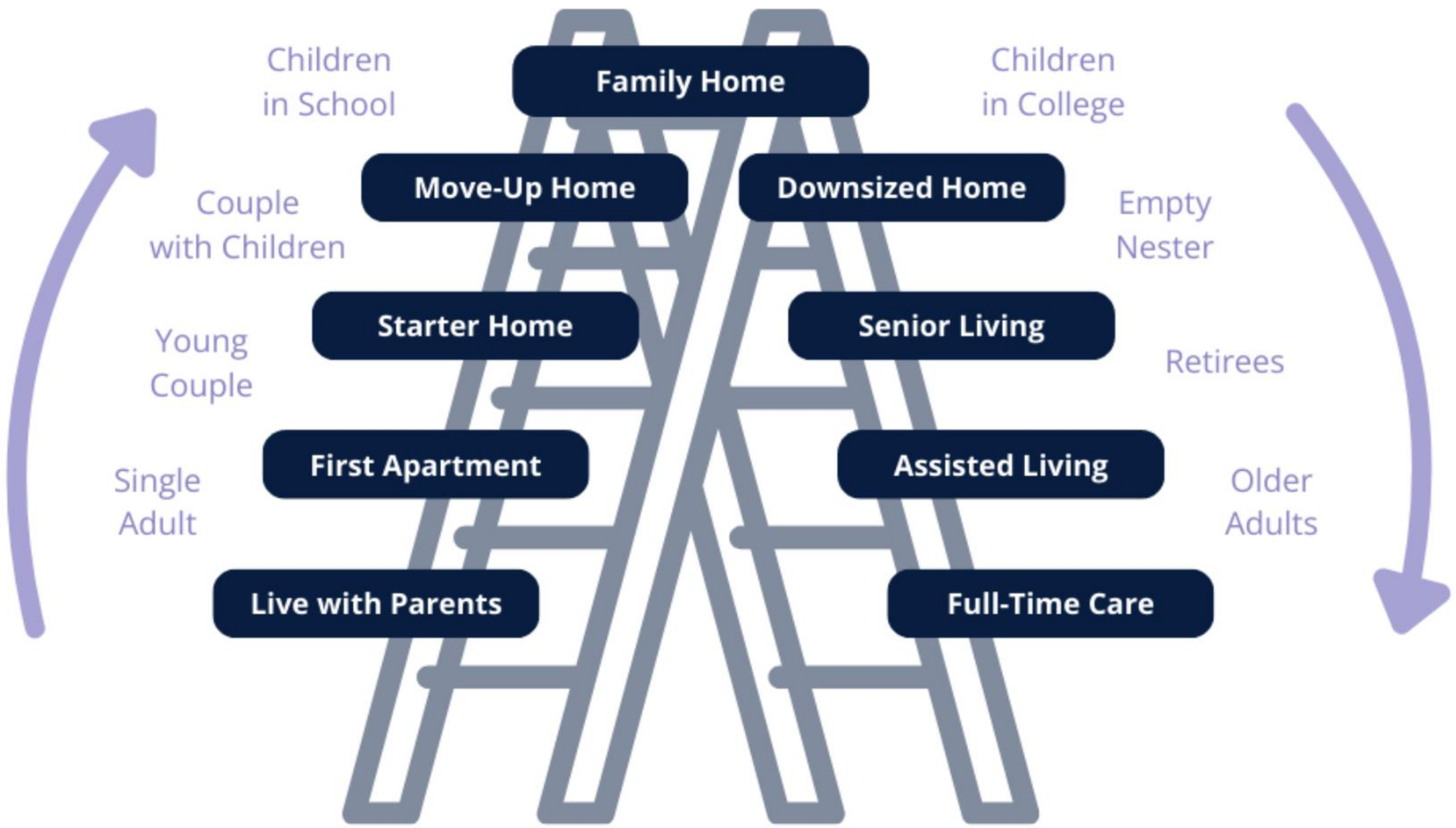
THE HOUSING LADDER



If any one of the ”rungs” is missing, then taking the next step becomes difficult.

