

**Preserving Affordability and Access
in Livable Communities:
Subsidized Housing Opportunities
Near Transit and the 50+ Population**

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Research Report

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AARP's Public Policy Institute informs and stimulates public debate on the issues we face as we age. Through research, analysis and dialogue with the nation's leading experts, PPI promotes development of sound, creative policies to address our common need for economic security, health care, and quality of life.

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FOREWORD

The research and writing of this report took place between the spring of 2008 and the fall of 2009. During that time, a mortgage crisis brought higher foreclosure rates, the price of gasoline rose quickly and peaked in the summer of 2008 and an ongoing recession meant that many families were spending less. As the recession worsened, gasoline became somewhat less expensive, but all households had become familiar with the effects that a spike in fuel costs had on their transportation options and lifestyles.

As each of these events evolved, the policy and analysis in this paper was revisited to ensure that the findings were still valid and reasonable. We discovered that the lessons discussed in the following pages are even more important after these events. One of our key lessons is that across the spectrum of household incomes, the budgets of older adults (and all adults) are affected by both housing and transportation costs. Looking at federally subsidized housing allowed us to focus on individuals with lower incomes, and how to meet their needs.

While conducting the site visits and interviews with residents, it also became clear that in addition to proximity to transit, land use, services, safety and other factors combine to make one location better or worse than another. With that understanding, the fact that many government-funded and subsidized housing investments are made without any acknowledgement of transportation costs or options is problematic. The hundreds of thousands of subsidized apartments near transit in our study's cities are potentially better options for current and future residents, but are in danger of being lost for several reasons: in part because program inefficiencies and a history of insufficient funding have contributed to a shortage of affordable housing for those with low incomes, and also because many federal, state and local housing policies fail to acknowledge that people benefit from having useful and cost-effective transportation options.

The federal stance on these issues evolved recently as government began to address these issues, and express a willingness to change policies. In 2009, provisions in the American Reinvestment and Recovery Act of 2009 and the Department of Housing and Urban Development's proposed budget for FY 2010 demonstrated a new understanding that maintaining affordable housing is a crucial need, and the Interagency Partnership for Sustainable Communities may make it possible for existing and new programs to incorporate some of the policy recommendations and principles that we discuss in this document – policy that reflects the interconnectedness of housing and transportation and leads to the creation of sustainable, livable communities to benefit all Americans.

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I. EXECUTIVE SUMMARY

INTRODUCTION

A livable community has affordable and appropriate housing, supportive features and services, and adequate mobility options for people, regardless of age or ability. As communities address the general shortage of affordable housing, preserving affordable housing in transit-oriented developments (TODs) is one of the challenges that communities can address to increase their livability.

TODs are compact, walkable, mixed-use communities that are developed around high-quality public transportation. Residents often prize these places for the advantages created by the proximity to transportation and other amenities. One consequence of this desirability is that it can increase land and property values, exacerbating housing affordability challenges.

As policymakers try to extend the benefits of TODs to affordable housing locations, they must ensure that those benefits are available to people of low and moderate incomes and to those with different mobility challenges and needs. Policies must ensure that these developments provide both housing and transportation options and a range of features that allow people to retain independence as they age.

METHODS

This study analyzed the location of affordable housing in 20 metropolitan areas across the United States. This was done through the mapping of federally subsidized rental apartments in each area and measuring the amount of that housing within certain distances of transit. Five areas were chosen as case studies to provide more information on the challenges and benefits of different locations of affordable housing, including site visits to affordable housing properties near and far from transit and interviews with residents age 50 and older.

The following metropolitan areas were analyzed in this report:

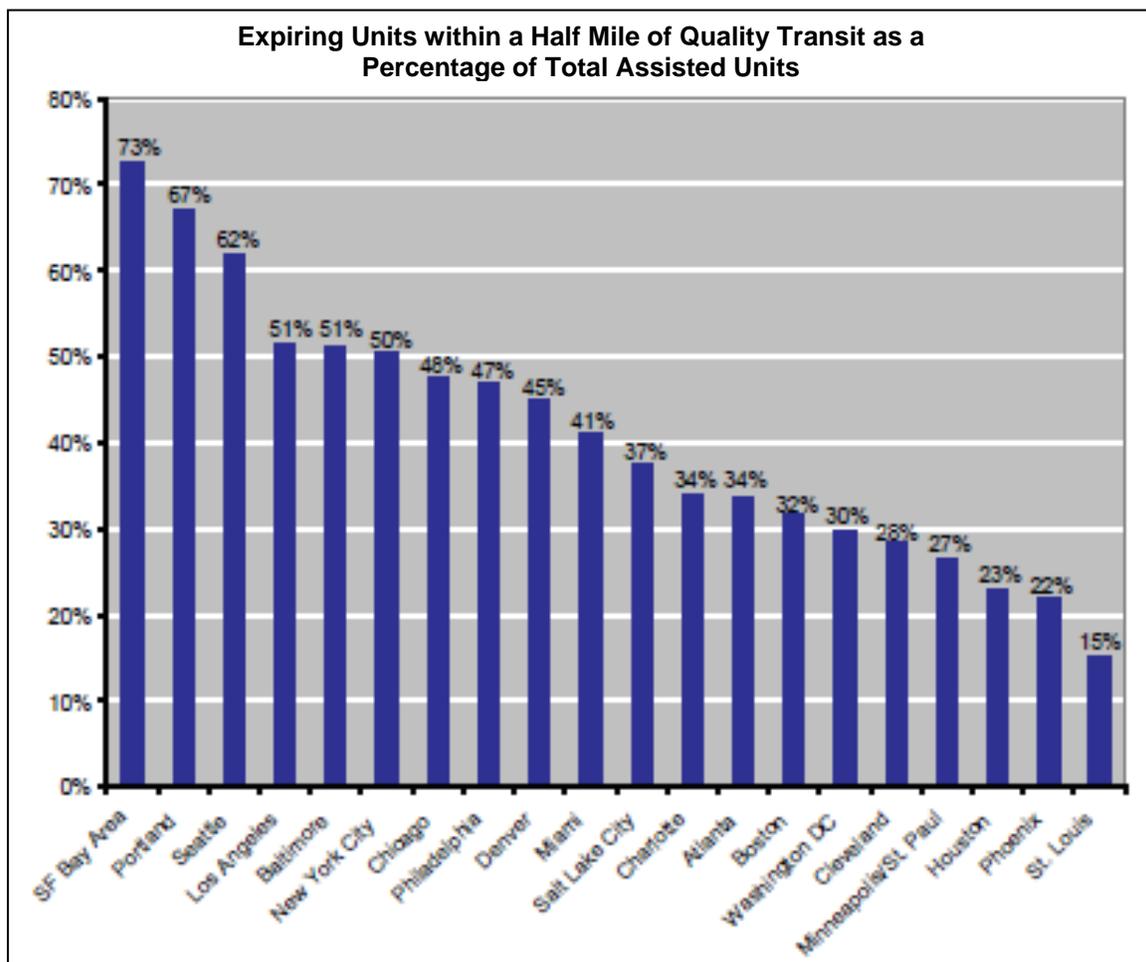
Atlanta	Los Angeles	Salt Lake City
Baltimore	Miami	San Francisco
Boston	Minneapolis/St. Paul	Seattle
Charlotte	New York City	Washington, DC
Chicago	Philadelphia	<i>(Areas in bold were chosen for case studies)</i>
Cleveland	Phoenix	
Denver	Portland (Oregon)	
Houston	St. Louis	

Combining the quantitative analysis and qualitative analysis allowed a unique and thorough look at different types of housing locations across the country. Together, these methods allowed a detailed exploration of whether affordable rental housing near quality transit is available for low-income older people and an examination of how different locations meet their needs.

MAJOR FINDINGS

- A substantial number of affordable apartments (more than 250,000) are located within one-half mile of public transit in these 20 metropolitan areas (nearly 200,000 are within one-quarter mile), but **more than two thirds of the federal subsidies that keep these apartments affordable will expire within the next five years.**

The future of existing housing is threatened as increasing demand near transit puts upward pressure on land prices. After contracts expire, housing owners may convert these units to market-rate housing, and the loss of these federally subsidized apartments will exacerbate the already short supply of subsidized housing. As shown in the following chart, in three metropolitan areas (San Francisco Bay Area, Portland, Seattle), more than 60 percent of potentially threatened housing is within one-half mile of transit, and more than 50 percent is within one-quarter mile. In half of the areas studied, at least 40 percent of that housing is within one-half mile of transit.



- Subsidized housing meets a crucial need for residents with few housing options, but the additional benefits of proximity to transit are widely enjoyed only when transit is accessible, safe, and easy to use.
- To better enable older persons to age in place, affordable housing must be both well served by quality public transit and within walkable distances of amenities and services.
- Transit proximity alone is not enough.

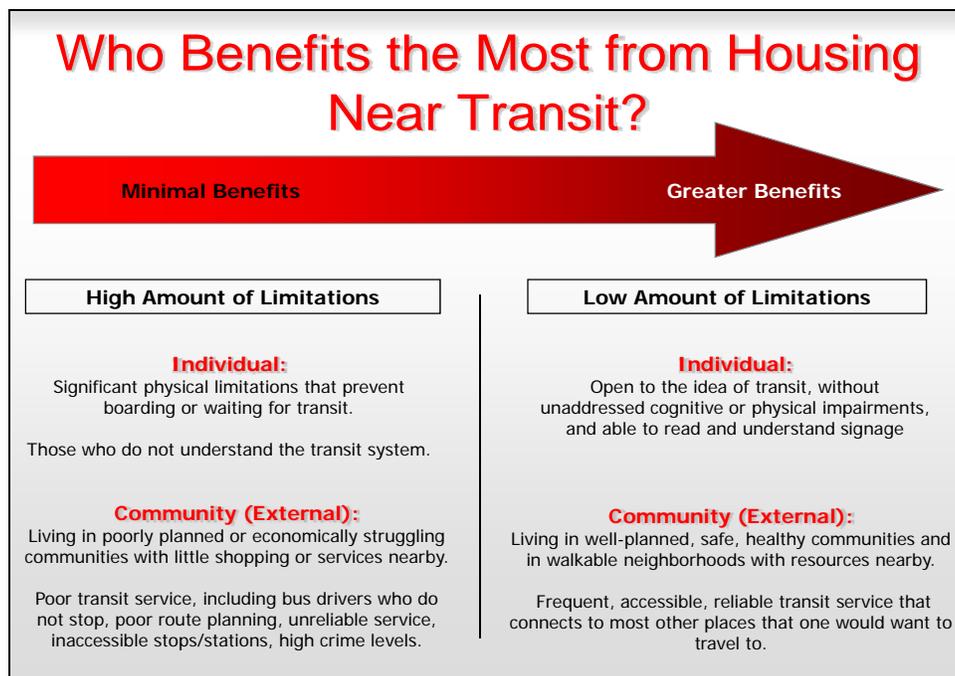
Residents of affordable housing in compact neighborhoods benefited from dense urban development near amenities and were able to walk or take transit to the places they needed to go. In well-planned environments such as downtown Minneapolis, residents of all ages, including those 80 and older, were able to enjoy these benefits.

Affordable housing near transit can have significant benefits for older residents, particularly when

- It is located in safe, walkable neighborhoods with access to services, and
- Transit is nearby, frequent, accessible, and takes residents where they need to go.

These benefits can be compromised when some of these conditions are not met. For example, the mobility of lower income older persons in Miami was compromised because of a lack of reliable and accessible bus service. The residents of a senior housing building in Cleveland could not easily access their nearby rail station because of a steep and difficult staircase at the entrance to the station. A fear of nearby crime among residents in several locations diminished their willingness to leave their building's grounds. In areas far from transit, areas with few community features and services nearby, and areas with poor transit service, *losing mobility can mean losing independence*.

Certain resident characteristics and locations maximize benefits, as the figure below illustrates:



POLICY RECOMMENDATIONS

There are three areas that public policy must address at all levels to ensure that affordable housing near transit is available and useful to low-income older people. While some policy solutions require additional funding, others can be addressed through better planning and program integration. Three public policy goals and strategies to achieve them are

PRESERVE EXISTING AFFORDABLE HOUSING

Given the shortage of affordable housing, federal, state, and local governments must preserve the subsidized housing that currently exists, particularly in areas near transit.

Strategies to preserve affordable housing include

- Increase federal, state, and local funding for affordable housing, including funding for the project-based Section 8 and Section 202 housing programs;
- Allocate funding to preserve affordable housing in transit-rich areas;
- Develop affordable housing acquisition funds, especially for properties near transit; and
- Develop “early warning systems” for properties with expiring federal subsidies.

INTEGRATE HOUSING, TRANSPORTATION, AND LAND USE PLANNING MORE EFFECTIVELY

Housing policy and implementation traditionally are developed independent of land use and transportation planning. Disconnected silos are inefficient, expensive, and prevent maximizing the potential benefit of harmonized and integrated housing, transit, and land use planning, both for communities and individuals.

Strategies to improve community planning include

- Integrate transit and land use planning in funding criteria for affordable housing and transportation investments;
- Encourage planning bodies to make land use and housing decisions that optimize transit investments and support TOD;
- Adopt local and regional zoning practices that encourage compact, mixed-income, mixed-use development;
- Employ targeted financial tools to preserve and create affordable housing near transit; and
- Design “complete streets” that accommodate not only drivers but also pedestrians, bicyclists, and public transit users of all ages and abilities.

IMPROVE AND INVEST IN PUBLIC TRANSPORTATION

For an individual user, public transportation must be accessible and accommodate one’s physical impairments and limitations, go where one needs to, and be reliable. In areas where transit does not meet these criteria, nondrivers may be isolated and have a diminished quality of life compared with those who have more options.

Strategies to improve public transportation include

- Increase federal, state, and local funding for transportation alternatives;
- Expand local and regional transportation financing alternatives;
- Focus on comprehensive multimodal transportation systems to maximize access; and
- Increase accessibility to transit by removing physical impediments in transit and areas near transit.

CONCLUSION

Making the benefits of TOD available to residents at all income levels is a significant policy challenge. There is a long-term shortage of affordable housing in many cities, and existing affordable housing near transit may be lost as federal subsidies expire.

Investing in affordable housing near transit is important, not only because it is one way to create more livable communities, but also because it supports other national policy goals. As communities look to develop more “green” and environmentally responsible policies, they may look to TOD and other smart growth practices to solve some of the issues related to reliance on the automobile. These practices can have side effects, including the potential for increased housing costs. However, when planned and implemented with the recommendations listed above, these policies can be used to create communities that are both affordable to a wide range of residents and environmentally responsible.

Finally, it takes time to develop housing, establish public transit, and attract the services necessary to create livable communities. To be ready for the needs of a rapidly expanding older population, planners and policymakers must work now to ensure that both existing and emerging TOD communities benefit people of all ages. **Adopting policies similar to those above are important steps in expanding the benefits of livable communities to more Americans.**

II. INTRODUCTION

AARP defines a livable community as one that is safe and provides affordable, appropriate housing; adequate transportation; and supportive community features and services. Transit-oriented development (TOD) brings opportunities to create more livable communities through its comprehensive approach of community and regional planning. This approach brings a mix of uses to areas near transit, including housing, community features, and services. This efficient use of resources can provide benefits for residents, especially the 50+ population if properly developed. While the potential for benefits exists, the general shortage of affordable housing in many metropolitan areas and the affordability of housing in TOD areas are concerns.⁵⁶ As bringing the TOD elements together makes an area more generally desirable and raises property values, the preservation of subsidized housing in these areas is of particular importance.

Of the more than 250,000 federally subsidized apartments with rental assistance contracts within one-half mile of “quality transit” (and approximately 200,000 within one-quarter mile) in 20 metropolitan regions across the country, more than 70 percent are covered by federal contracts that will expire over the next five years.^{57,58} This finding raises concern considering the vital role affordable housing and affordable transportation options play in achieving livable communities, particularly in respect to the needs of older Americans.

In many cases, the future of the subsidized housing that already exists within close proximity to transit is threatened as increasing demand to live near transit puts upward pressure on land prices. There is growing evidence of a value premium placed on land located near transit, making it more costly to produce new affordable housing, while at the same time making existing, privately owned, subsidized housing more vulnerable to being lost. Therefore, a key policy challenge is retaining this below-market-rate housing while simultaneously developing better and more affordable transportation and housing options in locations where people have the opportunity to establish more affordable lifestyles. In addition, there are ways that areas where affordable housing currently exists can become better for residents.

56 *Housing affordability* refers to housing that is affordable to households throughout the entire range of incomes. Often, the measure of affordability is 30 percent or less of income spent on housing. The higher property values in many TOD areas can limit the housing affordability for low-income households. However, some recent analyses have argued that transportation costs should be incorporated into measures of housing affordability, as these costs can vary greatly for housing in different locations. See Center for Neighborhood Technology (CNT) and Center for Transit-Oriented Development, *The Affordability Index: A New Tool for Measuring the True Affordability of a Housing Choice* (Washington, DC: Brookings Institute, 2006; also the Housing + Transportation Affordability Index developed by CNT at <http://htaindex.cnt.org/>).

57 Quality transit includes frequent bus lines that run at 15-minute or shorter intervals during and between peak periods, and also fixed guideway transit including subways, light rail, and bus rapid transit.

58 The data analysis presented in this report is principally concerned with households that receive federal project-based rental subsidies under HUD programs, including project-based Section 8, Section 202/811 Supportive Housing for the Elderly and Persons with Disabilities, rent supplements, and rental assistance payment. Under these programs, families and seniors live in privately owned housing and pay income-based tenant rents of no more than 30 percent of income, guaranteeing access to quality affordable housing that otherwise would not be available. The federal government contracts with apartment building owners and provides federal subsidies to make up the difference in what the tenant pays and what the building owner would earn for the apartment in the unsubsidized market.

III. BACKGROUND

Several important conclusions have been established about the need for preserving affordable housing near transit and the benefits of TOD. They include the following, which are discussed in more detail below:

- Trends point to more demand for affordable housing near transit.
- TOD is part of a comprehensive smart growth strategy for metropolitan regions.
- TOD can create compact livable communities that serve the needs of people age 50 and older.
- There has been a long-term shortage of affordable housing.
- The current housing crisis is increasing the need for affordable housing.
- Affordable housing, including affordable housing near transit, is threatened by a range of factors.

A. TRENDS POINT TO MORE DEMAND FOR AFFORDABLE HOUSING NEAR TRANSIT

There are several documented trends unfolding in America's metropolitan regions. The first significant trend is the expected growth of the older population over the next 20 years. The population of older Americans age 65 and older is projected to be twice as large in 2030 as it was in 2000 (see Table 1). In addition, more than 35 percent of older Americans today—more than 13 million—are considered low income.⁵⁹

Year	65+ Population	Total Population	65+ Share of Total Population (%)
2000	34,991,753	281,421,906	12
2007	37,887,958	301,621,157	13
2030	72,092,000	373,504,000	19
2050	88,547,000	439,010,000	20

Sources: U.S. Bureau of the Census. Projections of the Population by Selected Age Groups and Sex for the United States: 2010 to 2050 (NP2008-T2); Annual Estimates of the Population by Sex and Selected Age Groups for the United States: April 1, 2000, to July 1, 2007 (NC-EST2007-02). Population Division, U.S. Bureau of the Census. Washington, DC, 2008.

The second trend is a rising demand for city living. According to the Brookings Institution, more residents in older cities are now choosing to stay put rather than move to the suburbs, as they have done in the past.⁶⁰ In addition, people are choosing to move back to the city from suburban and exurban locations, seeking the vibrancy and vitality of

59 Federal Interagency Forum on Aging-Related Statistics, *Older Americans 2008: Key Indicators of Well-Being*, <http://www.agingstats.gov>; *low income* is defined as family incomes of less than 200 percent of the poverty threshold.

60 William H. Frey, *Older Cities Hold on to More People, Census Shows* (Washington, DC: Brookings Institution, July 10, 2008).

urban environments and a reduction in time and energy spent taking care of larger, auto-dependent suburban homes with lawns to mow and higher utility costs⁶¹

Third, quality affordable housing is becoming increasingly out of reach for low- and moderate-income families and older Americans. A recent report from Harvard University's Joint Center for Housing Studies concluded that for every new affordable apartment built, two are lost to demolition, abandonment, or conversion to more expensive housing. The number of low-income renters with worst case housing needs—meaning they are paying more than half of their income on often substandard housing—has reached an all-time high.⁶²

Housing and transportation most often are the two highest expenses in household budgets. For many working families, transportation costs can equal or exceed housing costs in many auto-oriented communities across the country, particularly at times when fuel prices rise precipitously.⁶³ This was evident during the rise in fuel prices through early 2008 and the corresponding rise in demand for affordable public transportation options as people sought alternatives to their increasingly costly automobiles. The American Public Transportation Association reported that public transit ridership increased by 5.2 percent in the second quarter of 2008 as compared with the previous year⁶⁴ and has increased 32 percent since 1995, which is double the population growth of 13 percent.⁶⁵ Some transit agencies saw 20 to 30 percent increases in ridership on their bus and rail networks as a result of rising gas prices compounded by other economic woes in early 2008, and these increases have held up even as gas prices declined during the fall of 2008. Increased fuel costs affect households throughout the age range—for both commuters headed to and from work everyday and retired persons who rely on their automobile for running errands or visiting friends and family.

