

HIGH-OCCUPANCY OFF-CAMPUS STUDENT HOUSING AND ITS EFFECT
ON THE TCU AND FORT WORTH COMMUNITY

by
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ABSTRACT

Fort Worth is not only home to Texas Christian University (TCU) and its students, but also families and businesses. This mixture of stakeholders creates problems regarding expectations, especially within the residential neighborhoods surrounding TCU. To mitigate future problems as the University grows, Fort Worth implemented an occupancy limit in 2015 that restricts the number of unrelated individuals living in a single, non-grandfathered residence from five persons to three. This new law mainly affects the housing investors and student lessors living off-campus within walking distance to TCU.

By studying other cities across the United States that have implemented zoning restrictions that effect students, this paper will dive deeper into how the different types of zoning laws shape neighborhood composition and off-campus student living. Personal interviews were conducted within the Fort Worth community to gain a well-rounded perspective of the issues surrounding TCU and its neighbors. Students, landlords, city officials, and families were represented in the interviews to cover all primary stakeholder groups. Through both methods of research, policies and programs are reviewed in hopes that Fort Worth's character and Texas Christian University's expansion can occur in harmony simultaneously.

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Introduction

Ever since its founding in the 19th century, Fort Worth has grown and evolved from an army outpost and ranching hub to a thriving business city and college town for Texas Christian University (TCU) (Schmelzer, 2010). This community of families and students creates a unique and sometimes contentious mix due to lifestyle differences and competition for resources. Land is one of these resources, especially in close proximity to TCU. The neighborhoods surrounding TCU include many buildings functioning as off-campus student housing with single family homeowners as neighbors. As the school continues to expand, some investors are capitalizing on the rising demand and converting older, single-family houses into duplexes or apartment style housing with three to five residents per unit. These “stealth dorms” then create issues with street parking, trash, and noise, producing a conflict between lessors to college students and single families living in the community (Hirst, Dec 2014). In response, Fort Worth proposed and approved a Zoning Ordinance that restricts the number of unrelated individuals that can live in a single house from five to three in order to mitigate the clash.

Existing research exists around the topics of lessor rights, benefits of investing, and the benefits of housing investment to cities. Research regarding the topic of zoning also exists, with some naming students as at-risk populations (Gardner, 2013). The area surrounding University of Texas at Austin has some documented attempts at a zoning overlay due to similar issues presented in Fort Worth (Coppola, 2014). While these separate topics are addressed, there is no central paper that contains the argument among city stakeholders regarding an overlay that includes landlords, students, city officials, and families in the area.

This paper will look at both equity holders' rights, privileges, and points of view, as well as the City's process of solving conflict between land owners. This will be accomplished by reviewing the legality of property ownership and leasing, examples of proposed zoning ordinances near college campuses including: Muhlenberg College, University of Texas at Austin, and Flagler College, and interviews of landlords, students, families, and city officials. This paper will then serve as a reference for future land owner conflicts and provide clarity of the impact the ordinance has on the different segments of the Fort Worth community.

Investing in Real Estate

The value of property is equal to the present value of future cash flow, also known as the basic principle of finance. When leasing a property, this cash flow comes in the form of monthly rent from the residents. Steady payments and growing demand entice investors to enter the market with the promise of a relatively safe and profitable investment (Marino, 2006). There are four main types of income-producing properties: residential, commercial, retail, and industrial. Each of the categories has unique attributes, market conditions, and performances. For the sake of this paper, the focus will be on the residential student housing market. Residential real estate investor and author Michael Zaransky states, "I'm not aware of any other sector in the residential housing business where you can count on 100 percent occupancy" (Marino, 2006, p. B20). He explained that his 700 bedrooms in units near four major universities are completely rented the month of school starting. He also states that the properties closest to the schools are the most profitable and most in demand. This then directly

affects the communities surrounding the colleges as investors swoop in to convert smaller homes into multiple tenant leasable houses.

Property owners enjoy four basic rights: possession, use, enjoyment, and disposal (Brueggeman & Fisher, 2011). Possession is the right to occupy the land and prohibit unwanted people to enter the property. This means that people can be on their property and deny access to anyone they do not wish to be on their land. The right of use is the ability to choose how the land and/or structures are to be used or not to be used, subject to zoning policies. This applies to remodeling, rebuilding, or tearing down existing buildings as well as controlling mineral resources. Enjoyment, or quiet enjoyment, is the right to be free of illegitimate claims of ownership or interest in the property, which means someone can't wrongfully claim to own the same property and try to seize control. The right of disposal is the ability or refusal to sell, gift, or pass down property. Land owners do not have to give property away if it is not their wish, with few exceptions, as may be required by the government and mortgagees.