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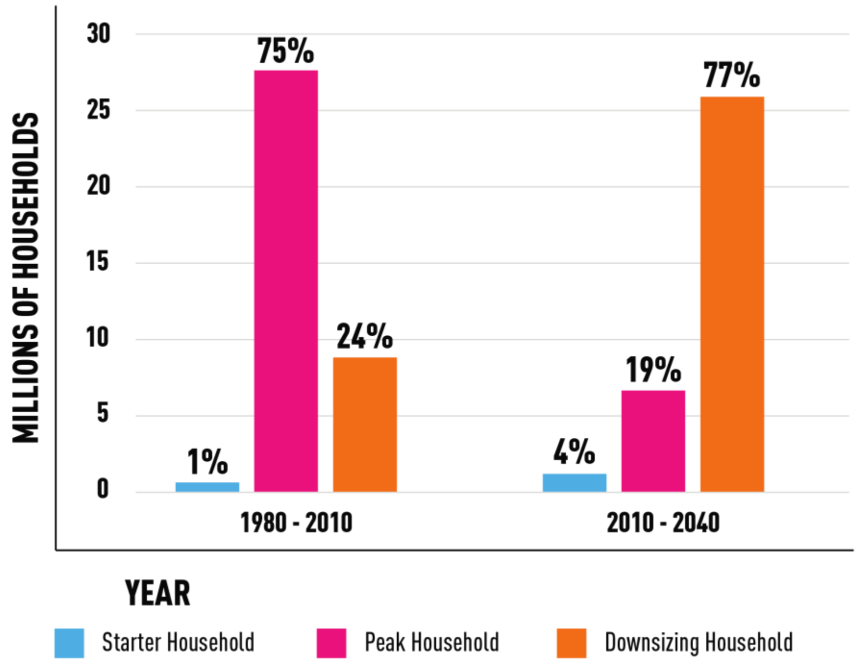
Housing Demand by Life Stage



The demand for downsizing households is projected to far surpass that for peak households

Data Source:
Arthur C Nelson, *The Great Senior Short-Sale of Why Policy Inertia Will Short Change Millions of America's Seniors*

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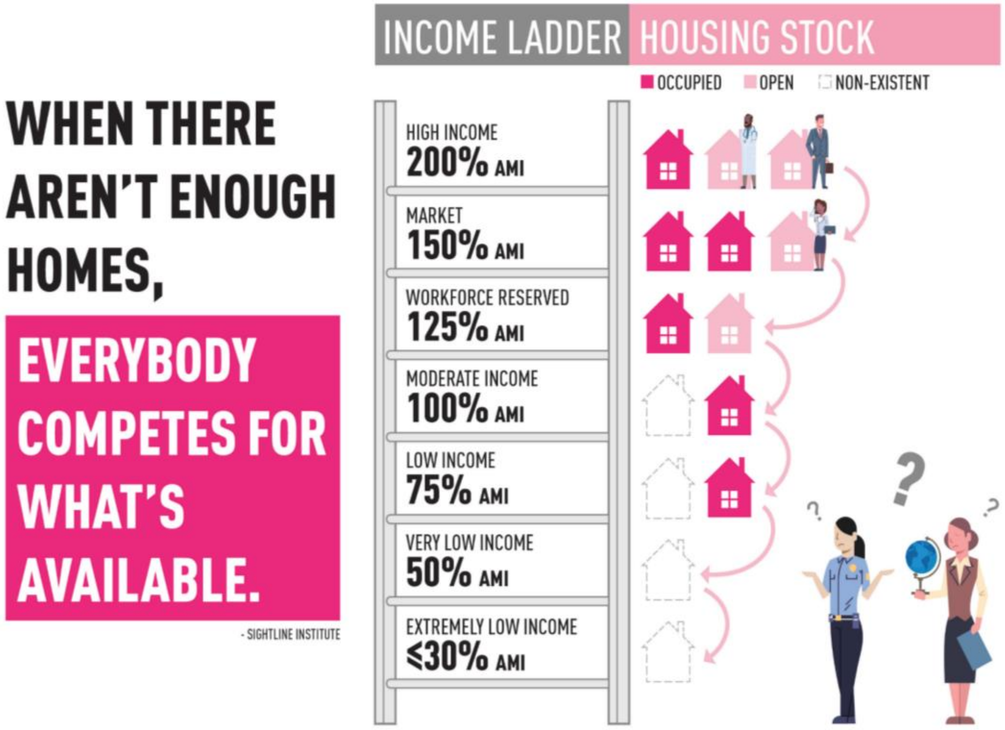
The Housing Ladder

When the housing ladder's supply is empty toward the middle and lower price range, those who can afford to buy can buy whatever they want. This leaves those in the lower income levels without housing options.



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Missing Middle Housing

A VISUAL EXPLANATION OF THE MISSING MIDDLE HOUSING

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What is Missing Middle Housing?

Missing Middle Housing:

- is a range of multiunit or clustered housing types, compatible in scale with single-family homes (SFH),
- helps meet the growing demand for walkable urban living,
- responds to shifting household demographics, and
- meets the need for more housing choices at different price points.