Transit use among a range of demographic groups has been on the rise in communities across the country. Recent analysis has shown that neighborhoods near transit are much more diverse than nontransit neighborhoods. In fact, eighty-six percent of neighborhoods near transit are more economically and racially diverse than the average census tract in a region. In the future, it is estimated that more than half of the future demand for living near transit will come from households that earn less than the area median income.⁶⁶

In many auto-oriented locations, people have very limited alternatives to driving, and are at a disadvantage compared with those households that are able to live near quality public

61 Reconnecting America and the Center for Transit-Oriented Development, *Why Transit-Oriented Development and Why Now* (Oakland, CA: Reconnecting America, 2007).

62 U.S. Department of Housing and Urban Development (HUD), *Affordable Housing Needs 2005: Report to Congress* (Washington, DC, 2007). Between 2003 and 2005, the number of very low-income renter households with worst case housing needs increased by more than 15 percent. These families and seniors pay more than half of their income for housing or are living in severely substandard housing. There are now nearly 6 million such households, the highest number reported since HUD began collecting data in 1990.

63 Center for Neighborhood Technology, *Housing and Transportation Cost Trade-offs and Burdens of Working Families in 28 Metro Areas* (Blacksburg: Virginia Tech, October 11, 2006).

64 http://www.apta.com/media/releases/080909_ridership_report.cfm

65 Bill Millar. Testimony Before the U.S. Senate Banking Committee, September 9, 2008.

66 Center for Transit-Oriented Development, *Preserving and Promoting Diversity near Transit* (2006).

transportation and can use their transportation savings for other purposes such as health care, recreation, or healthy food.

Because of these and other factors, leading regions and jurisdictions have been effective in raising funds to provide increased transit options, with this money often being used to leverage funding from the Federal Transit Administration. This increase in transit funding and the resulting expanded transit networks have contributed to a 26 percent total increase in transit usage over the past 10 years. With fuel prices on a long-term upward trend, these percentages will likely increase.

Despite these gains, the increasing demand and premiums placed on these locations and the accompanying rise in the cost of land and housing near transit now threaten the continued viability of housing that serves many older adults with modest incomes.

B. TOD IS PART OF A COMPREHENSIVE SMART GROWTH STRATEGY FOR METROPOLITAN REGIONS

The trends discussed above have significant implications when thinking about the future of our communities and where best to invest public and private resources to serve the changing needs of individuals and families. TOD is a comprehensive approach to sustainable community and regional planning that integrates housing, transportation, infrastructure, and other critical considerations. Successful TOD seeks to meet important goals, such as providing affordable housing, creating greater access to opportunities for all people, providing mobility options, accommodating healthier lifestyles, and reducing our dependence on foreign oil while lowering our greenhouse gas emissions.

TOD is typically defined as more compact development within easy walking distance of transit (usually one-half mile) that contains a mix of uses such as housing, offices, shops, restaurants, parks and open space, educational opportunities, and entertainment. As this report is focused on older Americans who may be less likely to walk longer distances, we also look closely at the one-quarter mile radius. Multiple types of transit can make up a healthy network, including local bus, bus rapid transit, streetcars, light rail, heavy rail, and commuter rail. High quality and frequency of service are important factors in supporting the types of development outcomes associated with TOD and providing connections between neighborhoods. When successfully developed, TOD serves to enhance the opportunities for optimizing public transit investments, creating a range of mobility choices for people, and providing a mix of housing choices in a walking- and biking-friendly environment.

By taking a comprehensive approach to land use, transportation, and housing policies, TOD provides an opportunity for communities to proactively create locally appropriate solutions that address a number of challenges, such as

- **Providing a walkable environment** that is pleasant and safe, accommodates a more active lifestyle, and creates a sense of community and place;
- **Fostering a rich mix of uses** such as housing, jobs, shopping, and recreational choices;
- **Increasing the viability and efficiency of the transportation system** to better serve different transportation needs;

- **Providing a more affordable lifestyle** by reducing costs associated with automobile use, through offering a range of housing choices located in places with mobility choices such as public transportation, walking, and biking; and
- **Reducing greenhouse gas emissions** by building more compact, energy-efficient communities that allow people to walk, bicycle, or use public transportation and drive less.

C. TOD CAN CREATE COMPACT LIVABLE COMMUNITIES THAT SERVE THE NEEDS OF PEOPLE AGE 50 AND OLDER

People age 50 and older are a diverse group with varying life circumstances, lifestyle choices, and needs. Myriad influences affect their decisions concerning where and how they live and how they get around. TOD can bring access to community features closer to homes, which holds benefits for people in many different circumstances. This includes a couple whose children are leaving the nest and are interested in downsizing their large suburban home, or a single person who has lost his or her spouse and wants to simplify his or her life. Some individuals may be reaching the point in their life when driving is no longer a safe option. For those losing their eyesight, those with a disability, and those who are unable to afford a car, public transportation may be the only reasonable transportation option. In these life circumstances, and in an era of rising fuel and energy costs, the traditional single-family home in an auto-dependent neighborhood is not necessarily the most optimum housing choice for many older adults.

Recent research shows that Americans older than 50 feel like they do not currently have many transportation choices. In the run up of gas prices during the summer of 2008, AARP polled older Americans on their transportation/mobility options. They found that 39 percent did not have adequate sidewalks or intersections with safe crosswalks, 47 percent said that they lacked a safe place to wait midway while crossing large streets, and 44 percent did not have accessible public transportation.⁶⁷ This widespread lack of mobility options is alarming considering that such issues as isolation and opportunities for greater community involvement and independence are highly dependent on mobility.

Furthermore, in an earlier AARP study of people age 50 and older,⁶⁸ one in four respondents gave their communities a “grade” of D or F for failing to offer important amenities within walking distance (identified as one-quarter mile from transit for older people), including a drugstore, a grocery store, theaters and concerts, good job opportunities, and a hospital. The survey confirms that the design and location of many neighborhoods make taking public transit, walking, or bicycling challenging and dangerous. Approximately one third of respondents in the AARP survey said their communities fail to provide dependable public transit.

Individuals often prefer to remain in their communities through different life stages in order to stay connected to their social networks. In places well served by public transit and within walkable distances to amenities and services, aging in place is more achievable, particularly if there is housing that accommodates a range of housing needs

⁶⁷ Laura Skufca, *Is the Cost of Gas Leading Americans to Use Alternative Transportation?* (Washington, DC: AARP, 2008).

⁶⁸ AARP, *Beyond 50.5* (Washington, DC, 2005).

over the course of a person's life (e.g., multi- or single-family, senior housing, assisted living, etc.).⁶⁹ Older adults living in auto-dependent places who have limited or restricted ability to drive can become increasingly socially and physically isolated. A recent study by AARP showed that 12 percent of adults age 50 and older and 20 percent of people age 65 and older do not drive at all.⁷⁰ Nondrivers age 50 or older, for example, make nearly one in six medical or dental trips by public transportation, 11 times the rate for drivers.⁷¹

This loss of independence can negatively affect both physical and emotional health. Physical activity is one of the best mechanisms for preventing some of the most serious ailments related to aging, including depression, falls, and a variety of inflammatory conditions.⁷² Studies have shown that access to more extensive social networks including friends and relatives significantly reduces the risk of becoming disabled by daily activities. And if one does become disabled, recovery was faster when social networks are present.⁷³ The built environment should foster activity and community that keep older people healthy and happy at home.

For people who are no longer able to drive and are not living in places well served by transit or within walking distance of local amenities, there can be a higher dependence on rides from friends and family or on nonprofit programs that serve older persons and people with disabilities. If these alternative transportation options are inadequate, or the quality or regularity of service is affected in some way, this isolation may potentially lead individuals to engage in risky behavior such as driving when they are not physically or mentally able to do so. Statistics show that older individuals have an increased risk per mile driven of being involved in an accident after the age of 70,⁷⁴ and if involved in an accident, older individuals are more likely to be killed than younger people because of their increased frailty.⁷⁵

The recent surge in gas prices had a dire impact on the ability of home-care providers, a critical lifeline for older adults who are geographically isolated and dependent on outside assistance, to continue to serve the needs of their clients. Many home-care providers are nonprofit organizations that rely on volunteers to deliver food or provide rides to physical therapy or other health-related appointments. Given the bare-bones budgets of many of these organizations, volunteers are often expected to use their own cars and pay out-of-pocket for gas. Recent reports have indicated that when fuel prices increased, many organizations were very concerned about their ability to sustain and recruit much-needed volunteers to support these programs. Meals on Wheels reported that two thirds of its programs lost drivers after the gas price spike during the first half of 2008.⁷⁶ In response

69 Howard Frumkin, Lawrence Frank, and Richard Jackson. *Urban Sprawl and Public Health* (Washington, DC: Island Press, 2004), 195.

70 AARP, *Beyond 50.5* (Washington, DC, 2005).

71 AARP, *Beyond 50.5* (Washington, DC, 2005).

72 AARP, *Beyond 50.5* (Washington, DC, 2005).

73 Howard Frumkin, Lawrence Frank, and Richard Jackson. *Urban Sprawl and Public Health* (Washington, DC: Island Press, 2004), 196.

74 AARP, *Older Drivers and Automobile Safety* (Washington, DC, 2005).

75 AARP, *Older Drivers and Automobile Safety* (Washington, DC, 2005).

76 California Report, National Public Radio, August 4, 2008.

to a recent survey of service providers, the CEO of the Beverly Foundation sounded the alarm in stating that the survey “reinforced the concern that rising gas prices could prove disastrous for volunteer driver programs, if not today, then tomorrow.” This scenario has the potential to further increase levels of isolation among seniors living in highly auto-dependent places when fuel prices rise again.

D. THERE HAS BEEN A LONG-TERM SHORTAGE OF AFFORDABLE HOUSING

Diverse and affordable housing options near transit are critical components in ensuring that our communities provide opportunities for older persons with modest incomes to lead healthy and active lives.

Over time, a shortage of quality affordable housing has developed across the country. In 2006, 39 million households—more than a third of all households—spent 30 percent or more of their annual income on housing and were therefore considered moderately cost burdened.⁷⁷ Meanwhile, nearly 18 million households were severely cost burdened, having spent more than half of their income on housing.⁷⁸ Factoring in the rising cost of fuel, making transportation expenses equally burdensome for many households, leaves very little money left over for other essential needs such as food, health care, and clothing.

Although both renters and homeowners face affordability challenges, renters (especially those with incomes lower than the median) often experience the most severe affordability problems because of their limited incomes. In addition, they are vulnerable to rent increases and other actions by property owners. Today, 37 million households depend on rental housing. On average, renter households have lower incomes than homeowners. In 2005, the median renter income was \$26,000 compared with the median owner income of \$55,000.⁷⁹ In 2006, nearly half of all renters spent more than 30 percent of their income on housing, while nearly a quarter of all renters—a total of 9 million households—spent more than 50 percent of their income on housing costs.⁸⁰

As rents rise because of the increasing costs of producing rental housing and renter incomes decline, affordability challenges are growing worse for these households. Adjusted for inflation, the median renter income fell by 8.4 percent between 2001 and 2006, whereas rents continued to rise. In 2007, the median gross rent for an apartment stood at an all-time high of \$775, compared with \$704 in 1996, after adjusting for inflation.⁸¹ As a result, we are seeing a record number of low-income households with severe housing cost burdens. According to HUD, the number of very low-income renter

77 Joint Center for Housing Studies, *The State of the Nation's Housing 2008* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 4.

78 Joint Center for Housing Studies, *The State of the Nation's Housing 2008* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 4.

79 Joint Center for Housing Studies, *America's Rental Housing: The Key to a Balanced National Policy* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 10.

80 Joint Center for Housing Studies, *America's Rental Housing: The Key to a Balanced National Policy* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 15.

81 Joint Center for Housing Studies, *America's Rental Housing: The Key to a Balanced National Policy* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 15. *Gross rent* refers to the monthly contract rent plus the estimated average monthly cost of utilities and fuels.

households that paid more than 50 percent of their income on housing increased by more than 15 percent between 2003 and 2005.⁸²

The 50+ population is particularly vulnerable to the sting of rising rental costs. Nearly 2.5 million or 53 percent of all older renters are paying more than they can afford on housing costs. Moreover, 1.4 million older renters are paying more than 50 percent of their income on housing costs, well more than they should be spending.⁸³

E. THE CURRENT HOUSING CRISIS IS INCREASING THE NEED FOR AFFORDABLE HOUSING

Although the current housing crisis is often portrayed as only affecting homeowners, renters also face serious consequences from increasing home foreclosures and the current lack of credit.

A shortfall in the tax credit market is stalling the creation and preservation of affordable rental housing

Many of the principal investors in low-income housing tax credits (LIHTCs) over the past five years have been large financial services companies, including Fannie Mae and Freddie Mac, that have recently left the market because they are unsure that they will have sufficient tax liability to make use of the credits over the 10-year credit period. Federal bailout policy may have had the unintended consequence of exacerbating the problem by allowing an acquiring bank to reduce its tax liability with carry-forward losses from banks it acquires. As a result, although nonprofit and for-profit developers have assembled more than enough properties to make full use of the LIHTC allocated annually, a high percentage of projects that have not yet reached financial closing are stuck, unable to proceed because the tax credit market has dried up. That number will almost certainly grow over the next two years.⁸⁴

Affordable multifamily housing in high foreclosure markets across the nation may be at risk of being lost from the affordable housing stock

In some communities, affordable multifamily properties are located in neighborhoods experiencing significant single-family foreclosures. The presence of many abandoned and foreclosed properties will destabilize communities and depress property values, even as rents remain too high for those with low incomes to afford. If these neighborhoods are allowed to decline, owners of multifamily properties may have trouble refinancing to keep their properties in decent and safe condition.

In Cuyahoga County, Ohio, for example, many affordable Section 8 properties are located in neighborhoods with high foreclosure rates. In fact, more than 7,600 (or 60 percent) of the county's Section 8 apartments are in neighborhoods with a

82 U.S. Department of Housing and Urban Development, (2007). *Affordable Housing Needs 2005: A Report to Congress* (Washington, DC, 2007).

83 Joint Center for Housing Studies, *America's Rental Housing: The Key to a Balanced National Policy* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008), 17.

84 The American Reinvestment and Recovery Act included a couple of tools to address the stalled tax credit market: the Tax Credit Assistance and "Exchange" Programs. The Tax Credit Assistance Program provides funds to states to fill funding gaps in stalled LIHTC projects. The "Exchange" program allows state housing agencies to elect to receive cash grants in lieu of a certain portion of the state's low-income housing tax credit allocation.

foreclosure rate of 9 percent or higher—well above the state’s overall foreclosure rate of 6.7 percent. As foreclosures rise, many of these properties may have trouble remaining financially viable. Efforts to stabilize neighborhoods affected by high foreclosure rates are also important in preserving long-term affordability and housing quality of existing subsidized units.

Displaced homeowners and renters in foreclosed properties are adding pressure to a limited rental housing supply

An increase in the number of renters competing for a limited supply of apartments can be expected as homeowners who have lost their homes to foreclosure flood the rental market looking for temporary or long-term housing. According to the Joint Center for Housing Studies, there was a 2.8 percent increase in the number of renters in 2007, compared with an average annual increase of only 0.7 percent between 2003 and 2006.⁸⁵ This increase in demand comes at a time when the lack of credit is making it increasingly difficult to finance new rental housing and add to the existing housing supply.

In addition, many properties facing foreclosure are smaller multifamily properties, raising the possibility that many communities will lose a critical component of their rental housing stock. As an example, in Cook County, Illinois, nearly 50 percent of renters reside in multifamily buildings with nine units or fewer, and more than one third of small multifamily properties are facing foreclosure. According to the Woodstock Institute, 35 percent of Chicago’s residential foreclosure filings were on multifamily properties of two to six units.⁸⁶ Losing these properties to foreclosure will not only further reduce the supply of available rental housing, but will also force displaced renters back into the market to find available rental housing.

F. AFFORDABLE HOUSING, INCLUDING AFFORDABLE HOUSING NEAR TRANSIT, IS THREATENED BY A RANGE OF FACTORS

Preserving and improving the existing affordable rental housing stock is an important strategy for ensuring a sufficient supply of affordable rental homes. As a strategy, rehabilitating and maintaining existing housing is often more cost effective and politically feasible than building new affordable housing, particularly in areas near transit where undeveloped land can be scarce and an expensive commodity. In particular, privately owned, subsidized affordable housing is an important resource that provides quality housing opportunities while guaranteeing that older residents do not pay more than 30 percent of their income on housing costs. As this report describes, in many metropolitan regions, a significant amount of subsidized housing already exists within close proximity to transit. In many cases, the future of this housing is threatened as increasing demand to live near transit puts upward pressure on land prices.

Preserving affordable rental housing occurs when an existing or new owner takes the initiative to ensure the continued long-term availability of existing property with affordable rental homes. Both subsidized and unsubsidized affordable rental housing can be preserved. When a privately owned subsidized apartment is preserved, action is taken

85 Joint Center for Housing Studies, *America’s Rental Housing: The Key to a Balanced National Policy* (Cambridge, MA: Joint Center for Housing Studies, Harvard University, 2008).

86 Woodstock Institute, *Foreclosure Crisis Impacts Chicago’s Rental Housing Market* (Chicago, 2008).

to ensure that the federal subsidy and low-income restrictions remain in place, preserving long-term affordability. Because of the need to keep the property in good physical condition, this is usually combined with raising new capital to repair the property. Often these actions occur while transferring the property to a new owner who is committed to the long-term affordability of the property.

There are several reasons why affordable rental homes may be at risk. With respect to privately owned, subsidized affordable rental housing, in many cases, government affordability requirements are expiring, giving the owner the option to exit the government program and convert the property to a nonaffordable use. Resurging demand to live in cities is likely to drive up rents and give rental owners an incentive to opt out of federal assistance programs. Owners of unsubsidized rental housing may consider upgrading affordable apartments to market-rate or luxury housing and capitalize on increasing rental demand. Owners of properties in weak housing markets with high rental vacancy rates may be unable to generate sufficient operating revenue to maintain the property and keep it from deteriorating beyond repair.

Owners of affordable housing may also decide to exit the government programs if the federal government is an unreliable partner. If future HUD budgets prohibit on-time payment of contracts, owners would be forced to use reserve funds to cover critical operating expenses and may consider opting out of the program.⁸⁷

There is growing evidence of a value premium placed on land located near transit, making it more costly to produce new affordable housing, while at the same time making existing, privately owned, subsidized housing more vulnerable to being lost. A recent report by the Center for Transit-Oriented Development (CTOD) reviewed the research on the subject and found ample evidence demonstrating that access to transit increases the value of nearby property. Both residential and commercial properties *experienced a premium effect in terms of obtaining higher value than comparable properties without transit access.*⁸⁸

A number of other factors contribute to the challenge of providing new affordable housing near transit, which reinforce the necessity of ensuring existing units are not lost. These include

- **Limited land available near transit** in urban centers, including underutilized land, contaminated land, or small parcels that are not large enough to accommodate significant development;
- **Restrictive zoning** that serves as an obstacle to higher density, mixed-use development;
- **Policy barriers** such as high parking requirements and large permitting or development fees that add to the cost of development;
- **Lack of policies** such as “inclusionary zoning” that would require a certain percentage of new development that is affordable at certain income levels;

⁸⁷ U.S. Government Accountability Office, Project-Based Rental Assistance: HUD Should Update Its Policies and Procedures to Keep Pace with the Changing Housing Market (Washington, DC, April 2007).

⁸⁸ Center for Transit-Oriented Development, *Capturing the Value of Transit* (September 2008).

- **Lack of appropriate planning** that effectively outlines a jurisdiction’s vision and goal for providing adequate levels of housing choice and affordability in the transit zone; and
- **Lack of financing tools** to help new affordable developments “pencil out” and determine financial viability.

Federally subsidized affordable rental housing is an especially crucial housing resource for low-income older Americans. Various analyses have concluded that elder-headed households occupy the majority of privately owned, subsidized affordable apartments. A recent HUD analysis concluded that nearly 780,000 residents in privately owned, subsidized housing were 55 or older, translating into nearly 56 percent of all privately owned, subsidized apartments being occupied by someone age 55 or older. The median resident age is 60 years, with nearly 45 percent of residents age 65 or older. Likewise, a 2003 analysis concluded that 60 percent of project-based Section 8 apartments were headed by residents at least 62 years of age.⁸⁹ Generally, the privately owned, subsidized housing stock serves more of an older population as compared with the two other major types of HUD housing assistance as shown in Table 2.⁹⁰

	Tenants in Public Housing	Voucher Recipients	Tenants in Privately Owned Federally Subsidized Housing
Under age 45	44.80%	55.10%	33.60%
45–54	13.4	20.1	10.3
55–64	13.7	10.1	11.5
65–74	15	6.7	16.9
75 or older	13.1	8	27.7
Median Age	49	43	60

Source: U.S. Department of Housing and Urban Development, *Characteristics of HUD-Assisted Renters and Their Units in 2003* (Washington, DC, May 2008).

A significant source of affordable rental housing for older Americans is the Section 202 Supportive Housing for the Elderly program, which provides affordable housing for senior citizens in developments owned solely by nonprofit organizations. Qualified tenants must have incomes less than 50 percent of the area median income. The average tenant in Section 202 property is 79 years old and has an income of approximately \$10,000. Nearly 40 percent of Section 202 residents are over the age of 80.⁹¹ The program has resulted in more than 250,000 affordable rental homes throughout the country. The Section 811 Supportive Housing for Persons with Disabilities program provides funding for the development of rental housing with supportive services for persons with disabilities, along with rent subsidies. Often, there is a form of federal Section 8 project-based assistance at these properties.