The rights of tenants are more limited and depend on the rental agreement. The lease does not have to be written to be valid, but a written agreement is more common and easier to defend. Texas tenants have the right to peace and quiet, health and safety, and security (Tenant Rights, 2016). The right of peace and quiet is the same as an owner's right to quiet enjoyment, granting a tenant the ability to live without disruption from neighbors or the landlord. In regards to health and safety, a tenant has the right to demand repairs from the landlord that could affect safety or health, such as smoke detectors. Protecting the tenant's security includes installing window latches, dead bolted doors that grant access to the exterior, and door viewers. Tenants don't have the right of use, meaning they cannot alter the property.

Current Housing Market Conditions

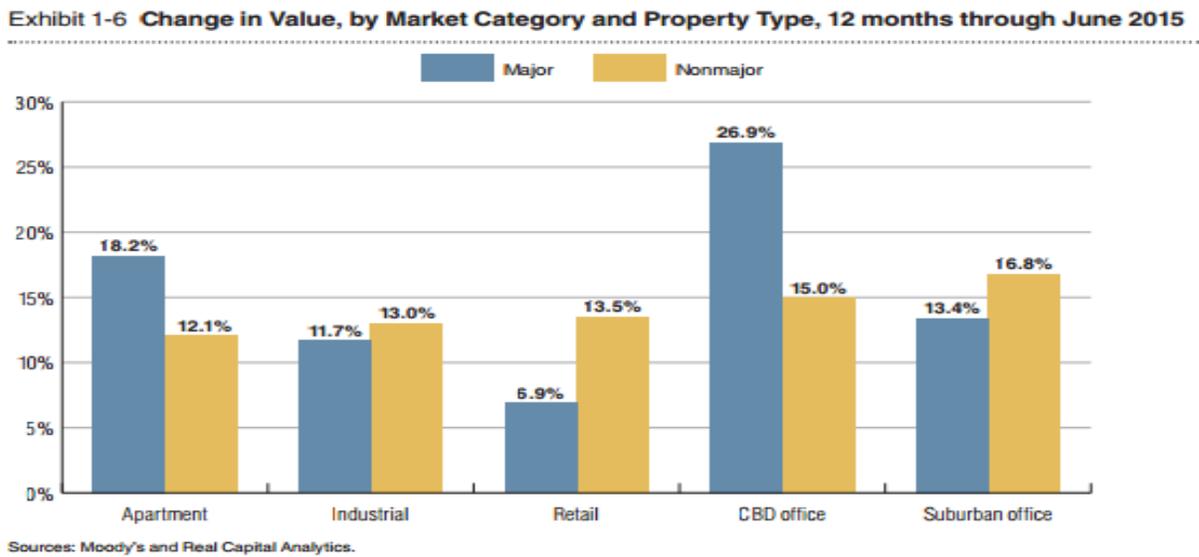


Figure 1 Change in Value, by Market Category and Property Type, 12 months through June 2015

<http://www.pwc.com/us/en/asset-management/real-estate/assets/pwc-emerging-trends-in-real-estate-2016.pdf>

Since bursting of the 2006 housing bubble, the U.S. Housing Market has seen ups and down in the last decade. As of 2015, the market has been recovering but has yet to reach pre-bubble numbers in terms of volume of sales and price. The Global Property Guide (2015) states that although the demand for housing is rising, the rise of housing prices is slowing due to the increased supply of homes and scheduled builds. Housing build starts and completions have risen 26% and 22% respectively. The foreclosure rate keeps falling, hitting a low 6% of total sales in 2015 from 11% in 2013, with low mortgage rates being one of the main drivers. Freddie Mac released a report that showed a decrease in average interest rates for fixed rate mortgages (FRMs). A 30-year FRM dropped about .07% from the previous year to an average 4.05%, while a 15-year FRM fell .03% to the 3.21% average. The South had a 24% increase in housing sales from year start to June 2015, the highest rate of any region in the country. The four types of real estate are shown in Figure 1, which shows major city Central Business District

office and major city apartments grew the most in value from June 2014 to June 2015. This highlights the importance of apartments, or multi-family living, as an investment. The growth of and need for multi-family housing motivates investors to put their money into a stable and appreciating asset.

Figure 2 shows the top 20 medium to large markets in the U.S., according to



Figure 2 The 20 Hottest U.S. Real Estate Markets in August 2015
<http://www.realtor.com/news/trends/the-hottest-housing-markets-of-august-2015/>

Wedgeworth (2015). Many of the top markets are clumped in similar states and areas, such as California and Texas. California holds 11 of the markets: namely San Francisco, San Jose, and San Diego. The four Texas markets are Dallas/Fort Worth,

Midland, Austin, and San Antonio, with Dallas/Fort Worth ranked #2. These rankings are founded on an increase of views per listing and decrease of average days on the market, representing demand and supply. Both Figure 1 and 2 together illustrate the importance of apartments and the Dallas/Fort Worth area, giving cause to better understand the residential real estate market around the TCU area.