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What is Missing Middle Housing?

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What is Missing Middle Housing?

- We label these housing types ”Missing” because we are building very few of these housing types today or have built very few in the past 30—40 years.
- The term “Middle” has two meanings:
  - It represents the middle scale of buildings between SFH and large apartment or condo buildings.
  - As it relates to affordability or attainability, these types historically delivered attainable housing choices to middle-income families without subsidies.

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One concept to remember:

MISSING MIDDLE HOUSING IS ABOUT ***HOUSE-SCALE*** BUILDINGS THAT HAPPEN TO HAVE MORE THAN ONE UNIT WITHIN THEM.

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The Characteristics of Missing Middle Housing

1. Located in a destination walkable context. “What can I walk to?”
2. Lower perceived density.
3. Small building footprints (width & depth of building).
4. Smaller but very livable homes.
5. Live like a single-family house.

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Missing Middle Housing Examples

EXPLORE THE HOUSING OPTIONS

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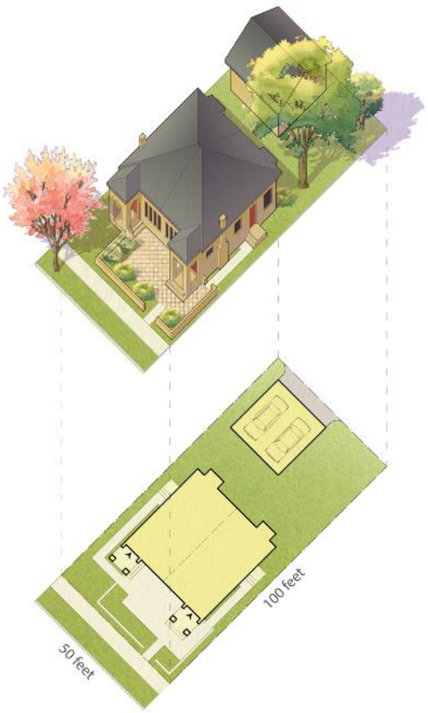
Examples of the Missing Middle Housing

Duplex: Side-by-side

Alley Loaded



Front Loaded

Examples of the Missing Middle Housing

Duplex: Stacked

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Examples of the Missing Middle Housing

Triplex: Side-by-side & stacked

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Examples of the Missing Middle Housing

Quadplex: Stacked

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Examples of the Missing Middle Housing

Townhome

ch

Examples of the Missing Middle Housing

Cottage Court

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Examples of the Missing Middle Housing

Multiplex

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Examples of the Missing Middle Housing

Live Work

Examples of the Missing Middle Housing

Accessory Dwelling Unit (ADU)

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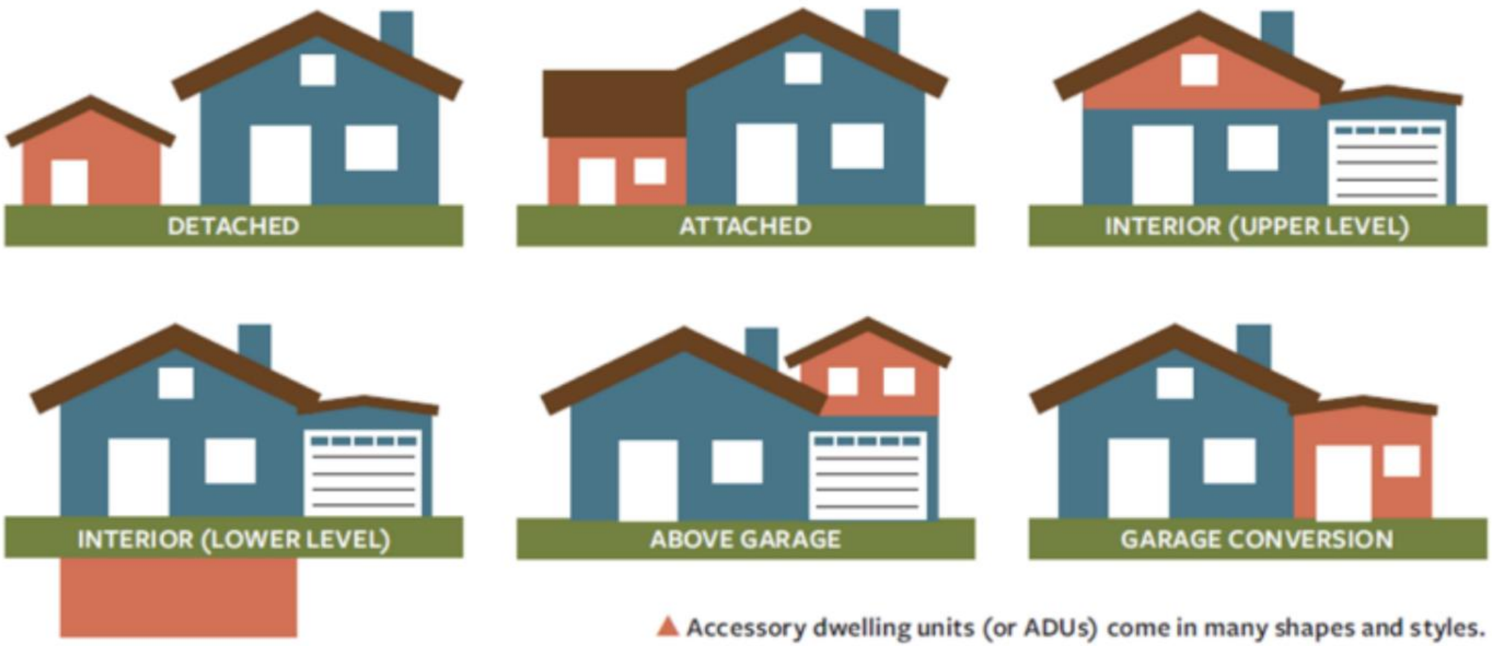
Resource: The ABCs of ADUs - AARP