89 Jeff Lubell, Mark Shroder, and Barry Steffen, “Work Participation and Length of Stay in HUD-Assisted Housing.” *Cityscape: A Journal of Policy Development and Research* 6, no. 2 (2003): 207–23.

90 U.S. Department of Housing and Urban Development, *Characteristics of HUD-Assisted Renters and Their Units in 2003* (Washington, DC, May 2008).

91 National Low Income Housing Coalition, *Advocate’s Guide to Housing in Community Development* (Washington, DC, 2008), 152.

Under these programs, families and older persons live in privately owned housing and pay income-based tenant rents of no more than 30 percent of income, guaranteeing access to quality affordable housing that otherwise would not be available. The federal government contracts with apartment building owners and provides federal subsidies to make up the difference in what the tenant pays and what the building owner would earn for the apartment in the unsubsidized market.

IV. METHODOLOGY

The research partners posited the following questions prior to conducting our analysis. First, how many federally subsidized affordable housing units currently exist near transit, and how secure are the affordability terms for those units in the near term? Second, what are the implications for the quality of life for older Americans, many of whom greatly benefit from living near quality transportation and other important amenities, if the federally subsidized housing units they currently are able to afford are converted to market-rate units? Third, what are the policies and program interventions that can ensure that no affordable housing is lost, as well as influence the trajectory of community development and transportation planning and investments to better serve our country's changing demographics and changing needs?

To answer these questions, we engaged in three key activities: (1) evaluating demographic data and social and economic trends in the areas of housing, transportation, and other community development issues as they relate to the future needs of communities, particularly among people age 50 or older; (2) quantifying and mapping the number of federally subsidized affordable housing properties serving older persons within 20 different metropolitan areas across the country, both near and far from quality transit; and (3) conducting interviews with older residents of federally subsidized affordable housing developments in five of the 20 cities.

The primary research was designed as a quantitative and qualitative mixed method, multiple case study project to investigate the effects of access to transit on older (50+) residents of federally subsidized housing developments.

The quantitative portion of the analysis used geographic information system (GIS) mapping analyses of the public transportation networks and the sites of federally subsidized housing in 20 metropolitan areas. This report is principally concerned with households that receive federal project-based rental subsidies under HUD programs including project-based Section 8 and Section 202/811 Supportive Housing for the Elderly and Persons with Disabilities.

The focus was on the total amount of existing subsidized housing, including properties with contracts that are due to expire by 2014, and the location of all federally subsidized housing relative to transit.⁹² Those properties *near transit* were defined as those within

⁹² Federally subsidized rental housing is an important source of housing for low-income households. We focus on it in this study because of the significant amount of housing that is maintained through that program, the potential threat of expiring contracts, and because analysis of this housing can help elucidate the issues that may face other forms of affordable housing for lower income households, including housing created under a range of federal, state, and local incentives and programs and unsubsidized housing created by the private market.

two zones: either within one-quarter or one-half mile of quality transit. Those defined as *far from transit* were more than one-half mile from quality transit.⁹³ This mapping was done using the affordable housing database of the National Housing Trust and the National TOD database of all the fixed-guideway transit stations (rail and bus rapid transit) across the United States provided by Reconnecting America and the CTOD. The 20 major metropolitan areas include Atlanta, Baltimore, Boston, Charlotte, Chicago, Cleveland, Denver, Houston, Los Angeles, Miami, Minneapolis/St. Paul, New York, Philadelphia, Phoenix, Portland (Oregon), St. Louis, Salt Lake City, San Francisco, Seattle, and Washington, D.C. After the initial mapping analysis of the 20 cities, five were chosen for detailed qualitative analysis.

The following areas were chosen for the qualitative analysis: Boston, Cleveland, Los Angeles, Miami, and Minneapolis/St. Paul. Multiple metropolitan areas were chosen to cover a range of transportation networks, national regions, and housing markets. Within each area, two sites were chosen: To the extent possible, one site was chosen that was near transit (within one-quarter mile of quality transit) and one site that was far from transit (more than one-half mile from such transit). At each development, three residents over the age of 50 were chosen for semistructured interviews.⁹⁴ The interview respondents and locations were not randomly selected; instead, this study adopted “purposeful selection” and looked for specific types of residents to investigate how accessing transit affected the lives of low-income 50+ residents of subsidized housing developments in different regions.⁹⁵ This multiple case study design allowed for the examination of several different settings to increase understanding of the impact that access to transit can have on older residents of subsidized housing. It also allowed for the examination of the effect of access to transit on the lives of actual residents, complementing the quantitative and mapping analysis of each city.

Analysis and interviews took place in the summer and fall of 2008, in the midst of a national recession and following a spike in gasoline prices. Interviewees were volunteers from the resident population of selected affordable housing developments in each city, and their multiple experiences reveal many costs and benefits related to access to transportation in several different metropolitan areas.

V. FINDINGS

Our analysis has three principal findings:

- A. More than 250,000 subsidized affordable apartments are located near transit.**
- B. Approximately 176,000 (69 percent) of affordable apartments located within one-half mile of public transit and more than 137,000 (71 percent) within one-quarter mile are covered by federal rental assistance contracts expiring before the end of 2014.**

⁹³ Proposed rail stations were included where available.

⁹⁴ In Cleveland, both sites appeared to be near transit. Housing managers and staff identified potential respondents.

⁹⁵ For a discussion of purposeful selection, see Joseph A. Maxwell, *Qualitative Research Design: An Interactive Approach* (Thousand Oaks, CA: Sage, 2005).

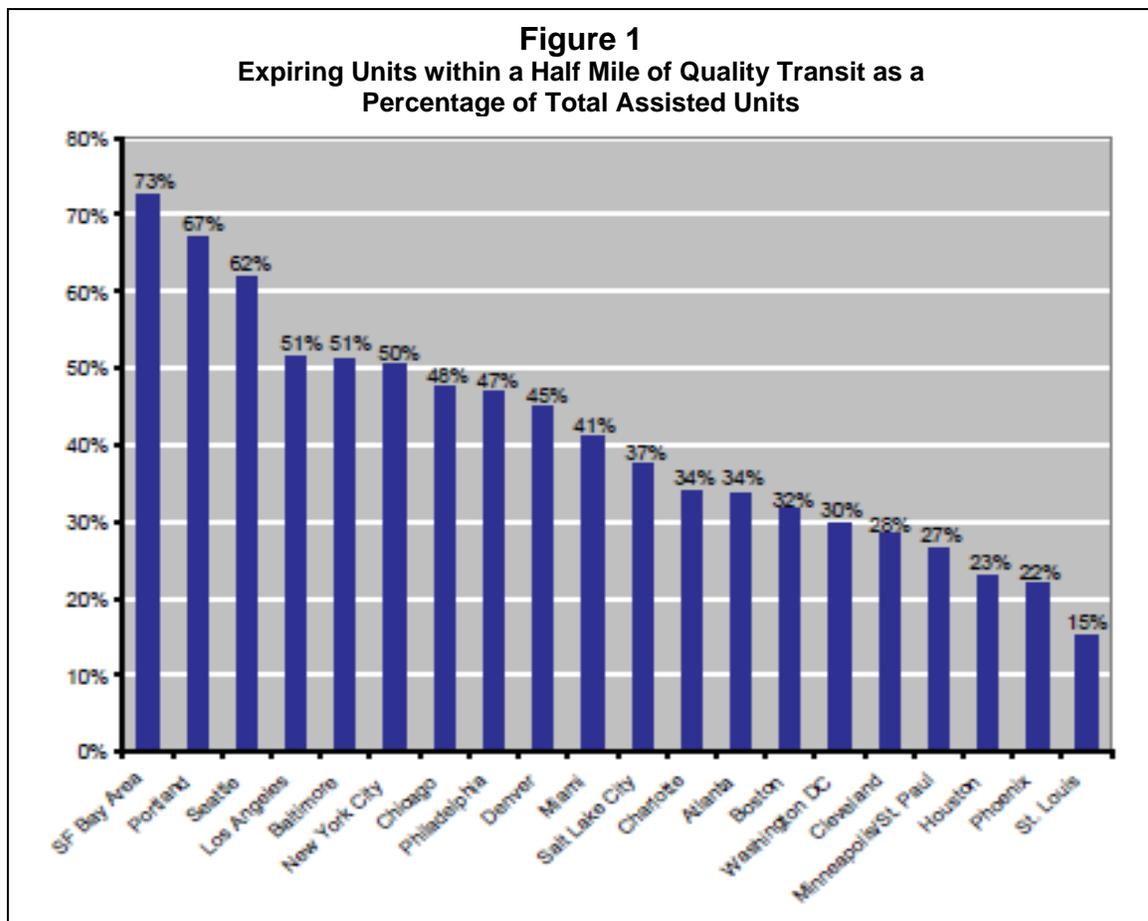
C. Subsidized housing meets a crucial need for residents with few housing options, but the benefits of locations near transit are widely enjoyed only when transit is accessible, safe, and useful.

These findings are detailed below:

A. MORE THAN 250,000 SUBSIDIZED AFFORDABLE APARTMENTS ARE LOCATED NEAR TRANSIT

This analysis found many existing privately owned, subsidized affordable apartments located near transit.

- Of approximately 400,000 federally assisted homes in these 20 areas, more than 250,000 are located at least a half mile from public transit. In addition, nearly 200,000 of these affordable homes are located at least a quarter mile from transit.
- Nearly a quarter of the total subsidized housing, approximately 60,000 affordable homes within a half mile of transit, were developed through the Section 202/811 supportive housing program and mostly serve persons age 62 and above. More than 45,000 of these homes are located within a quarter mile of transit.



Tables 3 and 4 summarize the number of units near transit for each of the 20 metropolitan regions.⁹⁶ Regions are listed in order of the percentage of housing near transit. (For detailed maps of each region, see Appendix C in the appendix volume.)

Table 3						
Federally Assisted Housing Located within a Half Mile of Quality Transit						
Regional Totals		# of Units within a Half Mile of Rail Stations or Frequent Bus Service Based on Certain Characteristics				
Region	Total Regional Units	Units	Regional Units (%)	Elderly Designated Units (Section 202)	Units with Total Payment Below Fair Market Rent	Units with Contracts Expiring by 2014
San Francisco	26,710	25,341	95	6,750	14,346	19,392
New York City	71,764	54,156	75	12,260	25,986	36,192
Portland	5,648	4,247	75	1,123	1,899	3,784
Denver	9,759	7,300	75	1,329	4,633	4,382
Baltimore	13,278	9,873	74	2,719	5,706	6,804
Chicago	43,778	31,894	73	6,724	6,688	20,825
Boston	38,325	25,810	67	3,614	11,362	12,098
Seattle	9,328	6,139	66	1,596	3,221	5,781
Salt Lake City	2,104	1,380	66	658	576	788
Los Angeles	48,433	30,490	63	7,341	25,770	24,929
Philadelphia	20,788	12,875	62	5,791	7,118	9,777
Cleveland	15,866	8,498	54	2,077	2,839	4,490
Atlanta	10,027	5,314	53	724	2,904	3,376
Miami	13,900	6,784	49	2,652	4,720	5,699
Washington, D.C.	23,779	10,569	44	1,282	8,384	7,072
Minneapolis/St. Paul	15,661	5,962	38	670	1,821	4,156
Charlotte	2,103	753	36	25	534	717
Phoenix	6,601	2,069	31	666	1,274	1,442
Houston	9,652	2,689	28	480	2,055	2,217
St. Louis	13,276	3,493	26	986	676	2,026
Totals	400,780	255,636	64	59,467	132,512	175,947

⁹⁶ These regions for this study are based on regional transportation networks and include both the principal cities and counties surrounding each city, with one exception. In New York, all of the properties are within New York City limits.

Table 4						
Federally Assisted Housing Located within a Quarter Mile of Quality Transit						
Regional Totals		# of Units within a Quarter Mile of Rail Stations or Frequent Bus Service Based on Certain Characteristics				
Region	Total Regional Units	Units	Regional Units (%)	Elderly Designated Units (Section 202)	Units with Total Payment Below Fair Market Rent	Units with Contracts Expiring by 2014
San Francisco	26,710	23,825	89	6,660	13,492	18,075
Chicago	43,778	30,711	70	6,327	6,478	20,094
Baltimore	13,278	8,361	63	2,162	5,048	5,626
Portland	5,648	3,525	62	1,034	1,522	3,082
Denver	9,759	5,546	57	1,000	3,700	3,073
Seattle	9,328	4,992	54	1,374	2,686	4,673
Salt Lake City	2,104	1,102	52	508	532	638
Boston	38,325	19,840	52	2,548	8,280	8,535
Los Angeles	48,433	24,705	51	5,728	20,762	20,173
New York City	71,764	34,929	49	7,817	15,530	24,651
Philadelphia	20,788	9,096	44	4,214	4,902	7,258
Cleveland	15,866	6,754	43	1,587	2,300	3,530
Atlanta	10,027	3,564	36	431	1,879	2,062
Miami	13,900	4,433	32	1,914	3,024	3,717
Minneapolis/St. Paul	15,661	4,061	26	441	1,005	2,517
Charlotte	2,103	466	22	13	291	453
Houston	9,652	1,869	19	212	1,461	1,529
Phoenix	6,601	1,274	19	351	734	757
St. Louis	13,276	2,034	15	593	424	1,485
Washington, D.C.	23,779	2,614	11	974	6,099	5,653
Totals	400,780	193,701	48	45,888	100,149	137,581

B. APPROXIMATELY 176,000 AFFORDABLE APARTMENTS (69 PERCENT) LOCATED WITHIN ONE-HALF MILE OF PUBLIC TRANSIT AND MORE THAN 137,000 (71 PERCENT) WITHIN ONE-QUARTER MILE ARE COVERED BY FEDERAL RENTAL ASSISTANCE CONTRACTS EXPIRING BEFORE THE END OF 2014

When a Section 8 contract expires, the owner can decide to opt out of the government program. Several of the cities, including Boston, New York City, Chicago, and Denver, have seen a resurgence in demand for urban living, particularly near new and existing rail lines. These market pressures create the potential for many units covered by expiring contracts located in these highly desirable places to be lost.

- More than half of the 20 cities have 40 percent or more of their affordable units within a half mile of quality transit expiring (see Figure 1). Cities on the West Coast could potentially be the hardest hit, with four major regions losing more than 50 percent of apartments if they are not preserved.
- More than 132,000 affordable apartments (52 percent) within a half mile of transit have rents that are below that area’s fair market rent. Likewise, more than 100,000 apartments within a quarter mile of transit (52 percent) have rents below the fair

market rent. Often, the most important determinant of an owner's decision to opt out or remain in the affordable housing program is the level of rents that HUD allows owners to charge in relation to market-rate rents. If the rent amount is significantly below market rents in the neighborhood, there is a higher likelihood that the owner will choose to leave the program and convert the apartment to market rate.⁹⁷

As demand for living in more compact, walkable, and transit-friendly neighborhoods grows, due to economic, demographic and lifestyle considerations, preserving existing housing in these locations becomes critical, but also very difficult. Map 1 illustrates the impressive alignment of federally assisted housing units along transit corridors in the San Francisco Bay area with more than 95 percent of federally assisted units within one-half mile of transit. Yet, the map also foretells a potentially troublesome scenario for many low-income older adults currently able to live near transit as contracts covering almost 75 percent of those units near transit are set to expire in the next five years. In a city with a relatively strong housing market, such as San Francisco, property owners may have the financial incentive to opt out of the federal program, particularly if the federal program becomes more difficult to navigate.⁹⁸ If these units are lost, residents would be faced with the difficult task of finding replacement units in comparable locations.⁹⁹ A subsequent impact of the loss of this housing, as well as other affordable housing options, is the loss of the economic, ethnic, and social diversity that makes San Francisco and every city thrive.

Studies show that the premiums placed on transit-oriented neighborhoods can be quite large in metropolitan areas across the country. Some developers estimate that housing prices in walkable urban places have about a 40–200 percent premium over auto-oriented single-family housing, controlling for price range and luxury orientation of the housing.¹⁰⁰ Accordingly, transportation investments have been shown to catalyze billions of dollars of investment in development around the country. In Cleveland, the reconstruction of Euclid Avenue to support bus rapid transit lanes has been part of the investment strategy that has brought more than \$4 billion to the corridor.¹⁰¹ Portland's streetcar investment has brought more than \$3.5 billion in investment and was part of the plan to create the Pearl District with 30 percent affordable housing.¹⁰² The ability of transportation to catalyze investment dollars can be good for communities if a portion of the value created through transportation investments is captured and reinvested back into communities, ensuring that income diversity remains in these locations and preserving and renovating the affordable housing that is already in place.

97 Econometrica, Inc., and Abt Associates, Inc., *Multifamily Properties: Opting In, Opting Out, and Remaining Affordable* (Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2006).

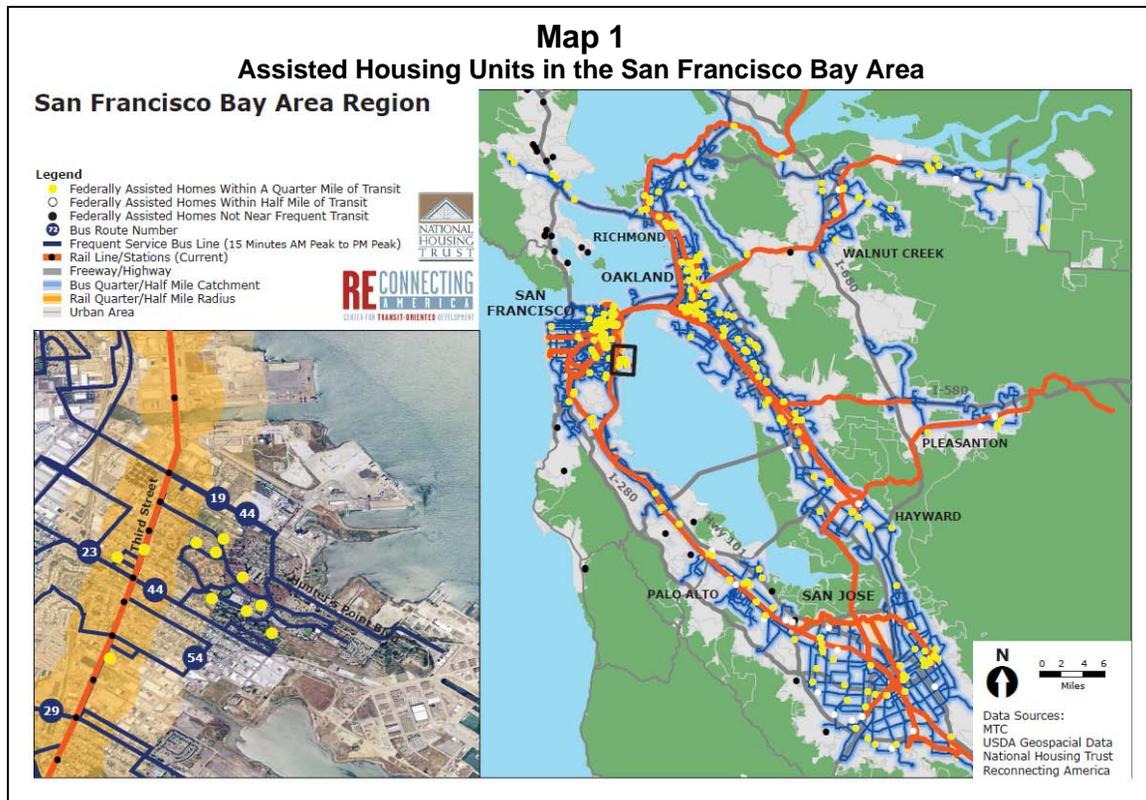
98 Nonprofit housing providers that are dedicated to providing this housing as part of their mission may not sell existing housing, but rising costs could threaten their ability to provide housing.

99 The City of San Francisco would be required to replace lost units through the construction of new affordable units in order to meet their fair share housing requirements imposed by the State of California

100 Christopher B. Leinberger, *Option of Urbanism: Investing in a New American Dream* (Washington, DC: Island Press, 2008).