Demographics of Fort Worth



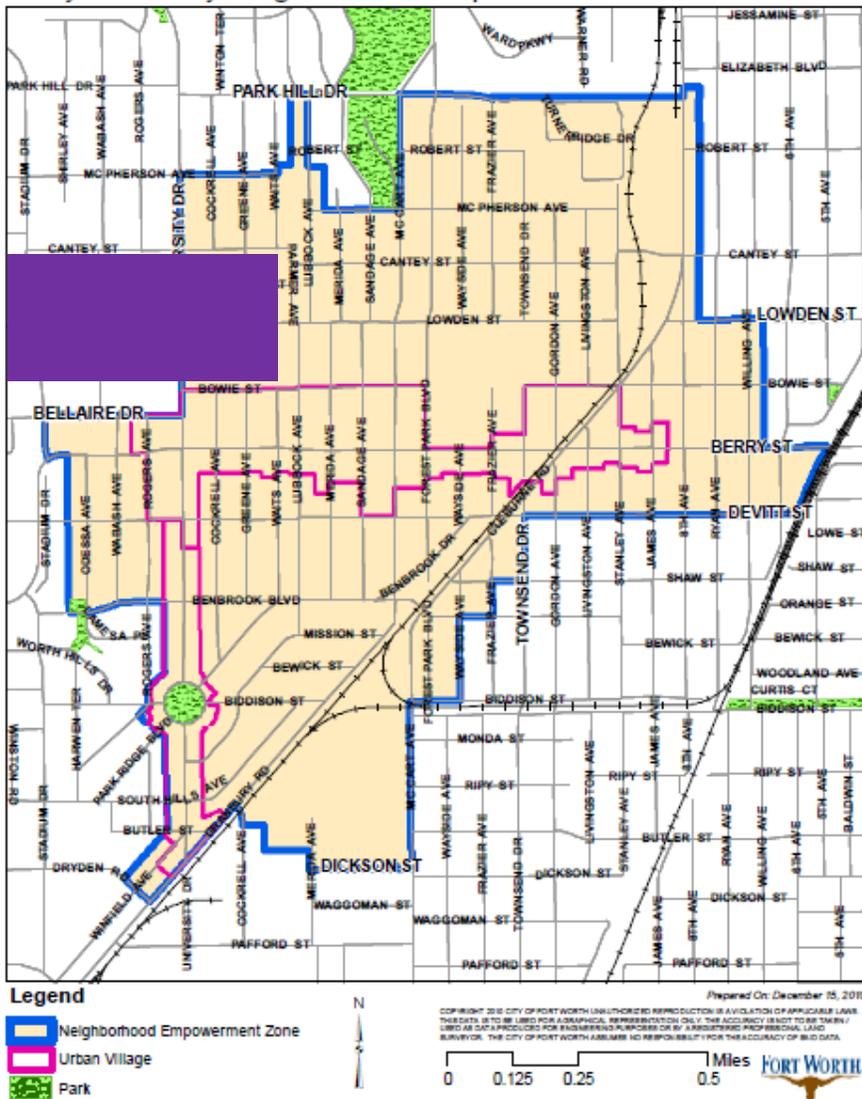
Figure 3 Map of Fort Worth, TX www.smart-traveler.info

Between the years of 2000 and 2010, the U.S. Census Bureau reported Fort Worth as the fastest growing large city with a population of over 500,000 people, totaling an increase of 206,512 people in 10 years (City of Fort Worth, 2015). The 2014 population estimate was 812,238 with a racial distribution of 42% White, 34% Hispanic, and 18% Black. Average family income is \$56,194 per year, which is 10% lower than the national average. The median housing value has risen to \$120,100 in 2013, which grew from \$69,700 in 2000. Multi-unit housing comprises about 28% of the market and the average household holds 2.8 people (U.S. Census Bureau, 2013). The main interstates running through the city include I35, I30, and I820.

Texas Christian University, located around the intersection of University Drive and Berry Street (distinguished by the purple box in Figure 1 and all figures), is the City’s largest college with an enrollment of 10,323 students and 2,095 employees (TCU, 2015). Of the enrolled

students, about 5,865 students live off-campus in the general vicinity of the university (Zoning Commission, 2014). The communities surrounding TCU are comprised of both one- or two-family houses and rentable housing owned by investors or parents of TCU students. Many of these communities are also classified as Neighborhood Empowerment Zones (NEZs). There are currently 19 NEZs within the Fort Worth area, one of them being Berry/University, which

Berry University Neighborhood Empowerment Zone



includes TCU and the surrounding area where most of the High-Occupancy Off-Campus Student Housing (HOOCSH) is located. The NEZ provides investors with incentives to develop the area through both economic and housing methods. The incentives include abating property tax, waiving fees, and releasing city liens. The area east and south of TCU campus has been classified an NEZ since the early 1990s, when many investors started

Figure 4 NEZ Berry/University <http://fortworthtexas.gov/neighborhoods/NEZ/>

buying and flipping houses for student renters. The property tax incentives target investor-owned single family properties as well as multi-family development.