Different kinds of Accessory Dwelling Units (ADU)



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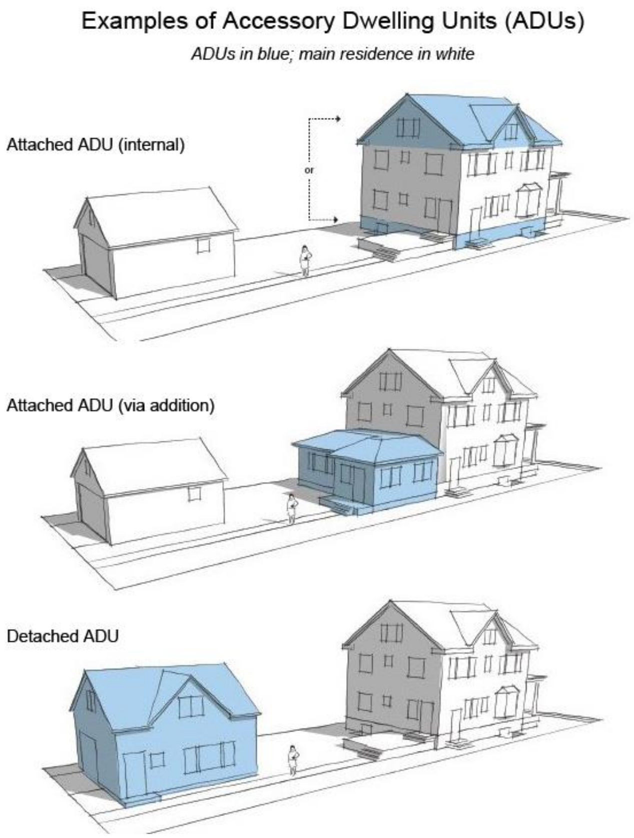
Examples of the Missing Middle Housing

Accessory Dwelling Unit (ADU)



- An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home.
- It can be Internal to the SFH (basement); Attached to the SFH; or detached from the SFH.
- Allowing ADUs in your city is a quick way to offer housing options and utilize the existing city services.

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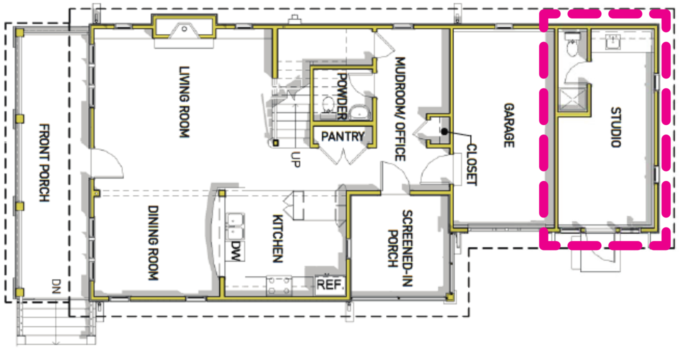
Examples of the Missing Middle Housing

Guest Suites



Source: Kronberg Urbanist Architects

- Part of the main structure (attached)
- Cannot have a full kitchen (no stoves)
- May require an interior connection

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