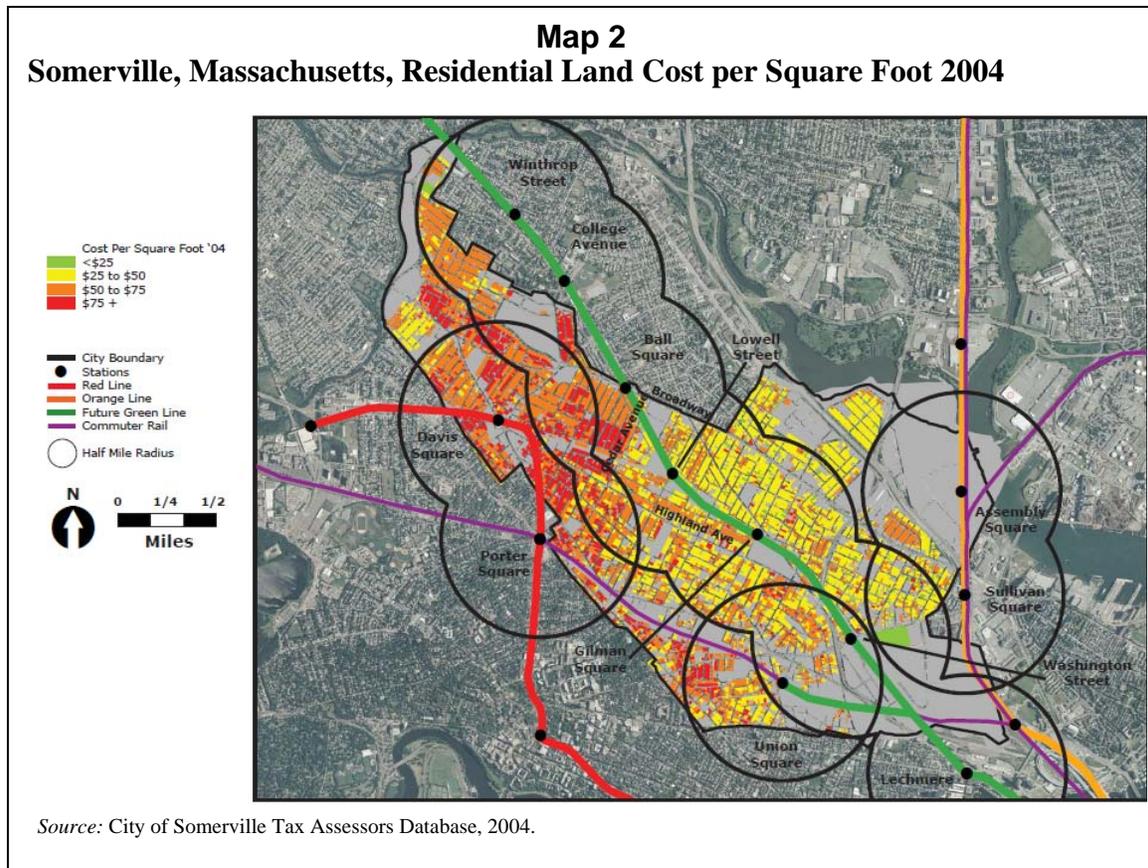
101 Stephen Litt, "Euclid Corridor Project Helps Drive \$4 billion in Cleveland Development," *Cleveland Plain Dealer*, February 10, 2008.

102 Office of Transportation and Portland Streetcar, Inc., *Portland Streetcar Development Oriented Transit* (Portland, OR, April 2008).



In Somerville, Massachusetts, for example, land near the existing Red Line subway ranged in cost from \$50 to more than \$75 per square foot in 2004, whereas in a more auto-oriented area of the city where a future light rail line is slated to be constructed, estimated land costs were between \$25 and \$50 per square foot. Map 2 illustrates both the danger and benefit of future transit expansion in this area. The neighborhoods near the expansion line (Green) are vulnerable to the same price movement that exists around the current Red Line alignment. It is possible that investment in transit in the corridor will push people out of their homes. Knowing the likelihood of that scenario, it is important that the city government and other community stakeholders take proactive measures to preserve the more than 1,100 transit-friendly units in Somerville that will be endangered once the new transit line is constructed. As a proactive measure, the Somerville Community Corporation, through the support of the Surdna Foundation, was able to work with CTOD to identify and map the challenges and opportunities for equitable transit-oriented development along the new transit corridor and outline a series of strategies that could be implemented by the city and other key community actors to both preserve existing affordable housing and ensure that new housing is affordable to a range of incomes in the community.¹⁰³

103 Reconnecting America and the Center for Transit-Oriented Development, *Somerville Equitable Transit-Oriented Development Strategy* (Oakland, CA, May 2008).



C. SUBSIDIZED HOUSING MEETS A CRUCIAL NEED FOR RESIDENTS WITH FEW HOUSING OPTIONS, BUT THE BENEFITS OF LOCATIONS NEAR TRANSIT ARE WIDELY ENJOYED ONLY WHEN TRANSIT IS ACCESSIBLE, SAFE, AND USEFUL

One fact was immediately evident during the site visits and interviews: Subsidized housing at these sites was of crucial importance to many residents. Some had endured multiyear waiting lists to get housing, and some were part of the lucky few that made it into their current housing when other sites stopped providing subsidized housing. At Colman Court in Cleveland, several residents (including two of the interviewees) were moved to that location after the rents were raised at their former building. One resident noted that her rent at the time of the interview in fall 2008 came to \$204 per month (she was able to pay 30 percent of her income), and a call to her old building revealed that 2009 rents were now \$529 per month. After her subsidy was eliminated, she would have been required to pay more than 75 percent of her income to stay at her old place, an unsustainable proportion. If her new apartment had not been available, she did not know where she would live.

It was not possible to interview those from her old building who were unable to find a spot in suitable alternative housing, but those who lose these subsidized apartments have extremely limited options. Former residents who do not have a comparable building to transition to and are without families or others to take them in will have limited options for permanent housing and may end up with nowhere desirable to go.

Similar stories were heard across the country, and the fact that residents were often happy to have housing of any kind required focused questioning to help them think about any issues that needed improvement in their buildings and neighborhoods. The majority of interviewees were happy to have a place to live, and any problems with their housing seemed relatively minor to them in comparison.

In certain metropolitan areas where efficient land use and effective transportation networks existed, residents were able to enjoy the benefits of livable communities. Those residents lived in housing that was either located near or with easy access to supportive community features, services, and other elements in their neighborhoods and regions that made their lives better.

Near-transit locations: Access to transit in compact development areas provides mobility and choice

Many residents who lived in areas near transit had a benefit: Their housing was often in more dense and pedestrian-friendly areas close to amenities and services. This combination of transit access and walkable neighborhoods provides greater mobility options for traveling in and around the area; those who are able to walk have the opportunity to have a much more active and healthy lifestyle.

One such location was in Minneapolis, where Nicollet Towers provides many of the potential advantages of a downtown location. Nicollet Towers is a federally subsidized housing development with approximately 300 apartments for older persons, persons with disabilities, and families. It is located on Nicollet Mall in a dense, compact neighborhood that contains cafes, restaurants, major department stores, and other amenities. On the day the site visit was performed, an outdoor farmer's market ran along Nicollet Mall for several blocks. The neighborhood includes a park, an art museum, places of worship, a hospital, a community college, and the city's convention center. Several nearby bus lines mean that buses come regularly to stops within a few blocks of the building—far more often than the 15-minute standard for frequent or quality transit. The Hiawatha Light Rail Line runs through downtown Minneapolis and connects that area to the airport and to the Mall of America in Bloomington, a major retail and entertainment destination. The nearest light rail station is approximately three quarters of a mile from the site.

One 83-year-old resident moved to the Towers 25 years ago, and later she sold her car and downsized to a 1-bedroom apartment after the death of her husband. She had moved from a suburban neighborhood where she had to rely on her husband to take her around by car. She expressed great satisfaction with her current location, noting that she could walk or take a short bus trip to restaurants, shopping, her church, and to Orchestra Hall to hear the Minneapolis Orchestra. She uses public transit two to three times a week, relying on the bus more than she used to, as walking has become more difficult, and takes the bus to the light rail that takes her to the Mall of America. With the passing of her husband, and now that she is older and less able to walk, her ability to take the bus allows her to maintain her independence and involvement in her community.

A 68-year-old woman noted that she uses transit every day; a 65-year-old walked to the train about twice a week and walked everywhere else that she needed to go. These three women demonstrate the potential advantages of this kind of location with several community features and services nearby. None of them were concerned about the crime levels in the area, so even though the light rail station is not within one-quarter mile, the walking-oriented environment and regularly running bus lines with stops nearby allow them to get most places that they need to go.

However, the interviews and site visits did reveal issues that residents in several metropolitan areas face in their neighborhoods and transportation options. Although well-planned, safe, thriving, transit-oriented neighborhoods such as the Nicollet Towers area offer benefits for residents, several challenges were identified in areas near transit, areas far from transit, and across regions. These issues are listed below.

Limitations can exist in areas near transit

Despite the potential advantages of living near transit, in several circumstances those advantages were mitigated by other issues. In certain areas, proximity did not allow individuals to benefit from the full potential of living near transit. These include the following:

- Nearby transit is not useful unless you can get to it;
- Transit must accommodate people with varying physical abilities and limitations; and
- Transit must take people where they need to go.

Nearby transit is not useful unless you can get to it. Colman Court is a Section 202 housing facility located on the west side of Cleveland, Ohio, that appeared to be a near-transit location on the map. Directly behind the residences at Colman Court on Madison Avenue lies an entrance to the W. 65–Lorain Rapid Transit Authority train station, which can be reached by a steep staircase to the tracks below. Although a station entrance is across a small parking lot from the housing facility, the steep staircase prevents residents and others from using it, particularly in bad weather as the entrance is unusable for those with physical limitations. There are several bus lines with stops nearby, but only one meets the study’s standard for frequent service. Although that bus stop is a few short blocks from the building, fears of crime and robberies prevent some residents from considering it. One new resident remarked that one of the first things that he learned on moving in was that the neighborhood was not safe and that he should not go out at night. Although this location is near two forms of transit, the difficult access to the train and fear of danger (whether real or perceived) at the bus stop can severely limit the benefit of that proximity.

Transit must accommodate people with varying physical abilities and limitations. In most cities, some residents had trouble catching the bus, regardless of the frequency of service. Often, those with physical limitations complained that buses would pass by them as they waited. Some felt that they may not have been visible to the bus drivers, and others theorized that bus drivers were cutting corners in order to keep to their schedules. These residents shared stories of bus drivers refusing to “kneel” buses and ease their access or simply passing by an older person with a walker. When asked if bus drivers would accommodate her by kneeling the buses for her, one Santa Monica resident responded, “They do not. I step up because I’m not in a wheelchair. I do not look as disabled as I actually am.”

For those who have been unacknowledged by a bus driver and left at a stop, bus service has proven itself more unreliable than the headways would suggest.¹⁰⁴ In temperature extremes such as a hot Miami summer or a cold Cleveland winter, waiting at a stop for the next bus to come by can present a serious challenge, especially if the bus service is not frequent.

In cities where they are available, paratransit services allow those with a disability to use a door-to-door transit service instead of the regular bus or rail system (usually limited to locations within three-quarter mile of the transit route to meet the minimum requirements of the Americans with Disabilities Act). These services fill an important role because qualified riders can travel anywhere within the service area at a much lower cost than using a taxicab or other livery service. This flexibility of service is not without limitations: The trip often must be scheduled at least 24 hours in advance, and the small buses and vans often carry several persons on their trips; one must wait for the return trip so an appointment at the doctor's office can become an all-day journey. Although these services come with a higher cost in terms of public transportation expenditures, such services are necessary for those who are not capable of using the other forms of transit.

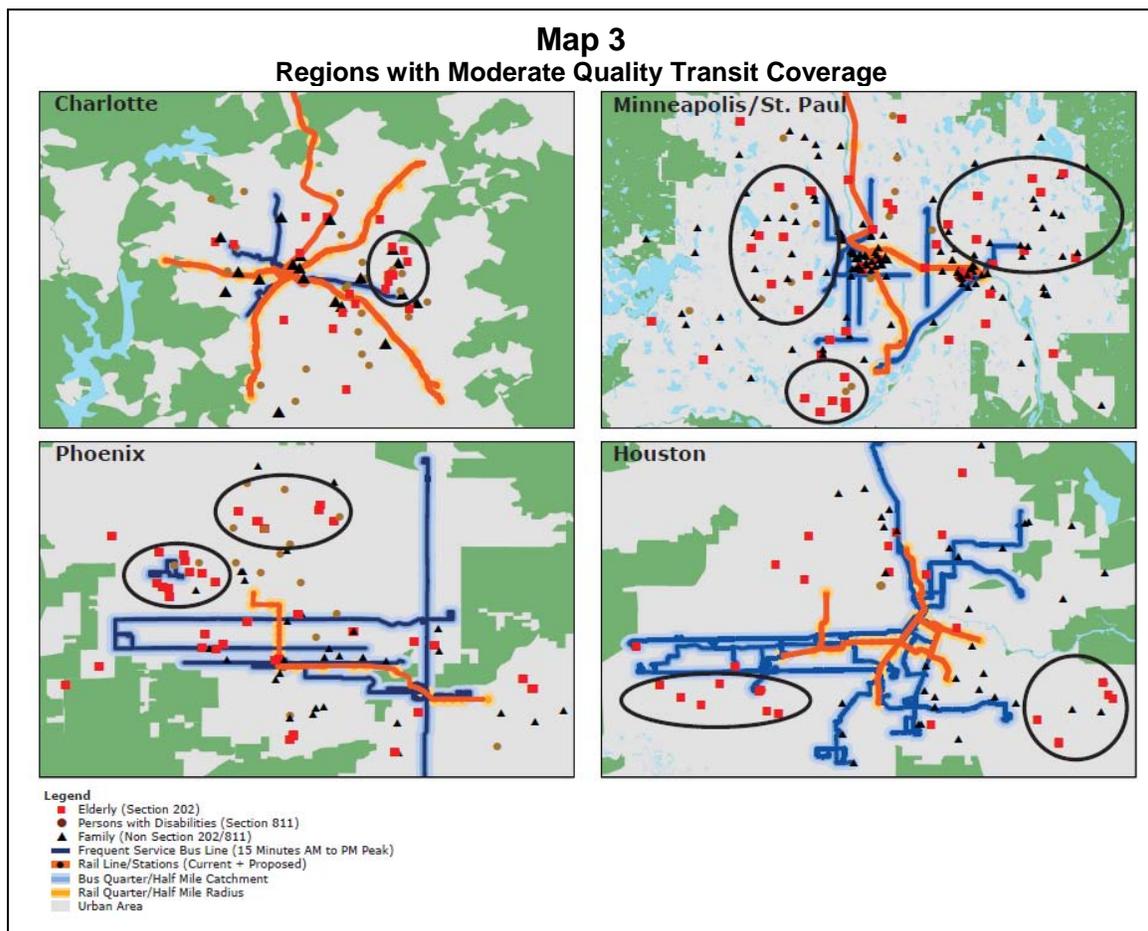
Transit must take people where they need to go. Transportation networks with significant gaps make certain areas off limits to transit users who have no other ability to get to those destinations. As a result, many respondents expressed a desire for more door-to-door service. Providing door-to-door transportation for all transit users is not possible because of high costs, but transit must enable as many users as possible to get to their desired locations. This challenge requires that transportation planning take the needs of all users into account and provide a range of services and options that allow all users to get where they need to go, for jobs, shopping, and other trips. In addition, useful transit connections can help visitors reach their family and friends who live in these buildings.

Residents of Summerwood Commons in Euclid, Ohio, live just outside of Cleveland and have a bus stop in front of the complex on Euclid Avenue, which is somewhat useful for those who can safely navigate the hillside that lies between the entrance and the bus stop. According to residents, the bus service is helpful for those who are headed down Euclid Avenue toward downtown Cleveland, but those who need to go elsewhere in the city have a much harder time. The interviewees did not believe that this posed a large problem: One resident quoted an old axiom among Cleveland residents that “if you can just make it to Euclid [Avenue], you can go anywhere,” but all three interviewees at that site had alternative forms of transportation to get to destinations that are not on Euclid Avenue, including regular trips for jobs, shopping, church, and visits to family and friends. People who need to go somewhere along the main line are served, whereas others can be shortchanged. Planners must negotiate these challenges and develop transportation networks and zoning that provide the connections to services that people need.

Mapping analyses provide useful visualizations of the transit service gaps that exist in metropolitan regions and provide visual suggestions on how these gaps can be filled in regions to better serve affordable housing residents as well as other residents. They also complement findings from the interviews conducted.

104 Headways are the time between buses. A 15-minute headway means the buses come every 15 minutes.

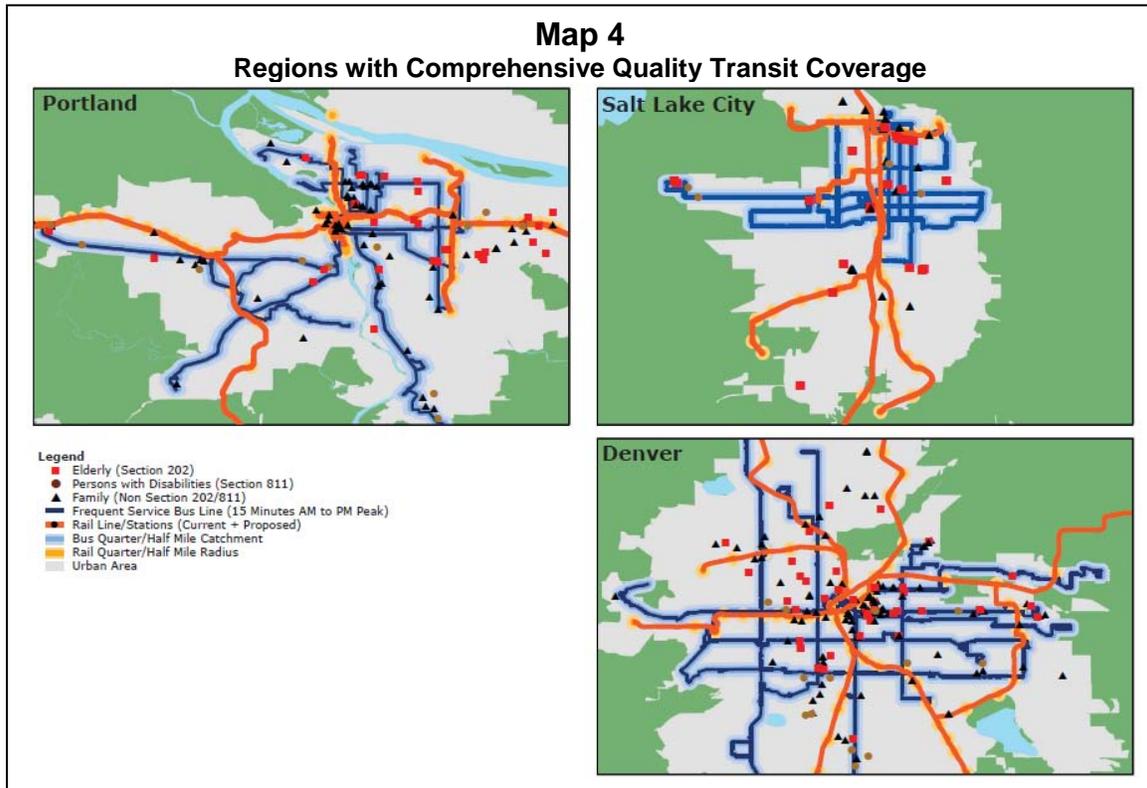
Many senior housing buildings evaluated in the mapping exercise are located far from reliable transit options, at the periphery of the region, far away from destination-rich city centers and major corridors. Map 3 displays examples in the four regions of Charlotte, Minneapolis/St. Paul, Phoenix, and Houston. As the map illustrates, the central downtowns of these regions have good transit coverage, whereas the periphery often has moderate route service and may include some express buses for commuters. In each city, encircled clusters of red squares representing Section 202 units can be seen outside of the quality transit corridors. In Phoenix, there is a cluster just outside the reach of what is known locally as the Glendale circulator in the westernmost oval. Amending service routes or improving placement of future housing units on this bus line would help provide mobility to people who live in them.



In comparison, the regions illustrated in Map 4 have more comprehensive regional transit coverage such as Portland, Salt Lake City, or Denver (see Appendix C in the appendix volume for larger maps). These regions are rapidly growing their transit networks and have put bus networks in place to serve their population quite adequately. Denver has a number of units outside of its core, but there are more units located on high-frequency transit corridors. The high-frequency corridor is generally an indicator of commercial corridors with many destinations and services located along them.

In comparing the percentage of all assisted units within a half mile of quality transit between Map 3 and Map 4, the regions with moderate transit coverage (Map 3) range from

having 28 to 38 percent of their units located within a half mile of transit. In places with good coverage (Map 4), that number rises to between 66 and 75 percent. Cities with larger, more established transit networks such as Chicago, Boston, and New York City are also good examples, but are in a class by themselves. Most cities do not have the heritage transit networks in place from which to build and an existing density of housing that provides ridership and revenue to support operation and maintenance of the transit system.