Zoning

Zoning Definition

Zoning, as defined by Fort Worth (City of Fort Worth, 2015, p. 1), functions to “promote orderly growth and land use while protecting existing property owners by grouping together compatible development.” Zoning helps to implements the City’s Comprehensive Plan, which guides all growth and development decisions to make sure they match the City’s goals and strategies to ensure Fort Worth a future with safe neighborhoods and a stable economy. Zoning classifies districts based on needs, objectives, and use to reduce traffic, avoid overcrowding, prevent unnecessary population centers, give safety, and provide the resources needed for transportation, schools, and other public area fundamentals.

Zoning becomes crucial in city development in order to attract and keep investors of all types of properties. Common categories of zoning are recreational, industrial, commercial, and residential. These classifications each have additional subcategories. For example, residential can be separated into single-family and multiple-family houses. The structures are then regulated based on building size, height, distance from other buildings, lot size, and use (Zoning Ordinances and Regulations, 2015).

According to the City of Fort Worth (2015), The Planning and Development Department Planning Division houses the Zoning Section that works to align city strategies with zoning codes. This group also works with other city groups, such as Building and Code Enforcement, to

review current regulations and change requests. Factors taken into consideration are the needs of the city, land uses, and the future growth of Fort Worth. Once a final request is put together by the Zoning Commission, City Council either denies or approves the proposition.

Zoning Techniques

Gardner (2013, p. 1) argues that zoning has become a tool for cities with a university population to discriminate against students living in “university-adjacent residential neighborhoods.” He states that students are vulnerable targets for zoning and other regulation due to their status as short-term residents and their weak political pull. Without a voice in the community, college students cannot defend against city regulations that exclude and discriminate against them. These city regulations can take the form of zoning laws, with the following three being the most common.

Rental caps set a percentage of houses within a neighborhood that can have a rental license. In 2005, Winona, MN set a 30% limit on rental properties per block within a district (Louwagie, 2015). A case to remove this zoning ordinance went to the Minnesota Supreme Court, which ruled the case inarguable since the plaintiffs were able to resolve the housing conflict through selling their houses or being issued a rental license. This ruling let the rental caps stay in place. By passing this legislation, the town set a standard of what the community make-up would look like, with a majority of the residents being owner-users.

Direct prohibition states that a neighborhood can become student-free and maintain a single-family zone. Although only one record of its use exists, prohibition was deemed constitutional by the Commonwealth Court of Pennsylvania (Sorensen & Ohm, 2015). All student housing, including apartment houses, fraternity/sorority houses, and multiple-family

dwellings, were prohibited within some districts surrounding Temple University. The effect was a decrease in the diversity of neighbors and investors.

The third and most common method is occupancy limits, which restricts the number of unrelated individuals and defines the term 'family'. In the case *Village of Belle Terre v. Boraas* (1974), the United States Supreme Court found this method of land use restriction to be constitutional, not violating any rights guaranteed by the Constitution and not causing any procedural disparity. However, the dissenting opinion argued that restricting the number of individuals in a home is a violation of the first and fourteenth amendment of the Constitution, which include freedoms, assembly, and civil rights. These limits attempt to control the definition of a family and decrease population density.

Looking into the argument against zoning techniques, if cities do not use rental caps and occupancy limits, governments need a way to reap the same benefits of controlling city preservation and future planned growth with less harmful disadvantages. Other tools that address city needs include codes for safety and floor-plan guidelines (Durning, 2013). Although possible, some say the solution is a change of mindset rather than a change of law. Gardner (2013) believes the answer is changing the 'ideal' American suburb consisting of single-family homes with big lawns and quiet neighborhoods. The trend of investors buying foreclosed single-family homes to rent out is changing the real estate environment for many cities and has been combatted by laws such as zoning.

Neighborhood Associations and groups also hold significant power within communities. If an entire street is in agreement, the residents can choose to limit street parking to permit holders with each house receiving a certain number of permits. Wabash Avenue, a street

located near the TCU stadium and the admission building, voted in this process, giving each house three parking permits (S. McGee, personal communication, February 25, 2016). The intention was to decrease the number of cars parked on the street, reduce traffic and leave room for residents.

Fort Worth Zoning Ordinance

The proposed TCU Residential Overlay regarding High-Occupancy Off-Campus Student Housing, or ‘stealth dorms’, contains three important ordinances. First, it sets the maximum amount of unrelated persons in a single household to three from the previous five within single-family zones (Zoning Commission, 2014). The second ordinance changes the definition of family to include related by blood, marriage, guardianship, or up to three unrelated individuals in a Single

Housekeeping Unit. The definition of a Single Housekeeping Unit was also added, meaning individuals who share a lease agreement. The third ordinance allows current nonconforming houses of four or five tenants to be grandfathered in if the buildings were registered before March 31, 2015. The nonconforming houses can discontinue renting to four or five unrelated

Approved by the
Zoning Commission
November 12, 2014

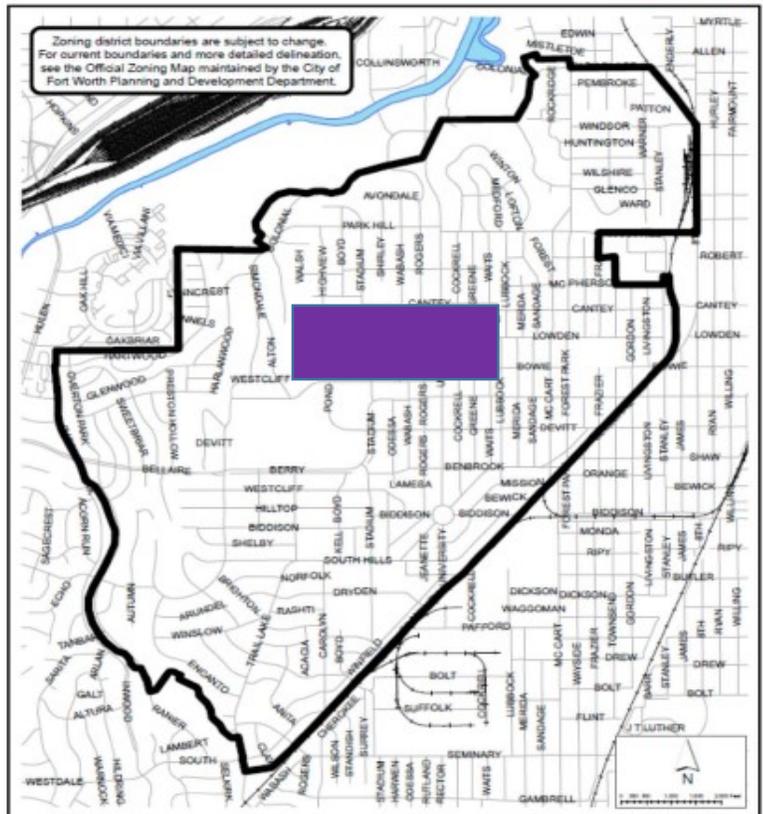


Exhibit B.32 (See Section 4.406)

Figure 5 TCU Residential Overlay

individuals for up to 23 consecutive months before the grandfather clause is broken and deemed inapplicable. If a non-grandfathered property owner is found to be in violation of the three person maximum, the city can fine the owner up to \$2,000 per offense, with each day in violation counting as an individual offense. With this hefty fine, a month of offenses would cost the landlord up to \$60,000. The overlay will cover the immediate surrounding area around TCU's main campus, as shown by Figure 5.

These techniques for zoning are arguably allowing communities to discriminate against groups based on family status, or lack thereof, which is illegal according to the Fair Housing Act ("Fair Housing", 2015). However, zoning also provides benefits, which include controlling crowding, maintaining neighborhood character, reducing parking problems, and moderating noise (Durning, 2013). All four of the mentioned issues are concerns within the residential area surrounding TCU.

Case studies

Allentown, Pennsylvania

Muhlenberg College has a current enrollment of 2,200 students with approximately 300 faculty members (Muhlenberg, 2015), totaling about 2,500 members of the community. The college is located in Allentown, Pennsylvania, which has a population of 118,000 after an 11% increase since 2000 (Allentown, 2015). The city passed a Student Residence Overlay over a certain district on the western side of the college campus in 1997 with a purpose to "protect single family owner-occupied residential character...while permitting the residence of students off-campus"...and to diminish those influences that infringe on the quiet enjoyment of single

family owner-occupied residences, such as noise, litter, overcrowding, additional parking needs, and lack of maintenance of structures and their grounds” (Zoning Ordinance, 2010, p. 38). The City put his overlay in place in order to stop single-family homes from being converted into rental homes for students (Wittman, 1998). The law grandfathers in nonconforming dwellings that house up to four students as long as the landlords register these residences, even in the single-family district surrounding campus that now only allows two students to live together. Previously, four students could occupy a single-family house.