Regionwide: Opportunities exist for filling transit-service gaps

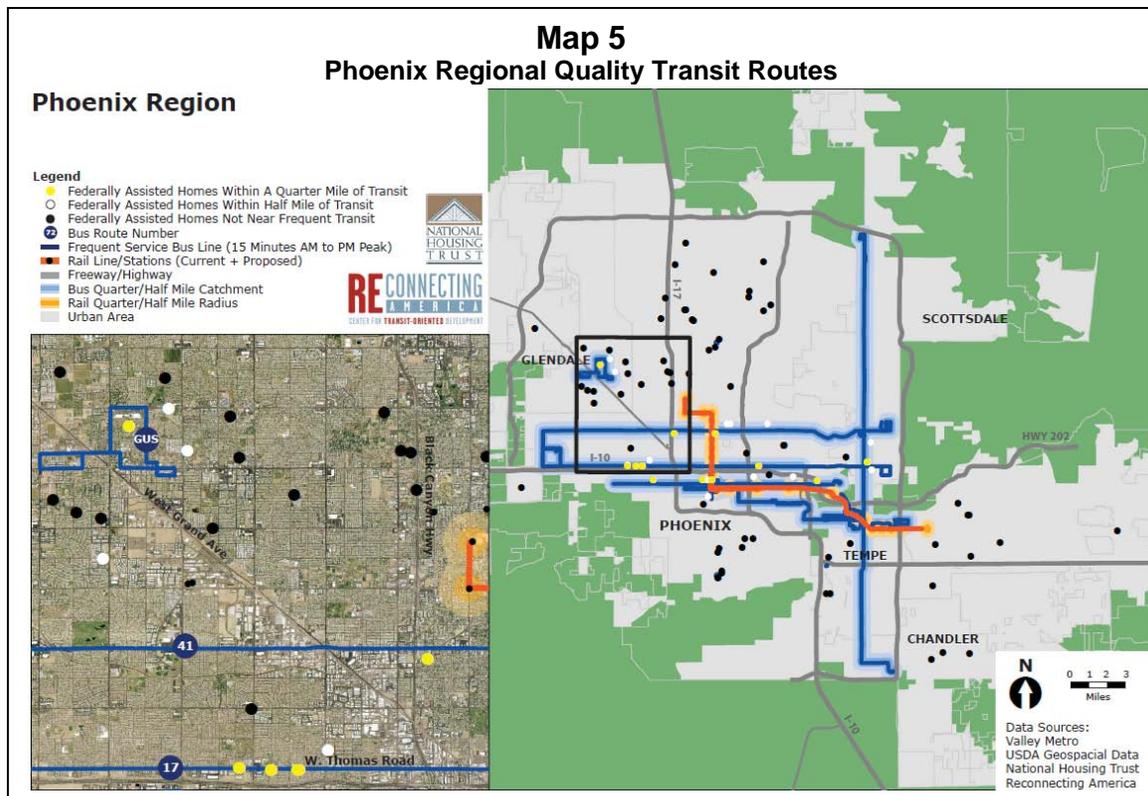
The mapping exercise illustrates not only the numbers of affordable units located within a half mile and a quarter mile of transit but also the pockets of affordable housing where people are not currently being adequately served by transit. However, the fiscal and operational challenges that transit providers face in providing efficient and accessible transit in places where land use is more dispersed remain. This reality affects the travel patterns of older Americans who live in rural or suburban settings. Of nondrivers age 65 and older with limited access to public transportation, 61 percent stay home on a given day because they lack transportation options. In comparison, 43 percent of older nondrivers living in more densely populated neighborhoods with good public transit stay home on a given day.¹⁰⁵

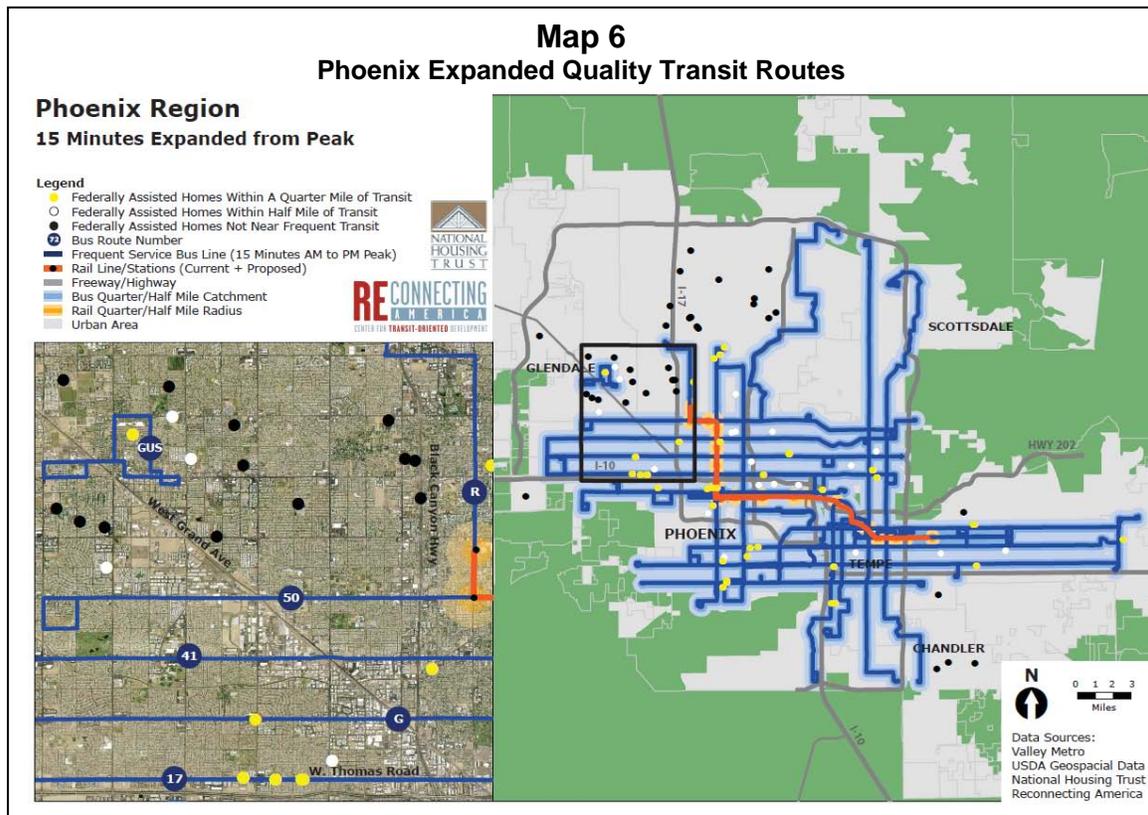
Through analysis of the regional map for the city of Phoenix, we can conjecture how a combination of community advocacy on behalf of transit riders, increased funding in bus transit, and a reallocation of transit funds could have dramatic impacts on the day-to-day

¹⁰⁵ Linda Bailey, *Aging Americans: Stranded Without Options* (Washington, DC: Surface Transportation Policy Project, 2004).

mobility choices for older adults. In Map 5, the blue lines represent the bus lines that currently have 15-minute headways or better during the course of the day between peak periods in the Phoenix region. Map 6 represents the increased bus lines that would become available to individuals during the off-peak hours (noncommuter hours) if the headways were improved from 30 minutes to 15 minutes or shorter mid-day, allowing greater mobility for seniors and citizens wanting to run errands or engage in outside-the-home activities during the day.

The creation of more compact and dense nodes of activity along the bus routes could provide additional attractive destination points and increase ridership. Additional revenue from new riders or larger funding from governments could allow transit providers to improve service by such means as reducing the wait time between buses, providing attractive and weather-proof bus shelters with benches, and introducing real-time arrival information to allow riders to know when the next bus is coming.





A variety of programmatic and policy approaches can be introduced at the federal, state, regional, and local levels to better respond to the diverse challenges occurring in different community contexts. Fostering thoughtful and effective approaches requires comprehensive planning and a realistic approach to accommodating the issues and challenges that older adults are facing in the places they live.

As an example of a best practice, and related to the Phoenix discussion above, some cities have developed systems to better communicate and inform residents about bus service frequencies. Recognizing the importance of bus service as a critical transit mode for many people, some cities have their frequent bus service networks mapped out and branded like rail service. The cities of Denver, Minneapolis, and Portland have 15-minute service networks that operate with that frequency all day (see Appendix C in the appendix volume for maps). This allows people to travel more freely, as they can move about the region with more freedom, knowing that they will not have to wait too long for the next bus. Frequent and reliable service is the best way to attract new riders.

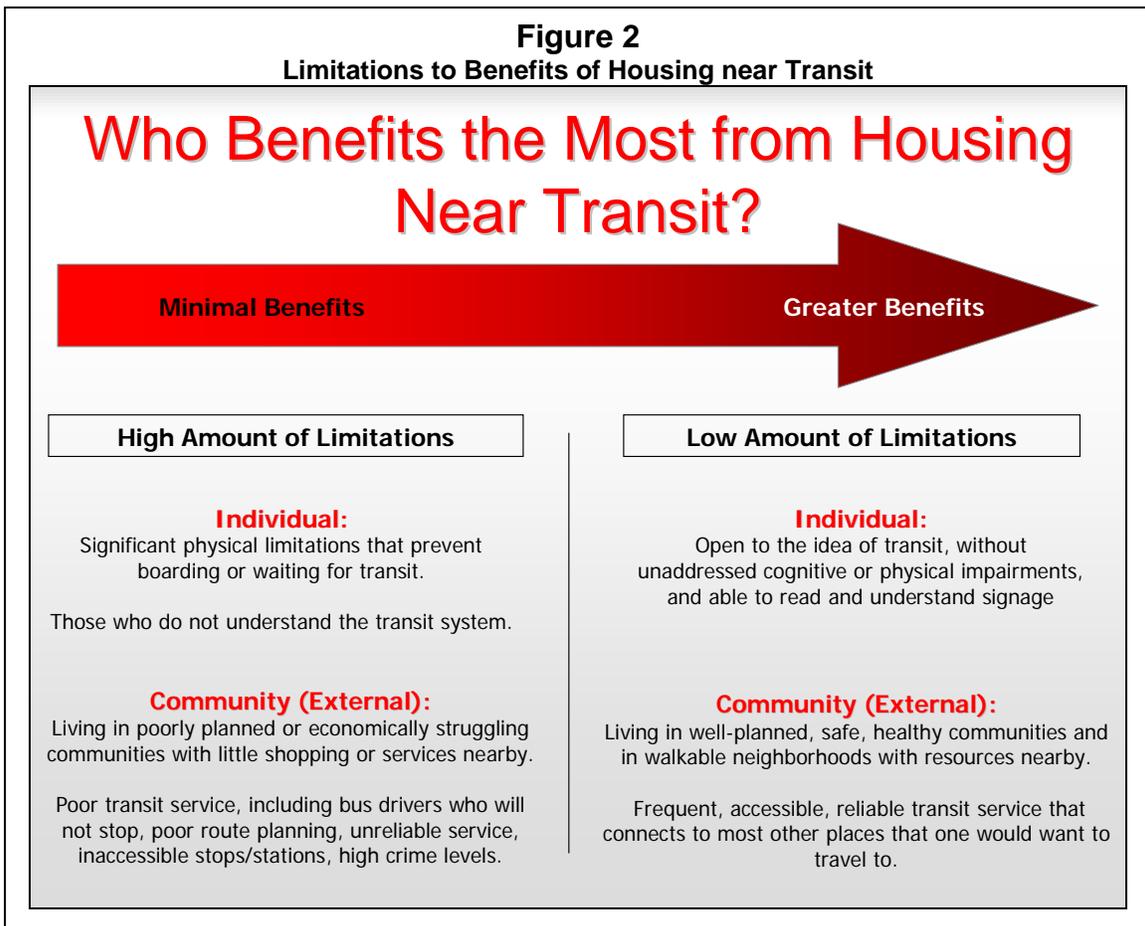
Recognizing the importance of bus service as a critical transit mode for many people, some cities have their frequent bus service networks mapped out and branded like rail service.

Limitations in areas far from transit: Losing mobility means losing independence. Residents without the ability to drive or access to a car through a friend or relative were isolated in many locations, especially those that were far from transit. Structural issues, including poor sidewalks, unsafe intersections, and heavy traffic, can make walking difficult. A lack of shopping, recreation, and other amenities, often exacerbated by fear of crime, can further reduce residents' desire to walk around their neighborhoods. Poor access to transit can prevent access to other parts of the city and region. Physical and mental disabilities can further limit mobility. Any combination of these factors can cause an affordable housing resident to become isolated in his or her own building and largely cut off from the outside world. The interviewees were living in apartments that met their shelter needs, but those without disabilities who were able to move easily and safely within their neighborhoods and cities had more choices and were able to lead more active lives. When transit options meet the needs of older people, it makes it easier for all to maintain their independence.

Who benefits from nearby transit?

The site visits and interviews revealed that there were key differences between those who benefited greatly from their locations and others who did not. Often, the maps that showed that distance from transit told only a part of the story, as many factors determined whether a particular resident was likely to benefit. Some of these factors were individual limitations, such as the presence of physical problems that made it difficult or impossible to get to a transit stop, or confusion or intimidation caused by the idea of learning how to use a transit system. Some of these factors were external factors that were related to land use, the quality of the local transit system, and the safety of the neighborhood. People who had fewer of these limitations were more likely to benefit from the locations.

Note that in well-planned communities, the location of the nearby transit was beneficial not only because of the access that residents had to the bus or rail system, but also because these neighborhoods allowed residents to walk to nearby shops, parks, and other amenities in their neighborhoods—these were places with useful resources nearby and easy transit connections to resources elsewhere in the metropolitan area. When combined with a reliable and accessible transit system and a neighborhood where residents feel safe walking the streets, these factors provide a neighborhood where residents can fully realize the potential benefits of locations near transit. Figure 2 displays the factors that maximize (or minimize) the benefits of nearby transit.



Individuals can have limitations at the individual level and at the external or community level. On the individual level, one can have physical limitations that prevent using transit or that can make a transit system indecipherable. This could be because of language difficulty, physical limitation, or some other problem that prevents them from physically accessing transit or understanding how to use it. If these limitations are addressed and individuals have an open mind about using transit, they will find locations near transit to be much more beneficial. Services can be provided to help potential users of transit, including the posting of easy-to-read signs and provision of information (in multiple languages if necessary). Furthermore, if the ramps, entrances, and sidewalks are well designed and in a good state of repair, many of the potential problems resulting from a person’s physical limitations can be reduced. The individual’s experience then reflects the right side of Figure 2, with fewer individual limitations and greater benefits.

A more complex set of issues and solutions shapes those external limitations that affect an older person’s ability to benefit from affordable housing near transit. If individuals are in a neighborhood or community that has poor walking or transit connections between housing and places they need to go, they are limited. If shopping, banks, parks, doctors’ offices, churches, government buildings, and other services and amenities are difficult to get to, typical older residents are isolated from the things they need, and their location is

not beneficial. Good planning practices and the development of quality transportation networks can help address these issues as they help create more advantageous locations and more livable communities. In communities that are struggling economically, city and regional plans with goals of community revitalization should incorporate the needs of older adults and recognize the efficiency of providing a variety of transportation connections between housing and community resources. Together, these are part of a comprehensive strategy to address the needs of all members of the community.

The second set of external limitations deals with transit specifically. Transit service may not meet the needs of older persons if the system has unreliable service, routes that do not go where they need to go, and bus drivers who are not trained to stop for or provide the accommodations to help those who need assistance to board. Furthermore, if transit stations are not easily accessed because of poor design, poor condition, or high crime levels that make older persons afraid to use them, then the transit system fails to meet the needs of many.

Good planning practices and the development of quality transportation networks can help address these issues as they help create more advantageous locations and more livable communities.

There is a tie-in between all of these issues: By developing a regional transit system that meets the needs of individuals, as part of a well-designed, safe, economically stable, sustainable community that provides a range of transportation options for residents of all ages, many of the potential limitations are addressed. A community must also have housing options that are affordable to the entire range of incomes and are appropriate to the physical needs of older adults and others. Without all of these pieces, there are no guarantees: Several near-transit sites are missing key elements, and those areas are not currently ideal locations for housing. These areas would need an investment of resources to become more livable communities. Addressing these issues will move individuals and their communities from the left-hand column to the right in Figure 2, reducing limitations and increasing the benefits. In communities that provide greater benefits and do not have these limitations, policymakers must ensure that housing affordability is not lost.¹⁰⁶

This study has investigated subsidized housing to focus on the needs of older adults with low incomes. While subsidized housing meets an important need and there are possible benefits to living near transit, the housing must be maintained as affordable housing and the external limitations to benefiting from living near transit must be countered. In places where all of these things are accomplished, local residents of all incomes, including those

106 These lessons come from 30 interviews and 10 site visits in five metropolitan areas. These sites were chosen for the case studies because of their proximity (or lack of proximity) to transit, and the cities were chosen to represent a range of different regions, transportation networks, and economic conditions. The respondents were chosen to represent different perspectives across the age range of those 50 and older. Despite these surface-level differences, many of the same themes and issues emerged in different conversations and in different locations. These themes are referenced in this section, and they influence our policy recommendations. Although case studies are not easy to generalize to the larger universe of all communities, the themes that we discuss in this section were observed across these metropolitan areas. Although it is likely not an exhaustive list of the potential limitations, these are some of the issues that prevent older adults from enjoying the full benefits of housing near transit and TOD.

of low income, are able to reside in livable communities. There is a range of policy recommendations that can help create communities with widespread benefits for those of all ages and incomes.

VI. POLICY RECOMMENDATIONS

The following three policy areas must be addressed at the federal, state, and local levels.

- **Preservation of existing affordable housing;**
- **Greater integration of transportation and land use in policy, planning, and implementation efforts; and**
- **Improvements and greater investment in transit.**

The following specific recommendations are intended to create and help save affordable homes in transit-rich neighborhoods that could otherwise be converted to housing with much higher rents than the current older occupants can afford.

POLICY FOCUS 1: PRESERVATION OF EXISTING AFFORDABLE HOUSING

A. National and State Preservation Strategies

The federal government must continue to fully fund the project-based Section 8 program

For federally assisted housing to stand the test of time, the federal government should act as a reliable partner and must maintain its commitment to affordable housing by reassuring property owners and the affordable housing industry that housing subsidies will continue. HUD's FY 2010 budget and supplemental funds from the American Recovery and Reinvestment Act provide funds for the renewal of these contracts through FY 2010, and this funding should be maintained in the future.

Provide adequate funding for the Section 202 program and provide flexibility in the use of funds for the rehabilitation of aging properties

Although the Section 202 program represents a very successful model of partnership between nonprofit housing developers and the federal government, the program faces many challenges, including underfunding and aging properties in need of rehabilitation. Despite significant demand for affordable senior housing and an aging population, advocates must fight each year to maintain the level of Section 202 appropriations. According to a January 2006 study done by AARP, there are 10 eligible applicants for every Section 202 apartment available.¹⁰⁷ Funding has been insufficient to meet the demand for this housing. In 2008, Congress appropriated \$629 million for new Section

¹⁰⁷ AARP, *Developing Appropriate Rental Housing for Low-Income Older Persons: A Survey of Section 202 and LIHTC Property Managers* (Washington, DC, 2006).

202 construction and project rental assistance, enough funding to build fewer than 4,000 new units—or half as many units produced annually during the mid-1990s.¹⁰⁸

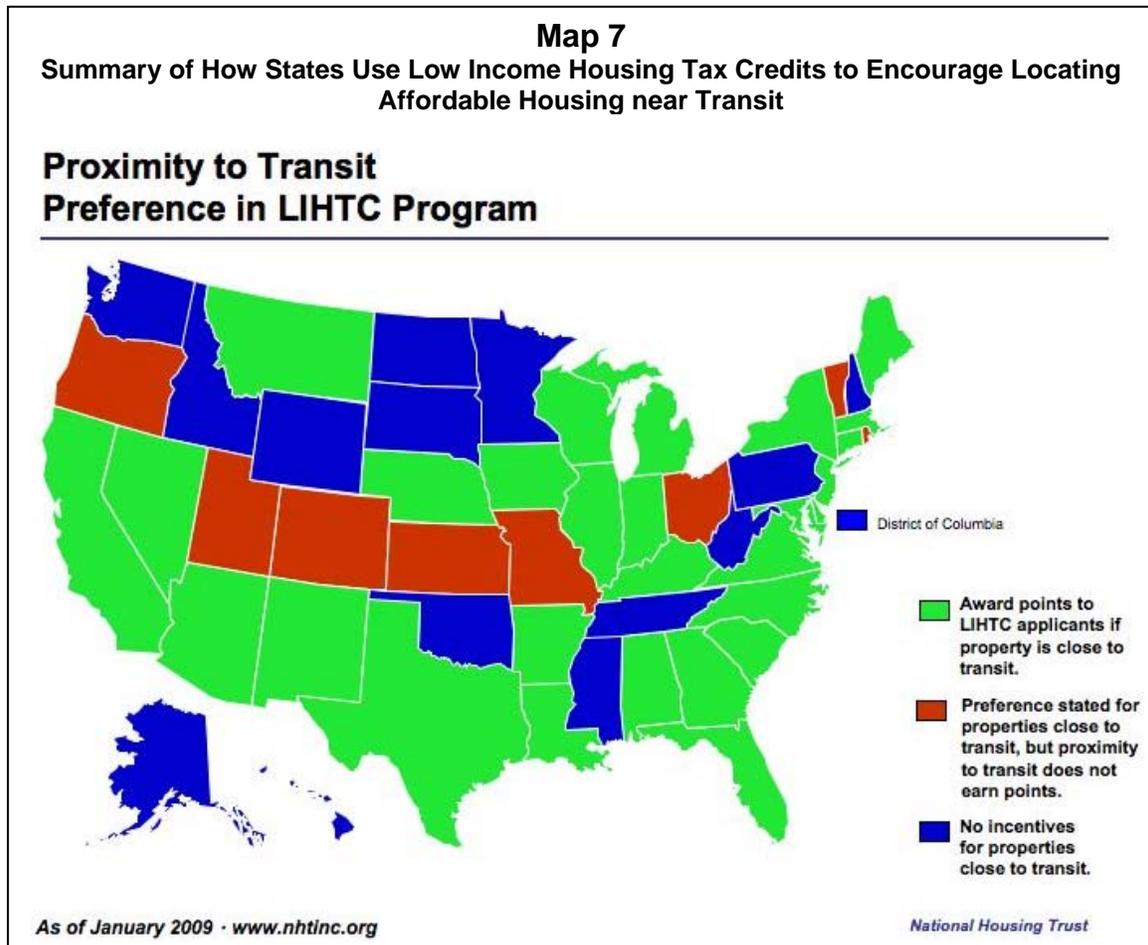
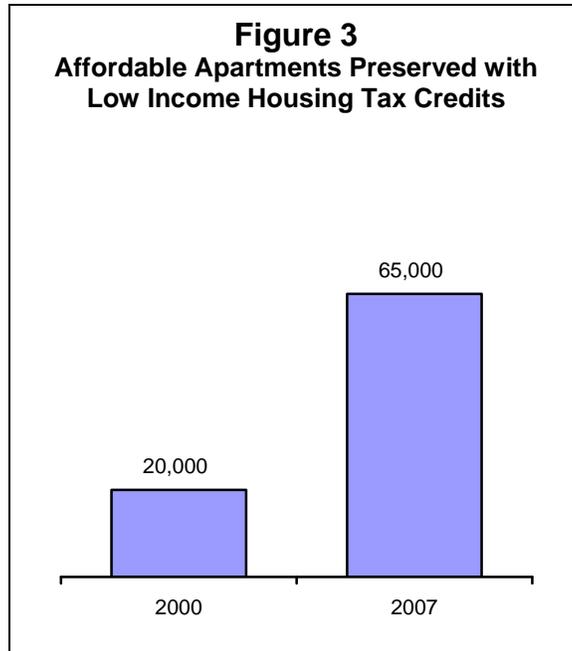
Much of existing Section 202 housing also needs attention. Older Section 202 properties are in desperate need of repair, rehabilitation, or modernization. As residents age, funds are also needed to improve services, including adding assisted living services. Reform of the Section 202 program is needed to make it possible for organizations to recapitalize and preserve existing properties; to bring older properties up to current accessibility, energy efficiency, and local building codes; and increase the funding available for supportive services for frail and aging residents. Limited federal funding has left many properties with no source of preservation financing, placing communities and residents at risk. Legislation is also needed to simplify the refinancing process to encourage rehabilitation and preservation of older Section 202 properties, and to give priority in allocating rehabilitation funding to projects with expiring Section 8 contracts that are in greatest need of rehabilitation or at greatest risk of loss or conversion because of their proximity to public transportation.

State housing finance agencies should allocate resources toward preserving affordable housing in transit-rich neighborhoods

The main resource for affordable housing preservation is the LIHTC. Over the past decade, state and local governments have increasingly devoted LIHTCs to preserve and improve housing that was at risk of affordability loss or from deterioration. These tax credits have attracted billions of dollars in private sector investment in the rehabilitation of federally subsidized housing. Figure 3 demonstrates the growth in the number of units preserved with tax credits nationwide.

Simultaneously, states across the nation are increasingly using their tax credit allocation plans to create incentives for locating affordable housing near transit. A number of states award points to LIHTC proposals that are within close proximity to transportation services as part of the competitive scoring process for awarding tax credits. Several others indicate preferences for developments with access to transit systems (see Map 7 for summary). Some states link their tax credit allocation plans with their smart growth strategies. For example, New Jersey offers strong incentives for developments located within “transit villages,” part of the state’s smart growth initiative designed to bring housing closer to public transit. Other states target access to transit to particular types of developments; Florida requires all single-room occupancy developments funded with LIHTCs to be within one-half mile of public transportation.

108 National Low Income Housing Coalition, *Advocate’s Guide to Housing in Community Development* (Washington, DC, 2008), 152.



B. Local Preservation Strategies

Cities should develop acquisition funds, especially for properties near transit

Acquisition funds address a major challenge facing affordable housing providers. Mission-oriented developers need quick access to below-market financing to cover predevelopment and acquisition costs so that they can hold at-risk properties while they seek permanent financing. This is especially true in high-cost, transit-rich neighborhoods where significant resources are required to purchase affordable housing.

To solve this funding shortfall, some cities are creating acquisition funds and following a successful model of public–private–nonprofit collaboration. In Denver, the John D. and Catherine T. MacArthur Foundation is helping establish a \$15 million TOD fund. It will assist affordable housing providers in acquiring at-risk affordable housing within one-half mile of existing and new rail service and a quarter mile of frequent bus routes. The TOD fund is a partnership among the City and County of Denver, Enterprise Community Partners, and the Urban Land Conservancy. Likewise, the City of Los Angeles and Enterprise Community Partners recently announced a new \$100 million affordable housing fund called the New Generation Fund. The fund was created through a partnership of the City of Los Angeles and a consortium of banks, financial institutions, foundations, and community development financial institutions. The city and various foundations committed \$14 million to serve as a top loan loss reserve. This allowed private lenders to invest in the fund on preferential terms. The city has indicated that its top priorities for the fund are TOD and preserving subsidized properties with expiring contracts.

Existing resources, such as housing trust funds, can also be directed toward this purpose or expanded to meet this need. As example, Charlotte, North Carolina, devotes a portion of its housing trust fund to acquiring existing units within market-rate developments and writing down the cost of the unit to preserve affordability for moderate-income households.

States and localities should develop “early warning systems” with data on expiring federally subsidized properties in order to keep track of at-risk housing and allocate resources appropriately

Stakeholders should be convened regularly to share this information and discuss strategies for saving at-risk housing. As an example, the Cook County (Chicago, Illinois) Preservation Compact consists of real estate, finance, philanthropic, nonprofit, and governmental leaders who have joined forces to stem the loss of affordable rental housing. The Preservation Compact is led by the Urban Land Institute Chicago and funded by the John D. and Catherine T. MacArthur Foundation. Included in the effort is a data clearinghouse that will analyze and regularly disseminate information with government agencies, communities, interest groups, and nonprofit and for-profit developers of affordable rental housing. The Preservation Compact will use the data to provide early warning of properties at risk of leaving the affordable rental stock. Property and neighborhood data that can and should be included in such clearinghouses are the nature of the housing subsidy, the terms of the government contract, ownership status (i.e., for-profit vs. nonprofit), the property’s contract rents in relation to the area’s market rents, the population served, and neighborhood economic characteristics (i.e., poverty rate, job growth, etc.).

POLICY FOCUS 2: GREATER INTEGRATION OF HOUSING, TRANSPORTATION, AND LAND USE IN POLICY, PLANNING, AND IMPLEMENTATION EFFORTS

A. National and State Strategies

Policymakers at all levels of government must integrate transportation and land use planning when setting criteria for funding in support of preservation of affordable housing, the development of new housing, and investment in transportation

Funding allocated from the federal and state levels should go to communities with a demonstrated commitment to developing in smarter, more sustainable, and more equitable ways, ensuring the availability of housing affordable to individuals and families of all incomes, near public transit and jobs. Recipients of federal funding for new transit starts or other transportation planning initiatives should demonstrate a strategy to preserve existing affordable housing near transit and to include new affordable housing as part of new development around planned transit centers. Future investments in affordable housing, including Section 202 housing, should be made strategically, with a preference for sites that maximize benefits for residents. Resources to support these efforts should come from a variety of sources beyond housing, possibly including grants for infrastructure upgrades or monies from cap and trade legislation that supports land use and transportation investments to reduce greenhouse gas emissions.

Metropolitan planning organizations must receive flexible funding from the federal and state levels so that they can play a proactive and responsive role in encouraging supportive land uses that optimize transit investments

The federal government should empower metropolitan planning organizations and other local entities to address their transportation and development issues by providing flexible funding that allows them to be responsive to different issues and challenges as they arise. This system will reward communities for developing in smarter and more sustainable and equitable ways. Performance measures can include the ability of regions and jurisdictions to reduce energy use and greenhouse gas emissions along with ensuring the availability of housing affordable to people of all incomes, near job centers and public transit.

B. Local and Regional Strategies

Local and regional policymakers must institute needed zoning changes and provide a range of incentives along a transit corridor that facilitates the development of more compact, mixed-income, and mixed-use development

Cities and regions can employ a range of planning and policy tools to encourage TOD that is responsive to the conditions and needs in a particular place. Cities can create or update planning processes such as general plans, specific plans for TOD zones, housing element plans, and overlay zones to create a supportive policy environment for TOD, laying out a vision and identifying priority areas for equitable development near transit. Other key policies include zoning, parking requirements, and inclusionary housing ordinances that serve as critical determinants in the success and feasibility of providing affordable housing near transit.

Increased density, mixed-use development, and complete streets that serve all users can increase the cost effectiveness of improvements to service and help maximize ridership.

However, increased ridership cannot be expected to pay for improvements to service given that operating costs of the best bus service are subsidized. Potential efficiencies over the long term will be found in comparison with other services given that the cost per trip on a fixed-route bus is much lower than providing trips via paratransit.

Financial tools must be targeted to transit zones to preserve and create affordable housing near transit

Cities have the ability to institute policies to protect against renter displacement so as to preserve existing affordable housing near transit. Through policies such as condominium conversion controls, which restrict the number of rental properties that can be transferred to for-sale properties, and first-right-of-refusal laws for tenants and nonprofits, which give renters or nonprofit housing providers the ability to purchase key rental properties before they go on the market, cities can play a more proactive role in preventing displacement and the loss of affordable rental housing near transit.

Cities also have the ability to target resources, such as those generated through tax increment financing, to support the preservation or development of affordable housing near transit. They can also waive or reduce impact fees associated with development that can help reduce the overall cost of producing affordable housing.

POLICY FOCUS 3: IMPROVEMENTS AND GREATER INVESTMENT IN TRANSIT

A. National and State Strategies

Increase federal funding for alternative transportation

Our national transportation policy has barely changed since the 1950s, when gas was 20 cents a gallon, and President Eisenhower launched the interstate highway system. Today's transportation environment requires new strategies and tools so that policymakers and leaders have the resources to respond to a new set of challenges and goals. These include reducing greenhouse gas emissions and our reliance of oil, providing mobility options for people who either cannot or do not want to rely on an automobile to get where they want to go, fixing our crumbling infrastructure, and creating economic opportunity for people looking for good-paying jobs. As it currently stands, 80 percent of federal transportation dollars are allocated toward highways and 20 percent to alternative transportation modes. A shift of priorities and resource allocation would allow the creation of a transportation system that meets the demands of the 21st century by providing cleaner and healthier transportation options, including safe streets for walking and biking, that also foster economic growth and more sustainable communities. The authorization process for federal surface transportation funding in 2009 presents an opportunity to reexamine and shift spending priorities to better match the transit needs. Thirty-three states do not allow the use of gas tax funds for transit, which increases the pressure on other funding sources.

The Federal Transit Administration's Section 5310 program provides funding that allows nonprofit social service and some public agencies to purchase accessible vehicles to serve older persons and those with disabilities where existing transportation is unavailable, insufficient, or inappropriate. Additional funding for this program would enable more

services to be provided to older adults in areas that are, by definition, isolated and lacking in service.

B. Local and Regional Strategies

Expand local and regional financial mechanisms for providing local financing for transportation

There has been an increased interest in building fixed-route transit service including commuter rail, heavy rail subways, light rail, streetcars, and bus rapid transit. Most major cities in the country are looking at ways to increase ridership, and many have raised money by increasing existing funding in order to step up construction on planned rapid transit networks.

Cities can redirect current funding priorities or implement dedicated revenue enhancements, including sales taxes, property taxes, impact fees, tax increment financing, and other methods, to increase funding for transit networks. In fact, many cities—including Houston, Denver, Salt Lake City, Minneapolis/St. Paul, and Charlotte, which are examined in this report—have recently taken the initiative to raise money to expand their networks much faster than the typical one line at a time approach employed in many regions. This has also doubled as a strategy for channeling regional growth as well as addressing issues of transportation choice.

Denver, Salt Lake City, and Houston have passed measures in the past four years to construct multiline rail networks. Other cities have stepped up planning without sales tax increases. Houston plans to build five new light rail lines, while Portland has built four new light rail lines and a downtown streetcar line to complement its bus service over the past 20 years. Portland currently has three lines in planning and two under construction in addition to the five existing fixed-guideway lines, showing how expansion over many years is possible.

Other cities such as Baltimore, Miami, and Cleveland are slowly expanding their transit networks. So far, these cities have planned their expansions but have fallen short of acquiring sufficient funding from the federal government or at the local levels to implement the plans. For example, Baltimore has estimated that it will need \$12 billion to complete its long-term transit expansion plan, which calls for 66 new miles of fixed-guideway transit as an expansion to the subway, light rail, and commuter rail that already exists in the region.¹⁰⁹

Where sales taxes and other potentially regressive revenue enhancements must be used, communities need to ensure that investments address the needs of those affected by the taxes, including persons with low incomes and older adults, in addition to middle-income commuters. While these funds allow for the expansion of rail networks, governments can allow this funding to be used for other expenditures that ensure that all users benefit. Other uses include “complete streets” policies that provide safe access for all users within the TOD, providing increased daytime and evening frequencies on routes serving the

¹⁰⁹ Baltimore Regional Rail Plan Website. Accessed August 19, 2008. <http://www.baltimorerailplan.com/>

stations for older adults and others who may not travel during rush hour, and funding neighborhood circulator routes.

Jurisdictions must focus a portion of their transit resources on developing more comprehensive multimodal transit systems as expanded access must be provided for TOD

By focusing on connecting destinations and corridors and filling in identified service gaps, transit providers and local and regional planners can create a transit system that gives people efficient mobility options other than their cars. Expanding transportation frequency and providing new service on key corridors with the appropriate transportation mode would go a long way to connect people with important destinations such as hospitals, grocery stores, and community centers.

To that end, a successful regional transportation strategy to employ is to connect major destinations and commercial corridors to each other with quality transit, including bus, bus rapid transit, light rail, and streetcars. The more comprehensive and dense the transit network, the more opportunities there are for greater regional and local connection of existing neighborhoods, particularly affordable senior and family housing. Local and regional policies should also focus on mechanisms for enhancing the value of these attractive locations by improving transportation options, including improved walking and biking access, to better serve existing and new residents, while at the same time promoting and supporting more compact and walkable development in these locations to build their ability to foster a transit- and pedestrian-oriented lifestyle.

...a successful regional transportation strategy to employ is to connect major destinations and commercial corridors to each other with quality transit, including bus, bus rapid transit, light rail, and streetcars.

Although service in outlying areas is often poor, increasing bus frequencies in low-density areas is rarely efficient or politically palatable. Solutions could include neighborhood circulator routes that can increase bus service for anyone in the neighborhood and specifically benefit the 50+ population. Circulator buses could regularly travel from bus and rail stops on major routes to important locations such as grocery stores. Other solutions may lie in vouchers for reduced fare taxis or volunteer driver programs, including government grants to nonprofits to be used to refund volunteer drivers for their out-of-pocket expenses.¹¹⁰

By sharing data and technology, analyzing demographic trends of where people live, work, and play, integrating activities where appropriate, and working together with other programs, transit providers and local governments have the opportunity to create a multimodal system that runs efficiently, does not duplicate efforts or leave gaping service

110 The federal reimbursement rate may also be an issue: The rate for charitable driving is only 14 cents a mile compared with 58.5 cents per mile for business-related driving.

holes in the transit network, and provides a level of service that gives people a viable and affordable alternative to their automobiles.

Transit providers and municipalities can also do a better job of advertising and marketing available transit services to help attract new riders. Travel training provides individual instruction for older persons and others that enable them to use transit independently. Having resources set aside to assist transit providers in setting up more efficient, useful, and attractive information systems for riders is an important consideration for the next transportation reauthorization bill and for state and regional agencies when thinking about their operating budgets.

Jurisdictions and transit authorities must ensure that nearby transit is accessible

Areas near transit could be made more pedestrian-friendly and more walkable with attention to the design detail necessary for older users (e.g., avoidance of brick sidewalks that settle and form dips and bumps that are difficult for aging eyes to identify). “Complete streets” policies enable all users to safely use a roadway and should be implemented in these areas. In areas near transit, these could include sidewalk construction and maintenance and traffic calming to lower speeds of any major thoroughfare that serves to cut off residents from a transit station. Another way to increase accessibility is through upgrades to rail stations, including the installation of working elevators; improvement of bus stops by adding more stops with shelters and park benches; and through the implementation of accessibility upgrades to buses and trains by adding features such as low-floor buses and grab bars on entrances and exits. Driver sensitivity training can foster better service by requiring buses to kneel for customers as a matter of operational policy and waiting to move until an older adult is seated.

VII. CONCLUSION

The challenge for policymakers is providing responsiveness and leadership at all levels of government and among other critical stakeholders involved in community development to help create a supportive environment to foster successful transit-oriented development that includes compact, affordable housing near transit and transit investments that provide more mobility options for people across regions and of all ages and abilities. When accounting for the social and economic trends and the seismic demographic shifts occurring in communities across the country, it becomes clear that preserving affordable housing that already exists near transit is an immediate strategy that cities and regions can employ to ensure that low-income older adults have access to livable communities.

There is an immediate need to preserve existing affordable housing, and because of the potential benefits from locations near transit, ensuring that affordable housing exists in those areas should be a focus of policy. However, implementing policies similar to those recommended above are crucial in not only ensuring that housing is preserved in these potentially beneficial areas, but also ensuring that people of any age can benefit. This analysis has highlighted key policies at all levels of government that will support increased planning and investment to secure greater opportunities for people of all ages and incomes to affordably live near quality public transportation.

Appendixes are presented in a separate volume. Appendix A provides affordable housing preservation policies for each of the 20 cities and metropolitan regions. Appendix B provides a detailed analysis of the maps in Appendix C as well as station area demographic trends in each region.

APPENDIX A: AFFORDABLE HOUSING PRESERVATION POLICIES

This appendix highlights some of the affordable housing preservation policies in each of the 20 metropolitan areas examined in this report. The information provided here is from the National Housing Trust's (NHT) annual survey of state and local preservation resources.

The Low Income Housing Tax Credit (LIHTC) program is currently the largest single source of funds for affordable housing construction and preservation. Prior to the downturn in the economy, more than \$8 billion was expended each year to provide affordable housing in the United States. Recently, investment in the tax credit has declined resulting in significantly less funds available for affordable housing development.

Every state housing finance agency receives an annual allocation of low-income housing tax credits and must develop a set of policies with certain criteria for allocating these tax credits among affordable housing providers who submit competing applications. Each state develops a Qualified Application Plan (QAP) outlining the policies for allocating these tax credits.

The National Housing Trust's annual survey of these policies demonstrates that states continue to allocate this key housing resource for affordable housing preservation. Forty-seven states currently prioritize preservation by awarding points to preservation projects as part of the competitive scoring criteria or go further by setting aside a specific portion of their 9 percent competitive tax credits for preservation. In all, more than 64,000 affordable apartments were preserved in 2007 using low-income housing tax credits.

Provided below are low-income housing tax credit allocation details related to affordable housing preservation for each of the states represented in this report, as well as additional state and local resources available for affordable housing preservation. Please note that NHT's survey of state and local preservation initiatives is a work-in-progress and does not necessarily reflect the full depth of any one initiative or the breadth of initiatives around the country.

ATLANTA, GEORGIA

Preservation Summary

Georgia created a \$1.5 million preservation set aside for their 2009 QAP. Georgia also dedicates two sections in the state's QAP to "quality growth initiatives" and "sustainable development" which includes points for TOD projects. Georgia preserved more than 4,300 affordable apartments using tax credits between 2003 and 2007.

BALTIMORE, MARYLAND

Preservation Summary

Maryland does not have 9 percent tax credit set aside for preservation in its QAP; however, it has preserved nearly all at-risk affordable apartments by targeting 4 percent

tax credits to preservation projects. Points are also awarded for TOD projects. Between 2003 and 2007, Maryland preserved more than 6,200 affordable apartments using tax credits.

In addition, the Maryland Affordable Trust Fund provides deferred payment loans or grants of up to \$150,000 for capital costs, including the costs of acquiring and rehabilitating affordable housing. Maryland's Department of Housing and Community Development also offers low-interest loans to developers working to preserve affordable housing.

BOSTON, MASSACHUSETTS

Preservation Summary

Massachusetts has a multitude of programs targeted to affordable housing preservation, including a significant 40 percent set-aside for preservation in its QAP. Nearly 7,000 affordable apartments were preserved using low-income housing tax credits statewide between 2003 and 2007. Massachusetts recognizes the importance of TOD and requires consistency with the commonwealth's 10 sustainable development principles including providing transportation choice as well as awarding points to its tax credit projects located within a half mile of mass transit. Additional programs include the Affordable Housing Trust Fund, the Housing Stabilization Fund and the Capital Improvement and Preservation Fund, which all provide resources for the preservation of affordable housing projects.

Additionally, MassHousing's Section 8 Proactive Preservation Program allows existing owners of state-funded Section 8 properties that are approaching mortgage maturity and deregulation to take out equity as part of refinancing. In return for the early equity takeout, owners commit to extending affordability for 20 years.

Recently, Massachusetts received funding from the MacArthur Foundation to implement an Interagency Working Group to coordinate the housing preservation activities of state, federal, and local agencies and to create an early-warning system to support interagency decision-making and priority-setting by enhancing an existing preservation database. Additionally, the funding will support the Massachusetts Preservation Loan Fund, which will provide patient predevelopment and acquisition financing for large-scale preservation projects such as portfolio acquisitions that have few other financing options.

Boston completed a comprehensive four-year housing strategy in 2007, called Leading the Way II, which resulted in the preservation of nearly 3,600 affordable apartments.

CHARLOTTE, NORTH CAROLINA

Preservation Summary

North Carolina's QAP includes reserves 20 percent of tax credit rehabilitation projects. More than 3,200 affordable apartments were preserved statewide using tax credits between 2003 and 2007. The state provides incentives for TOD and for development located in the Charlotte Region Transit Station areas. In addition, the North Carolina Housing Trust Fund was appropriated \$16 million dollars in 2008 (\$132.6 million cumulatively since 1987) to provide loans, grants, and interest reduction payments for activities including housing rehabilitation.

CHICAGO, ILLINOIS

Preservation Summary

Illinois' QAP includes a \$2 million set-aside for preservation, and low-income housing tax credits have been used to preserve more than 13,800 affordable apartments throughout the state over the past five years. On the local level, the City of Chicago has listed preservation of "at-risk" assisted housing as one of its preferences for awarding 9 percent credits in its QAP. Both the State of Illinois and the City of Chicago have devoted a substantial amount of private activity volume cap and 4 percent tax credits to preservation. The Illinois Affordable Housing Trust Fund receives approximately \$20 million to \$22 million each year and assists private developers and local governments with acquisition and rehabilitation.