Muhlenberg College disputed the ruling and tried to appeal by arguing the number of owner-occupied houses within the districts immediately surrounding the college was 50% greater than the number of rented properties. The College also argued that property values would be hurt and decreased by the ordinance, instead of the claimed increase with the overlay. However, the City upheld the law and it is now in effect. The registration process, according to the City, is crucial in upholding and enforcing the zoning laws (Wittman, 1999).

Austin, Texas

The city of Austin, Texas is home to multiple universities, the biggest being The University of Texas at Austin (UT). This university alone has over 51,000 students enrolled and 3,000 faculty members (Facts and Figures, 2015). Austin’s population has experienced a rapid growth of 35% since 2000, containing 885,000 people in 2013 (Austin, Texas, 2013). The median house value in Austin in 2013 was \$230,000, almost double that of the Texas median house value. In March of 2014, Austin passed an occupancy limit that lowered the number of unrelated individuals allowed to live together from six to four (Coppola, 2014). This overlay applies to a large Austin community, not limiting itself to residential neighborhoods that have a

problem with the increase of “stealth dorm” increases. In total, 15 zip codes are effected. The law will be in place for two years, at which point it will be reevaluated.

Opponents of the new law say that the City needs “creative, affordable options that let multiple roommates live together in the central city, close to colleges and good jobs” (Coppola, 2014, p. 1). Due to the growth of Austin and the central location of both jobs and schools, Austin needs to address concerns for both affordable housing and neighborhood character (Gwin, 2014). City officials see a few problems in the enforcement of the zoning overlay, one being that Austin historically has been a lenient city, staying true to the ‘weird’ component that supports nonconventional thinking and living. Another factor making enforcement difficult is the city code that forbids officers from entering a home without the owner’s or resident’s approval. Due to these circumstances, even the mayor thinks implementation of new zoning restrictions will be near to impossible (Coppola, 2014).

St. Augustine, Florida

The small eastern coastal city of St. Augustine in Florida is home to about 13,000 people and 2,650 students and faculty who attend Flagler College (Flagler at a Glance, 2015). St. Augustine also contains many historical structures and landmarks, including some on the college campus. The City already has overlay zones to protect the historic areas, so creating other zoning laws to protect both the college and the neighborhoods seemed rational to the task force created in 2015 to help with rising complaints about noise, traffic, and parking (Martin, 2015). The task force, instead of creating City-wide law, is encouraging each neighborhood to find a solution that best fits its needs with the approval of all its members. For example, in communities near the College that are having problems with off-campus student

housing, the College and the neighborhoods should each draw maps of where collegiate growth could happen and then come to a consensus. The drafted overlays would then have to be approved by the City to make sure the zoning aligns with the goals and strategies of the City, of the Comprehensive Plan. Thus, the St. Augustine's role would not be deciding zones, but instead facilitating conversation among stakeholders.

All three case studies deal with combatting growing populations while trying to preserve community character in school surrounding neighborhoods. Each city has complaints about the noise, trash, and parking in the communities associated with universities. The three are in different stages of zoning changes: Allentown is in maintenance, Austin is in implementation, and St. Augustine is in planning. Although at varying stages, all have turned to zoning, and occupancy limits specifically, to stop the crowding of single-family housing neighborhoods. The major differences include the number of allowed unrelated individuals to live together and the city's involvement in regulation. Allentown decreased the occupancy to two in certain areas, while Austin allows up to four, and St. Augustine has yet to determine a specific number. In both Allentown and Austin, the city has passed laws that make non-grandfathered structures with residents of above the set limit illegal. In St. Augustine, however, the city has not made any laws. Instead, the city's elected task force is simply a mediator among community members, who will solve their individual problems by drafting unique districts and creating their own zoning overlays.

The zoning overlay restrictions in Fort Worth are most similar to those in Austin, as the occupancy limit has been decreased slightly within certain areas. However, Austin's zoning is only in effect for two years before a renewal vote is required. Fort Worth doesn't need a vote

to renew the law, but city officials have promised to evaluate the success of the law a year after the effective date. The enforcement of such overlays are most similar to Allentown, as all houses have to be registered and hefty fines follow those who do not comply. Because the area surrounding TCU does not follow the exact format as a past overlay and because every city has its own unique compilation and factors, case studies can only be applied to an extent. That is not to say that they aren't helpful, however, as the methods can be altered in an attempt to produce the wanted outcome.

Research Questions

Research Question 1: How do the groups view the benefits and problems with the zoning overlay differently?

Research Question 2: How does the perception of each group's "perfect" neighborhood play a role in how they feel about the recent zoning overlay?

Research Question 3: Are there common themes across stakeholder groups?