In Cook County, the Preservation Compact, a project of the Urban Land Institute supported by the John D. and Catherine T. MacArthur Foundation, has announced a comprehensive series of concrete steps that will save at least 75,000 affordable rental apartments in the county by 2020. A key component of the plan is a Preservation Fund offering a suite of financing tools to assist both preservation-minded buyers and existing rental property owners seeking to maintain affordability. Other initiatives include an interagency council to coordinate housing policy responses among local, state, and federal agencies; a data clearinghouse to provide early warnings of properties at risk; technical assistance and loans for energy-efficient improvements; technical support and legal assistance to tenants in at-risk properties; and reduced operating costs for owners through property tax reductions.

CLEVELAND, OHIO

Preservation Summary

Ohio reserved up to \$7 million of its 9 percent low-income housing tax credits for affordable housing preservation for 2009. As a result of their 25% set-aside, nearly 21,000 affordable apartments were preserved in the state from 2003 to 2007. The QAP lists availability and access to public transportation in its selection criteria. Additionally, the Ohio Housing Trust Fund supports a wide range of housing activities, including rehabilitation, geared toward very-low-income households. For 2008-2009, this fund was provided with \$53 million each year.

The state is currently creating a comprehensive, web-accessible database of all federally-subsidized properties, enhancing outreach efforts to property owners and tenants as well as establishing a preservation loan fund to provide nonprofits and for profit developers with low-cost acquisition and predevelopment financing.

DENVER, COLORADO

Preservation Summary

Colorado does not have a preservation set-aside in its QAP, but awards 15 points for preservation developments and often uses 4 percent tax credits for preservation. Colorado has preserved more than 6,000 affordable apartments between 2003 and 2007 using low-income housing tax credits. The Colorado Housing Finance Agency also has a number of other programs in place to provide low-interest loans for existing housing acquisition and

refinancing. With recent support from the John D. and Catherine T. MacArthur Foundation, Denver is establishing a new loan fund for TOD that preserves affordable rental housing near existing and planned regional public transit stations.

HOUSTON, TEXAS

Preservation Summary

At least 15 percent of Texas' tax credit allocations are reserved for "at-risk" developments. Texas also uses 4 percent tax credits for preservation and has preserved nearly 19,000 affordable apartments using tax credits between 2003 and 2007. Texas also awards points to promote TOD.

The Texas Department of Housing and Community Affairs runs a program to help preserve existing multifamily rental properties previously financed or subsidized through a state or federal housing program.

LOS ANGELES, CALIFORNIA

Preservation Summary

The state of California has a 5 percent set-aside for "at-risk" properties in its QAP and between 2003 and 2007 preserved nearly 35,000 affordable apartments with tax credits. The state QAP awards points for transit-oriented projects and proximity to community amenities.

At the local level, the City of Los Angeles has a number of preservation initiatives including the Affordable Housing Trust Fund, which prioritizes 10 percent of the funds for preservation of housing that is at risk of converting to market rate. In 2004, the Los Angeles City Council created the LA Affordable Housing Preservation Program, which enforces notice requirements, facilitates preservation transactions, monitors the City's affordable housing stock and conducts outreach to property owners, tenants, and other stakeholders. The AHPP is managed by a full-time Preservation Coordinator.

Additionally, the Los Angeles Housing Department recently received funding from the MacArthur Foundation enhance its Affordable Housing Preservation Program to undertake three complementary initiatives: 1) a robust data collection effort on affordable and market-rate housing; 2) a sustained outreach program to target owners of properties that may lose their affordability matched by a communications strategy to systematically educate residents of subsidized properties and; 3) facilitate the acquisition of properties identified as suitable preservation opportunities based on the enhanced database and extended outreach efforts.

MIAMI, FLORIDA

Preservation Summary

Florida sets aside \$4 million in low-income housing tax credits for preservation projects, which is approximately 10 percent of its total tax credit allocation. Florida has also preserved a significant amount of affordable housing using 4 percent tax credits. Florida addresses TOD by awarding tie-breaking points to projects in close proximity to bus or rail stations.

Florida also provides low-interest loans on a competitive basis to affordable housing developers through a State Apartment Incentive Loan Program and through a predevelopment loan program. A pilot preservation bridge loan program has also recently been established to operate in select counties.

MINNEAPOLIS/ST. PAUL, MINNESOTA

Preservation Summary

Minnesota does not have a set-aside for preservation in its QAP; however, preservation projects are awarded points as part of the competitive application process. The state preserved more than 4,500 affordable apartments using tax credits between 2003 and 2007.

Minnesota, with the support of the MacArthur Foundation, is implementing its Preservation Plus Initiative, designed to take the state and its partners to “new preservation frontier” by institutionalizing a more proactive and preventative approach. Minnesota will fill gaps in its existing preservation infrastructure, expand successful strategies, and develop new preservation tools. The Initiative has five major components: 1) identify and resolve gaps in existing preservation processes and resources; 2) improve early detection of at-risk properties; 3) increase the operational capacity of owners and developers of existing affordable rental housing through the provision of technical assistance and asset management tools; 4) develop a preservation strategy for unsubsidized affordable housing and; 5) capitalize a new flexible revolving loan fund.

On the local level, the Minneapolis Affordable Housing Trust Fund combines housing revenue bond fees with federal HOME and CDBG funds to support the city’s affordable housing. As of June 2009, \$9 million was available in the Trust Fun and the proposal selection process provided points for preservation.

NEW YORK, NEW YORK

In February 2006, Mayor Bloomberg announced the expansion of his five-year New Housing Marketplace Plan to include a 10-year commitment to build and preserve 165,000 affordable apartments. The plan includes new tools to spur private investment in affordable housing, including initiatives to preserve existing affordable apartments. A major element of the city’s preservation strategy is the creation of \$200 million revolving loan fund called the New York Acquisition Fund, with city and foundation guarantees that will give developers the cash to acquire privately owned buildings without having permanent financing commitments in hand. This allows mission-oriented developers to compete in New York’s string housing market and will spur the preservation of assisted rental apartments.

PHILADELPHIA, PENNSYLVANIA

Preservation Summary

The state of Pennsylvania has a 15 percent preservation set-aside of 9 percent tax credits and preserved nearly 13,000 affordable apartments between 2003 and 2007. The Pennsylvania Housing Finance Agency (PHFA) has partnered with the National Housing Trust Community Development Fund to provide financial assistance to qualified nonprofit corporations seeking to purchase and preserve low- and moderate-income

developments throughout the Commonwealth. PHFA has also partnered with the Local Initiatives Support Corporation to provide predevelopment financial assistance to qualified preservation developments in Philadelphia.

PHOENIX, ARIZONA

Preservation Summary

Arizona does not have a set-aside for preservation in its QAP; however, projects that preserve existing subsidized housing are awarded points as part of the competitive application process. The Arizona Housing Trust Fund, with approximately \$26 million total, reserved \$6 million for multifamily rental housing in 2007.

PORTLAND, OREGON

Preservation Summary

The State of Oregon reserves a significant 25 percent of its low-income housing tax credits for preservation and preserved more than 3,500 affordable apartments using tax credits between 2003 and 2007. The state has also established the Oregon Housing Acquisition Project to convene stakeholders and develop strategies to preserve up to 5,840 affordable homes. This initiative was recently awarded \$5 million from the MacArthur Foundation which has enabled the housing acquisition fund to continue to give affordable housing providers timely access to interim financing needed to acquire at-risk federally subsidized apartments when owners are ready to sell. An Oregon housing development grant program also provides loans and grants for housing development, including rehabilitation, of low- and very low-income apartments.

Recently, the Oregon legislature passed a lottery-backed revenue bond bill that includes \$19.4 million in to help preserve existing affordable housing throughout the state.

The City of Portland prioritizes the preservation of Section 8 housing. The city requires that owners provide a 210-day notice of intention to opt out of a Section 8 contract to allow the city time to purchase the property at fair market value. Portland Housing Bureau staff have contacted the owners of every expiring-use property in the city to inquire about their plans at Section 8 contract expiration and to help facilitate transfers to new owners willing to enter into new long-term contracts. The city will utilize its portion of newly approved state wide real estate recording fee increase, the proceeds of which are dedicated to affordable housing, to help finance the acquisition of Preservation projects. The City uses Tax Increment Financing in urban renewal districts to help finance the acquisition of Preservation projects. Outside of URDs the city is utilizing the HUD Section 108 loan guarantee program which dedicates a portion of future CDBG allocations, to help finance the acquisition of Preservation projects.

SALT LAKE CITY, UTAH

Preservation Summary

The State of Utah does not have a set-aside in its QAP; however, it awards points for preservation. Between 2003 and 2007, Utah preserved more than 1,800 affordable apartments using low-income housing tax credits. Utah developers must list access to public transportation in the required market study for their application. The state's housing trust fund, the Olene Walker Housing Loan Fund, has become an important

source of funding for preserving the state's invaluable supply of Section 8 and Section 515 subsidized rental units.

On the local level, the Salt Lake City Housing Trust Fund, created in 2001 is used to provide loans for the creation and preservation of multifamily rental developments and homeownership projects.

SAN FRANCISCO BAY AREA, CALIFORNIA

Preservation Summary

The State of California has a 5 percent set-aside for "at-risk" properties in its QAP and between 2003 and 2007 preserved nearly 35,000 affordable apartments. The state QAP awards points for transit-oriented projects in assessing site amenities.

San Francisco has a multitude of preservation-related initiatives aimed at preserving the cities affordable housing stock including stringent notice and code enforcement requirements to compel owners to maintain affordability.

SEATTLE, WASHINGTON

Preservation Summary

Washington State does not have a set-aside for preservation but gives preference for 9 percent credits that preserve federally assisted projects as low-income housing units. Washington State also uses tax-exempt bonds to preserve a significant number of project-based Section 8 properties.

The City of Seattle has actively used local and federal resources to preserve affordable housing. Seattle has a bridge loan program designed to help nonprofits acquire buildings while they are arranging permanent financing. In June 2009, the Seattle City Council voted unanimously to put a \$145 million, seven-year property tax on the November ballot to raise money for affordable housing. The council has indicated that approximately \$62 million of the funds would be reserved for people earning no more than 30 percent of the area median income.

ST. LOUIS, MISSOURI

Preservation Summary

The Missouri QAP does not have a set-aside for preservation in its low-income housing tax credit program; however, it lists preservation as one of seven housing priorities. The state incentivizes LIHTC projects to be developed near transit by providing a basis boost to those proposals within a TOD. Historically, Missouri has preserved a significant amount of affordable housing with 4 percent tax credits, including more than 9,700 affordable apartments between 2003 and 2007. The City of St. Louis created the Affordable Housing Trust Fund in 2001 and dedicated revenues from a local use tax to the trust fund. These trust fund dollars (\$5 million in grants and loans in 2008) are used to provide below-market loans to for-profit developers and forgivable, deferred payment loans to nonprofits for construction and permanent financing.

WASHINGTON, D.C.

Preservation Summary

Washington, D.C., does not have a preservation set-aside of 9 percent tax credits for preservation; however, the District provides points for preservation projects with expiring use restrictions. Washington, D.C., preserved 4,887 units in 24 properties between 2003 and 2007. The District also has the \$17 million Open Door Housing Fund (formerly the Housing Production Trust Fund) that offers predevelopment, acquisition and bridge financing for affordable housing development, rehabilitation, and preservation. A second trust fund, the Washington Area Housing Trust Fund, provides predevelopment and interim loans for affordable housing developers in the greater D.C. area. In the District, tenants also have a right to purchase their property before a landlord is able to sell (commonly referred to as TOPA rights) and the City provides assistance to tenant groups to aide them through this process.

APPENDIX B: MAP ANALYSIS AND STATION AREA DEMOGRAPHIC TRENDS

This appendix provides further analysis of the 20 regions we studied for this report. Each map produced for each region has an inset that tells a particular story, and we discuss how they tie into the bigger national picture. The physical maps themselves are located in Appendix D for reference. The demographic summary refers to the demographic chart in Appendix D, which shows demographics for the region, half mile transit zone (TZ), and quarter mile transit zone.

ATLANTA, GEORGIA

Atlanta is known for its roads, congestion, and sprawling land use patterns; however, the city has done a good job at keeping federally assisted housing units within a half or quarter mile of quality transit (53 percent of the regions assisted units are near transit). But the octopus-like transit network is only useful if you are going to the region's core. Many of the outlying areas still depend on automobiles for movement, and unless located in an older town core, much of the street network was designed around the automobile instead of walking, biking, and transit. From the Atlanta Population Served map, we can see that many of the units left out are actually senior citizen units. Specifically, there is a cluster in the far southern end of the region that is far away from destinations and services.

There is planning under way to make the core even more mobile as transit expansion planning seeks to loop the city with a transit and development project called the Beltline. Using old freight rights of way, this beltline would ring the downtown of the city, allowing people to access more destinations regionally from the outskirts of the city. This would also help the existing population within a half mile of MARTA rail, which is predominantly African American, has lower incomes across the board, especially the 61 percent of the population over 65 who make less than \$25,000 per year. There are also significantly smaller households.

The inset on both maps shows Peachtree Street. This is one of the most traveled corridors in the region and has a high concentration of jobs and destinations. It is served well by MARTA's heavy rail system; however, frequent bus links are limited to overlapping lines and longer headways. The end of the 99 and 27 bus lines signifies where these lines split off and go in separate directions with 20-minute headways or greater in the off-peak hours. If you need to go into core Atlanta, that would be great; however, if you have to go the opposite way, it could possibly be a bit of a wait. This system serves people well who are interested in heading to downtown Atlanta but is lacking for riders seeking to go to and from other destinations.

Demographic Summary Highlights (MARTA Rail Stations)

- Average household size drops closer to the station
- Below age 17 drops as you get closer to the station
- Percentage making less than \$25K increases
- African American population increases

BALTIMORE, MARYLAND

The Baltimore maps show that this region has fairly good transit coverage with frequent service. Seventy-four percent of its assisted units are near frequent transit, and the region is fairly well connected to its job centers by more rapid transit. The inset shows connections by the subway, light rail, and commuter rail as well as a concentration of units to frequent bus lines. Baltimore, however, has an issue that older transit-rich cities have in that many of its assisted housing units are expiring. Fifty-one percent of the units near transit will expire by 2014; as more rapid transit is expanded in the region, it will be important to preserve these units and expand on existing resources.

Within a half mile of existing rail stations, 45 percent of the residents and 60 percent of citizens over 65 make less than \$25,000 a year. Within a quarter mile of existing rail stations, renters make up 65 percent of the population. In recent years, demand for living near transit has gone up, and living in cities has become more desirable, which could possibly create problems for rental units near transit that are currently affordable.

Demographic Summary Highlights (Baltimore Rail Stations)

- Average household size drops closer to the station
- Percentage making under \$25K increases
- African American population doubles to 60 percent

BOSTON, MASSACHUSETTS

The Boston region is another area with an expansive transit network that was saved from demolition with a very rich connection to federally assisted housing units. As shown in the inset map, the recent construction of the Silver Line bus rapid transit has connected residents of many of the assisted units to the core better than before it was constructed. The corridor over which it runs was previously the Orange Line elevated rapid transit, which was torn down in 1987. Previously, it was a primarily African American neighborhood, and at the time of the tear down, many were worried that the line demolition would create gentrification problems because of the reduction of noise and visual pollution of the elevated system.

Currently, Boston is a reverse of other cities where more residents are between the ages of 18 and 30. Incomes are slightly lower than the rest of the region, but because the transit network is more extensive, it provides the ability for greater diversity near transit. The proportion of citizens over 65 drops off by 2 percent within a quarter mile, which is contrary to other regions where percentages rise or stay flat.

Density in the corridor allows more people to live closer to greater destinations, and it is of the utmost importance that the housing in this corridor not be allowed to atrophy. The region's core has good transportation options and housing is clustered around it. The Boston region has 67 percent of all assisted units near frequent transit.

Demographic Summary Highlights (Boston Rail and Silver Line Stations)

- Average household size drops closer to the station
- 18–29 age group increases dramatically
- 55+ age group declines

- Over-65 income stays stable
- Hispanic population increases

CHARLOTTE, NORTH CAROLINA

Although Charlotte has recently beefed up its transit network with bus expansion and light rail, there is still a lack of regional frequent service coverage, which is shown in the map. Charlotte is currently embarking on a multibillion dollar rapid transit expansion that would allow people all over the region to have a faster transit trip between major destinations; however, getting to the core corridors from between the spokes is more difficult, and a service increase would help.

Charlotte is also one of the regions that is lowest when comparing the percentage of total units within a half or quarter mile of frequent transit to other cities, just 36 percent. In addition, 71 percent of those units are below fair market rent, suggesting that many of these units are extremely low income. As shown in the inset, a number of the units outside of the frequent transit core are senior citizen units north of two high-capacity corridors. Although there is a transit line that connects them, it does not come often enough for ridership to be automatic. The neighborhood is just east of a former streetcar suburb and at the start of the postwar growth line. In 2000, the area was very diverse, with the populations of African Americans and Hispanics outnumbering other ethnic groups in the Eastland neighborhood. It is also an area of declining investment. Recent reports by the Urban Land Institute and the Planning Commission cite concerns about the decline of major anchor retailers at the local mall.

In terms of demographics, the percentage of adults ages 18–29 skyrockets, whereas the percentage of citizens over 65 declines in transit zones. Citizens over 55 decline by 5 percent, by far the highest of all the regions. The percentage of seniors making less than \$25,000 increases 9 percent in transit zones. This is also coupled with a 16 percent higher African American population in transit zones versus the region.

This, however, could change in the future. The Charlotte Area Transit System is planning on running streetcars down Central Avenue, which would affect the areas around it. This frequent service mode and frequent connections to surrounding neighborhoods or circulators could allow the Eastland mall area to grow into a node that would serve the assisted units to the north well.

Demographic Summary Highlights (Charlotte Planned and Existing Rail Stations)

- Average household size drops closer to the station
- 18–29 age group increases dramatically
- 55+ age group declines
- Over-65 income group earning less than \$25K increases
- African American and Hispanic populations increase

CHICAGO, ILLINOIS

Chicago is one of the older cities with extensive transit. It has grown up around the El and commuter rail lines, allowing it more than other regions to respond to transportation in terms of development. Coverage of the region results in 73 percent of all assisted units being within a half mile of frequent transit. Many of these neighborhoods in the core also

have good “bones,” with quality streets and neighborhoods that make walking and biking easy. As shown in the inset, the south side of Chicago has a lot of units for older residents. Chicago is also has a high rate (48 percent) of the units near transit expiring. This puts the region in the middle of the road but shows that units near frequent transit will be important to keep.

Demographic Summary Highlights (Chicago Existing Rail Stations)

- Average household size drops closer to the station
- Over-65 income group under \$25K increases
- African American population increases

CLEVELAND, OHIO

Cleveland is in the middle range of the regions in terms of coverage. The housing is mixed, and 54 percent is located near frequent transit. Cleveland is an interesting case in that it has been declining for many years. However, it has seen some recent TOD success, with more than \$4 billion being invested in its new bus rapid transit system. The Euclid corridor, which is partially shown in the map inset, connects major destinations such as hospitals, downtown, and universities. There are gaps around the outskirts of the region that could use better transit, and policies for increased location efficiency of new assisted units could prove beneficial.

Demographic Summary Highlights (Cleveland Existing and Planned Rail and Bus Stations)

- Average household size drops closer to the station
- 18–29 age group increases dramatically
- Lower household income
- Over-65 income group earning less than \$25K increases
- African American population triples to 53 percent

DENVER, COLORADO

Denver is an instance of good transit coverage, with assisted units located mostly along major corridors. In transit, there are two interesting things about Denver; by 2017, the city will have built 119 miles of new rail lines and currently has a frequent bus network that covers much of the region with 15-minute headways all day. Seventy-five percent of assisted units are close to transit, with only 45 percent of those units expected to expire in 2014.

As shown in the inset, there is a high concentration of units to the east of downtown in the Five Points neighborhood. That area has been made up of low-income residents but has been gentrifying because of its proximity to downtown.

Demographic Summary Highlights (Denver Planned and Existing Rail Stations)

- 18–29 age group increases dramatically
- Lower income households increase
- Over-65 income group earning less than \$25K increases
- Hispanic population increases

HOUSTON, TEXAS

The Houston region is known, like Atlanta, for its development of the region's fringe and highway building legacy. However, planning in the region is changing as more transit choices are being explored and a massive expansion is underway. But considering the growth around the automobile for 60 years, it is not surprising that many people living on the fringe could be stuck and isolated without an automobile. The vast areas of gray in the map are the parts of the urban area that are not served by quality transit connections. That gray area also has a lot of assisted housing units that would require an automobile in most cases.

Twenty-eight percent of Houston's assisted units are located near transit. This is on the lower end of the spectrum, but in terms of total assisted units, Houston has 10,000, a fair amount. Houston's inset is of the southeastern side of the city, where a number of frequent bus lines pass but do not connect to the future light rail line planned to extend into the area from the north. There are, however, signs of hope. This area has a good street network and corridors that could possibly support neighborhood retail in the future.