Hypothesis

My hypothesis is that all four stakeholder groups of students, landlords, families, and city officials will see the benefits that zoning has on controlling the use of an area. However, landlords and students will disagree with the city putting restrictions on the number of unrelated residents allowed to live in the same house. I also think all groups will find TCU to be one of the biggest influences on the City, but single families and city officials will have the

opinion that the school and its students should not have a large presence within the surrounding residential communities.

I think that all four groups will have different and somewhat conflicting visions as to what the “ideal” neighborhood looks like. Because of these diverse desires and opinions, the city has stepped in to mitigate the argument between families and student renters, and therefore their landlords, by setting up zoning restrictions that help to prevent an increase of complaints in the future.

For common themes, I hypothesize all groups will agree with the problems of trash and insufficient parking that can come with HOCSH. However, I do not think the students will agree with other potential problems that families and officials list, such as noise, as I hypothesize students are generally not affected by this problem.

Methodology

I will be interviewing several types of city residents, including landlords, single families, student renters, and city government officials, in order to better grasp the diverse groups’ feelings toward the community make-up and the new restrictions on property around the TCU campus. The interview will assess what each group thinks their rights are, what the ideal community looks like, and the role TCU has played in creating the community of Fort Worth. It will also delve deeper into the argument among stakeholders regarding the trash, noise, and parking problems that “stealth dorms” contribute to.

I want to interview two owner-users, two landlords, two students, and two city officials. I will randomly select houses on streets surrounding TCU within the new zoning district and ask

to interview the land owner or renter in order to capture the opinions of families and students. The City officials and landlords will have to be contacted directly based on personal connections and availability, making it a convenience sample. I will inform all groups of my status as a TCU student working on a thesis, as well as the voluntary nature of the interview.

Results

Research Question 1: How do the groups view the benefits and problems with the zoning overlay differently?

Both student interviewees saw the main benefit of off-campus housing as the learning experience of living independently and managing a house. The investors saw a stable and long-term investment in student housing, which gives higher returns with more tenants per house. Investors and city officials both saw a trend change with more students wanting to live off-campus and recognized the HOOC SH as a response to that. The homeowners acknowledged that living close to campus allows students to keep up with events and stay involved, but did not believe the benefits outweighed the problems. The predicted problems of noise, trash, and parking were mentioned by all four groups, showing the awareness of those problems. Housing value also was an issue for homeowners and city officials. The two groups saw a problem with the lack of upkeep and maintenance of rented housing, bringing down the value of the surrounding properties.

The interviews also shed light to two types of student-rented housing: student-specific houses and family houses. The student-specific houses include the duplexes recently built that hold on average four to five individuals on each floor, totaling eight to ten occupants. These

types of structures are built by investors for groups of students and are nearly impossible to rent to non-students. The other type of rented housing is family homes, which are usually one story and have a more family-oriented floor plan with more bathrooms and separate living and dining rooms. The majority of interviewees thought that the neighborhoods benefit more from the family housing as they could eventually be sold back to an owner-user and keep the character of a small-town neighborhood. Some investors have built duplexes cheaply without much thought to a yard or the street character.

Research Question 2: How does the perception of each group's "perfect" neighborhood play a role in feelings about the recent zoning overlay?

There were two main ideal neighborhoods, neither specific to a certain group. The first, a family-friendly, owner-user composition, is supported by a student, two families, and an official. The four want neighborhoods like Tanglewood or cul-de-sacs that have other families with kids. They want a safe, quieter spot with stores and restaurants close by. The other group of a student, city official, and two landlords wants a more diverse group of people in age, stage of life, and background. This second group believes a diverse group brings entertainment and a better living situation as long as all the neighbors are nice and responsible.

Both ideal neighborhood groups acknowledged that living close to a popular and growing university comes with sacrifices. Many interviewees expressed an opinion that those choosing to live near TCU should embrace the collegiate, young-adult culture that students, faculty, and staff bring to the area. This culture does not just include partying, but also learning, problem solving, and accommodating change. One respondent stated that the current

neighborhood composition shouldn't be "running people out of town, but allowing others to live there who will embrace the culture."

Research Question 3: Are there common themes across stakeholder groups?

THEME 1: Courteous neighbors wanted

A commonality among all groups was the desire to have courteous neighbors. To them, this meant being courteous of how much noise one makes, caring how the yard looks, taking in trash cans on trash day, and respecting others' privacy and belongings. TCU Police have received complaints of neighbors or pedestrians urinating on other people's porches or of making a lot of noise outside in the middle of the night. Not surprisingly, most of the complaints are due to students' actions; however, students also call in these behaviors on other students or individuals.

"We should all try to be better neighbors."

TCU, the City, and neighbor groups are coming together to put together a "Good Neighbor Policy" for students living off-campus to reduce the amount of complaints filed and improve student-neighbor relations. One of the problems with off-campus houses, according to an interviewee, is that they can turn into a "frat house that TCU has no control over." Students forget they are living next to people with jobs during the week and younger impressionable kids who want a safe neighborhood. One of the interviewees believes that TCU students can become good neighbors, recalling how her parents lived near a university and the student neighbors informed the whole street in advance of a party they planned on having, even offering to put them up in a hotel for the night.

THEME 2: TCU as a driving force

All groups saw TCU as a major player in the Fort Worth community, providing an educated work force and drawing national attention to the City. Each group also believed TCU has power in the formation of city laws and decisions. One of the landlords, who has lived in the area since 1994, commented on the transformation of the area surrounding TCU. The interviewee mentioned that a “sketchy” Sac-n-Save was located where Kroger currently is, and that it was not a safe part of town. In 20 years, the area has greatly improved, due partly to the NEZ implementation and partly to the growth and prominence of TCU.

“TCU has played an extremely beneficial role, bringing an exciting educational environment to Fort Worth.”

All recognized TCU’s attempts at fostering a strong and united community by providing events, like football and baseball games, concerts, and parades, and services to the surrounding neighborhoods. TCU offers music lessons for local kids, allows locals to belong to the Recreational Center, and includes alumni in special events. One of the city officials has participated in all three. The University also puts on Easter Egg hunts for children and opens up the campus for Homecoming Weekend and Christmas celebrations.

Although TCU was associated with positive community gathering, the students had a different connotation. Students living off-campus were thought of in mostly negative terms, such as noisy, dirty, and inconsiderate. All groups separated the students from the University, even though the student population defines the school.

THEME 3: Political backing for the overlay

When first elected to city council, Fort Worth Councilwoman Zadeh's first issue to confront was the off-campus student housing in neighborhoods surrounding TCU. Before running for District 9 representative, she served three terms on the city Zoning Commission, giving her experience in that field. Those very open political pressures came from not only neighborhood associations or city groups, but single families themselves.

In the interviews, many commented on the political nature of the overlay, which stemmed from a neighbor dispute in one of the more affluent parts of Fort Worth surrounding TCU. Due to a family renting their house to students as retribution for other aggravations, a neighbor pushed a City law that would prevent student renters from bringing their lifestyle into family neighborhoods. The idea then received backing from associations and other community groups.

"It started with one house getting upset...most of the people who went to the meetings and voted are older and just don't like change."

Given how the overlay was conceived and the lack of police power and authority for enforcement, some believe this overlay will not amount to much. A few believe this 'political stunt' is for show, given that officers who oversee the implementation do not have access to people's homes, do not have the manpower to go door to door, and cannot punish a non-conforming landlord if they claim no knowledge of a fourth or fifth person living in the dwelling. Due to these conditions, there are speculations that nothing will change.

Conclusion

Personal interviews with primary stakeholder groups revealed three common themes in the Fort Worth area regarding off-campus student housing: residents want courteous neighbors, Texas Christian University has and continues to shape Fort Worth, and political forces spurred and drove the zoning overlay. Fort Worth has certain similarities with each of the cities studied. Fort Worth and St. Augustine both have a historical aspect to the city, making the perseverance of the culture and city landmarks important. Austin and Fort Worth both have nationally-recognized universities that drive much of the cities' jobs and growth. Fort Worth and Allentown both want to maintain neighborhood character around the university for single families. These commonalities demonstrate how zoning techniques become useful to city planners in response to city growth and change.

Managing Town and Gown relationship can be a very difficult task, especially for city leaders. A rapidly growing city, such as Fort Worth, should be led in a strategic direction by the community as a whole. Strategic direction setting can be done through city laws or by community group initiatives. Some examples include rental caps, neighborhood association rules, and community groups with a common cause to enrich and bring harmony to neighborhoods. Fort Worth currently utilizes all three of these, to a certain extent, to maintain city character and ease grievances among stakeholders.

Going forward, TCU and Fort Worth will struggle with enforcement of the occupancy limit, as the Fort Worth police department does not have the manpower or authority to be checking each leased house. Therefore, there will need to be neighborhood cooperation among landlords, their renters, and families. This will best be addressed through the "Good Neighbor Policy" and the implementation of an effective channel of communication. This communication

will allow families and students to voice concerns and tackle issues before they become disputes that force the City to get involved. With the continued growth of TCU and increase of off-campus student renters, the City will have to implement the most effective policies and procedures that align the development of the area with the goals of the planners.

Further areas of study could include a study in effectiveness of city law in comparison to community initiatives, such as TCU's "Good Neighbor Policy." More research in the area of city growth and change in the minds of residents could prove useful to cities experiencing expansion. Although student renters are not usually a majority of residents within a city, this stakeholder group could be studied further, especially regarding effective motivations and incentives to how they live. Optimal communication structure and programs among stakeholder groups could also be studied.

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