Demographic Summary Highlights (Houston Existing Rail Stations)

- Household size decreases closer to transit stations
- 18–29 age group increases
- Lower income households increase
- Over-65 income group earning less than \$25K increases
- Hispanic and African American populations increase

LOS ANGELES, CALIFORNIA

Los Angeles is fascinating because it is one of the four West Coast cities that could see a lot of its units expire unless something is done to protect them. It also has a high concentration of units near frequent transit. Frequent bus networks are bolstered by increasing calls for rail expansion and regional connections to employment centers. Certain areas that are more car oriented, however, still lack the connections needed to make them more affordable and walkable. But the areas with the largest clusters of assisted units are also some of the region's more walkable areas, with a good network of streets to facilitate neighborhood retail and use of alternative transportation.

The inset is a good example of this, showing the high concentration of units and grid street patterns. This area is served by the Los Angeles Subway, which has been discussed as a possible expansion project to Santa Monica on the coast along Wilshire Boulevard. Sixty-three percent of the assisted units are near frequent transit, and 51 percent of the total units expiring are near transit. As the region becomes more dense because of being hemmed in by mountainous geography, it is expected that regional corridors will only get stronger, necessitating more transit and more affordable housing along them. It is of the utmost importance that planning allows these neighborhoods to grow intelligently while promoting and preserving affordable housing.

Demographic Summary Highlights (Los Angeles Existing and Planned Rail Stations)

- Lower income households increase

- Over-65 income group earning less than \$25K increases
- Hispanic population increases

MIAMI, FLORIDA

Miami is like a few other regions in that it is hemmed in by geography—the ocean and the Everglades—as well as being a rather linear region from north to south, similar to San Francisco and Seattle. However, there are pockets of housing for older residents that are underserved by frequent transit, and much of the western part of the region is not well served. As the region grows and space to grow becomes more limited, it could be expected that major corridors become destinations for new development and better service. The coverage is adequate now, with 49 percent of assisted units within a half mile of frequent transit, but it could be improved.

The inset shows a huge concentration of units south and west of the region’s major heavy rail line. This neighborhood just west of downtown, called Little Havana, is primarily Hispanic, and has good connections to the east and west with two frequent bus lines. There are no plans to expand rapid transit to this neighborhood, but the area has strong corridors and a good grid network for walking and biking.

Demographic Summary Highlights (Miami Existing Rail Stations)

- Lower income households increase
- Over-65 income group earning less than \$25K increases
- African American and Hispanic populations increase

MINNEAPOLIS/ST. PAUL

The Twin Cities region made up of the major centers of St. Paul and Minneapolis is an interesting case for the future. The map shows multiple units scattered all over the region without regard for transportation, and many are outside of the reach of frequent transit. In fact, only 38 percent are within a half mile of frequent transit. Recent planning, however, indicates that more extensions to light rail are on the way, and that these lines will serve new corridors that have numerous assisted units located on them. The rapid transit will be good, but also needed are more extensive bus connections on major destination corridors. Minneapolis has close-in frequent bus service and at some point will convert the buses to streetcars, but the service does not extend past the inner loop of the city that defines the former streetcar suburbs.

The inset shows downtown and just south of downtown in the Lake Street district. This is a fairly dense neighborhood with a lot of jobs and good housing stock. It is also home to a number of assisted housing units that provide the residents with walkable neighborhoods and easy access to transit. But outside of this area, many of the units are elderly and are far outside the reach of good service frequencies. This does not mean they are devoid of transit; however, making appointments and going about daily routines are harder when the service is lacking.

Demographic Summary Highlights (Minneapolis/St. Paul Existing Rail Stations)

- Average household size decreases closer to the station
- Lower income households increase

- Over-65 income group earning less than \$25K increases
- African American population increases

NEW YORK, NEW YORK

The map of New York City shows the extent to which people have increased transit options over the rest of the country. However, the need to preserve is important and should be seen as an important policy of the city.

Demographic Summary Highlights (New York Existing Rail Stations)

- Lower income households increase
- Over-65 income group earning less than \$25K increases at a smaller rate than other places
- African American and Hispanic populations increase

PHILADELPHIA, PENNSYLVANIA

Philadelphia is a great example of a heritage transit network serving the region well and creating opportunities for housing because there is so much quality transit. The region boasts extensive regional rail as well as streetcars and a north–south heavy rail subway spine. The region’s assisted units are also well positioned, with 62 percent of them near frequent transit. However, 47 percent of all units are expiring and near transit. This puts Philadelphia in with other major cities like New York and Boston in that they have a lot of units near transit and a lot of units total, but approximately half of all units face expiration in 2014. The inset is of North Philadelphia, where a number of regional commuter rail lines cross with frequent bus lines and the north end of the Broad Street Subway. It shows that good coverage has many directions and that people could possibly connect to anywhere in the region.

Demographic Summary Highlights (Philadelphia Existing Rail Stations)

- Lower income households increase
- 18–29 age group increases
- Over-65 income group earning less than \$25K increases
- African American population increases

PHOENIX, ARIZONA

Phoenix, like Houston and Atlanta, is known for hot weather and automobile-related development. The blocks in Phoenix are huge and not as conducive to redevelopment as other regions with smaller blocks and more pedestrian amenities that grew up around streetcar lines. The development of the region also lacks a lot of transit. A light rail network with several extensions planned is in the works, and frequent bus lines need to be increased; however, major parts of the north and southeast have no connection to all-day frequent transit. Coverage is low for the assisted housing units and employment is rather dispersed, making it hard to make connections. Only 31 percent of assisted units are near transit, and much of the housing is outside of the downtown core of good streets and neighborhoods.

The inset is located west of downtown and encompasses a town called Glendale. A lot of senior housing units surround the downtown of Glendale and are just outside of the reach of a frequent circulator. It is possible that this could be a template for other areas with special districts that would be able to connect with surrounding assisted units through circulators or corridor transit.

Demographic Summary Highlights (Phoenix Planned Rail Stations)

- Lower income households almost double to 45 percent
- Average household size decreases closer to the station from 2.7 to 2.2
- 18–29 age group doubles
- Over-65 income group earning less than \$25K increases from 39 to 59 percent
- Hispanic population increases

PORTLAND, OREGON

Portland, like Denver and Salt Lake City, is an example of a western city without heritage transit networks pushing to expand service while serving the region quite well with frequent transit. Portland has a frequent service network that is advertised as 15 minutes all day and covers most of the region. In addition, housing units are located along these major corridors and easily accessible to 75 percent of the assisted units. However, like other western cities such as Los Angeles, Seattle, and San Francisco, Portland has a high rate of expiring units compared with everywhere else around the country.

Plans to expand the transit network in the future include a Portland streetcar network and the extension of rapid transit to other parts of the region. This is building on its initial success with MAX lines and the Portland Streetcar, which have proven to be huge regional assets. The inset shows old streetcar neighborhoods of north Portland with their interconnected street network and good bus service; they provide a model for how regions should develop corridors and place new assisted units. Martin Luther King is also under discussion for a streetcar expansion.

Demographic Summary Highlights (Portland Existing and Planned Rail Stations)

- Lower income households increase
- 18–29 age group increases
- Over-65 income group earning less than \$25K increases
- Hispanic population increases

SALT LAKE CITY, UTAH

The Salt Lake City region is smaller compared with other western regions but has put together an extensive transit network to serve its citizens. Currently planned is 70 miles of new rail construction along with discussions of a possible streetcar network. Bus rapid transit has also been recently introduced, making Salt Lake City a very multimodal region kicked off initially by a planning movement called Envision Utah. The map also makes clear the inside the loop versus outside the loop service that is prevalent in many of these regions. Inside the interstate highway loops are the old streetcar neighborhoods that are served with quality corridors and good bus networks. Outside the loop are the auto-oriented developments and less likely to be pedestrian oriented. Tackling this issue will

take beefing up corridors with concentrated development and serving those corridors with good transit, making mobility easier.

Salt Lake City is a part of the better western cities such as Portland and Denver. It covers 66 percent of all assisted units, but relatively few are set to expire. The inset shows this benefit, with good transit and street connectivity leading to a more comprehensive network and better coverage of the region. There are not as many units in this region as there are elsewhere; however, assisted units have a great structure to grow on in order to be connected to destinations and services in the future.

Demographic Summary Highlights (Salt Lake City Existing and Planned Rail Stations)

- Household size decreases
- Lower income households increase
- Over-65 income group earning less than \$25K increases
- Hispanic population increases

SAN FRANCISCO BAY AREA, CALIFORNIA

The San Francisco Bay area, which includes Oakland and San Jose, is similar to Seattle in north–south geography, and the frequent bus network is extensive. San Francisco, however, is the best of all regions when it comes to serving existing assisted units with frequent transit. Ninety-five percent of the units are served by frequent transit; however, this also raises alarm given that 73 percent of them will be expiring and are near transit.

In the inset, the view is of the new Third Street light rail corridor and the Bay View Hunters Point neighborhood. This area is a historically low-income African American neighborhood that is facing gentrification pressure and transition issues as it moves from being a former shipyard to a newly refurbished neighborhood. The recently completed light rail line has been called a blessing and a curse by creating new infrastructure and improving the district but also bringing with it higher home prices and new residents.

Demographic Summary Highlights (San Francisco Region Existing Rail Stations)

Household size decreases

Lower income households increase

Over-65 income group earning less than \$25K increases

Asian population increases

High percentage (20 percent) making over \$100K

SEATTLE, WASHINGTON

Seattle is a one of the regions with a north–south orientation and geographic boundaries that keep its development oriented in one direction. It is also another West Coast city that finds itself facing expiration of many of its assisted units near transit. Sixty-six percent of Seattle’s units are near frequent transit. Currently, a light rail line is under construction and several extensions are planned; like Portland, streetcars are also part of the discussion

of future expansion throughout the core of Seattle. Many of the jobs and denser housing are along an east–west core from Redmond to downtown, but the area is well served by transit and will be transformed by any new rapid transit planning that will take place.

The inset shows the Northgate area, which is expecting a light rail extension and has several frequent bus lines. This area also has good street connectivity and connections to commercial corridors. As shown in the larger map, however, the eastern corridor of I-405 is not as well served as the I-5 corridor. This leaves many of the assisted units in parts of the region not well served by transit and susceptible to higher gas prices during spikes.

Demographic Summary Highlights (Seattle Existing and Planned Rail Stations)

- Household size decreases, lowest of all regions
- Lower income households increase
- Over-65 income group earning less than \$25K increases
- Asian and African American populations increase
- 19–29 age group increases
- Huge decrease in under age 18 population

ST. LOUIS, MISSOURI

The St. Louis region could be improved with better bus service. Many of the units outside the reach of frequent transit lines have older residents, and a lot of housing in East St. Louis is not served at all by frequent transit with the exception of the Metrolink line. Plans for expansion have been on the table for a while but are awaiting a funding increase. This would build Metrolink service farther west, north, and south. Without these extensions, coverage is the lowest of the 20 cities, with only 26 percent of assisted units near frequent transit.

The inset shows the multiple neighborhoods north of Forest Park. The southern-most station on the inset is the location of a major university hospital complex. Planning for the area includes streetcars along Delmar Avenue that fill in a slight gap in service. It is noticeable, however, that some of the units are just beyond walking distance from the frequent transit, although they do have proximity to major corridors and are walkable.

Demographic Summary Highlights (St. Louis Region Existing Rail Stations)

- Household size decreases
- Lower income households increase
- Over-65 income group earning less than \$25K increases
- African American population increases

WASHINGTON, D.C.

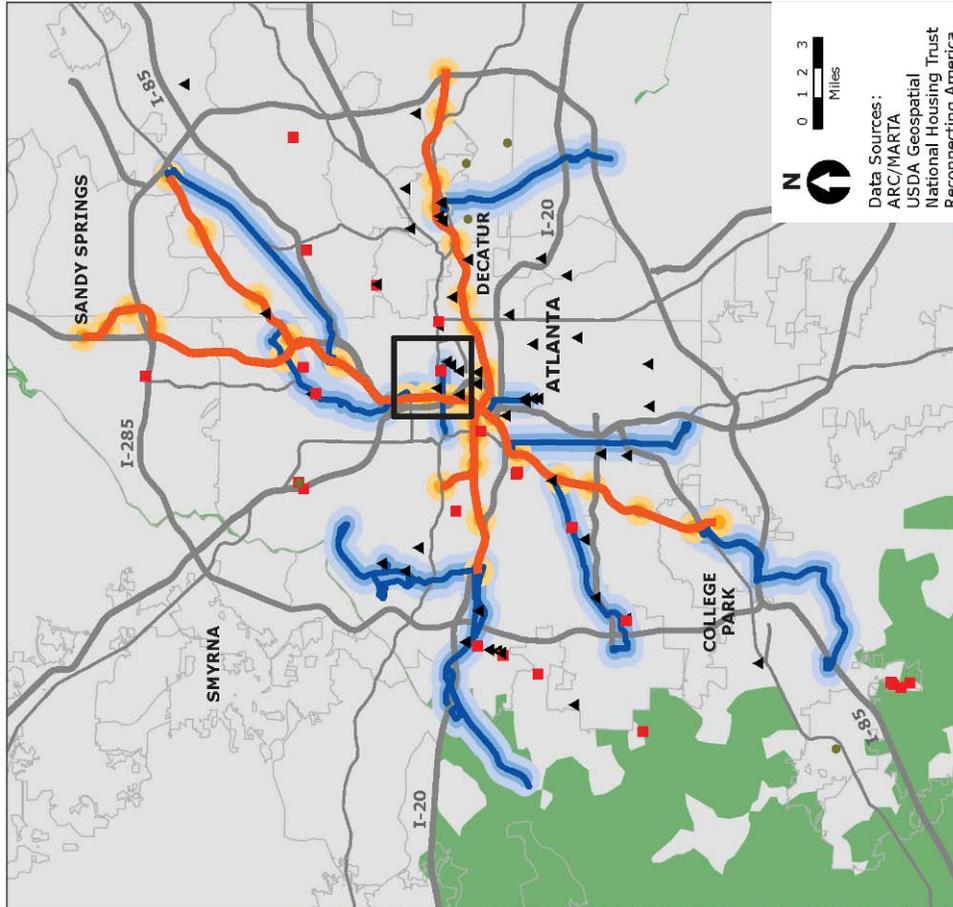
Washington, D.C., is an interesting case. We were not able to gather frequent bus routes outside of the District, so the numbers could be a bit skewed here; however, Metro provides good regional rapid transit service, and if expanded as planned to Tysons Corner and Dulles International Airport, it could provide rich connections to jobs in an already well-connected region. Units for older residents, however, are sited poorly in the region, with many of them on the outskirts away from compact walkable centers and good-quality transit. Most of these units are to the north and west of downtown.

After 9/11, aerial photographs of the District became hard to come by; thus, we see just a street grid in the inset. The inset shows an area just north of the Capitol area. These are perhaps the fastest-growing parts of the city where there is a lot of new construction and neighborhood revitalization. There is also a trend of people moving back into the city, which is causing prices to go up. This escalation is an important consideration in preservation.

Demographic Summary Highlights (Washington, D.C., Existing and Planned Rail Stations)

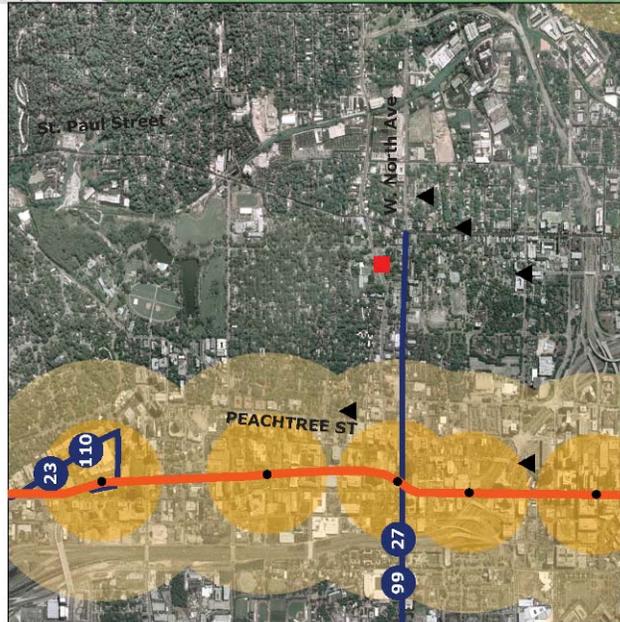
- Average household size drops dramatically closer to the station
- 18–29 age group increases dramatically
- Over-65 income group earning less than \$25K increases
- African American population increases

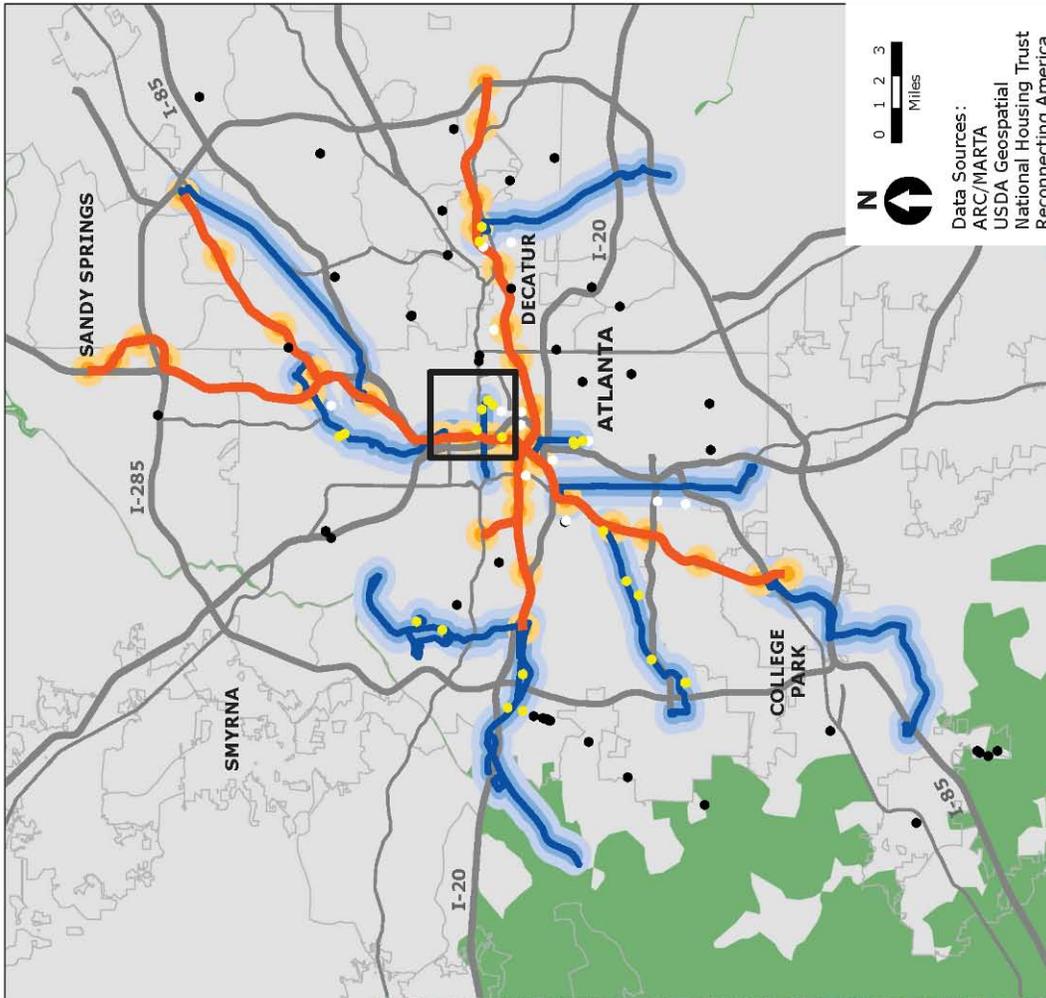
APPENDIX C: FEDERALLY ASSISTED UNITS AND POPULATION SERVED MAPS



Atlanta Region Population Served

- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - ⑦ Bus Route Number
 - ⑧ Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundary/Urban Area
- NATIONAL HOUSING TRUST**
- RECONNECTING AMERICA**
CREATE FOR TRANSIT-ORIENTED DEVELOPMENT





Data Sources:
 ARC/MARTA
 USDA Geospatial
 National Housing Trust
 Reconnecting America

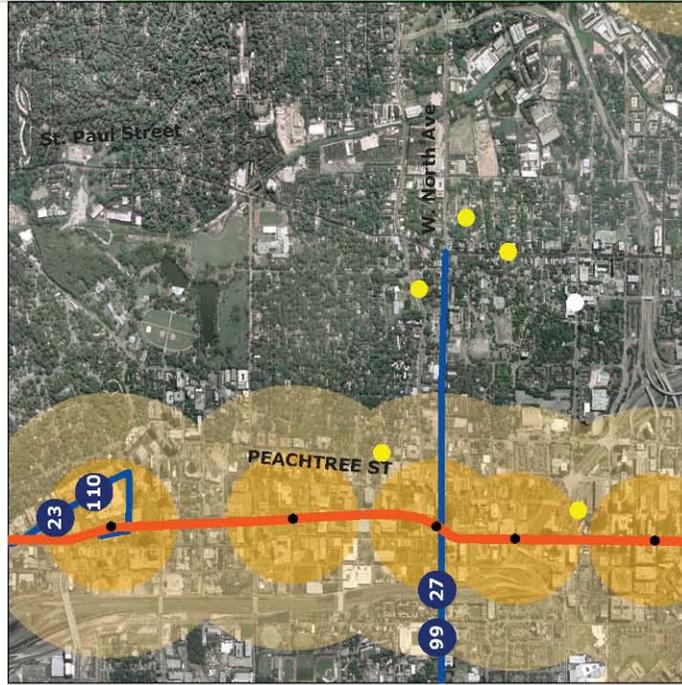
Atlanta Region Federally Assisted Units

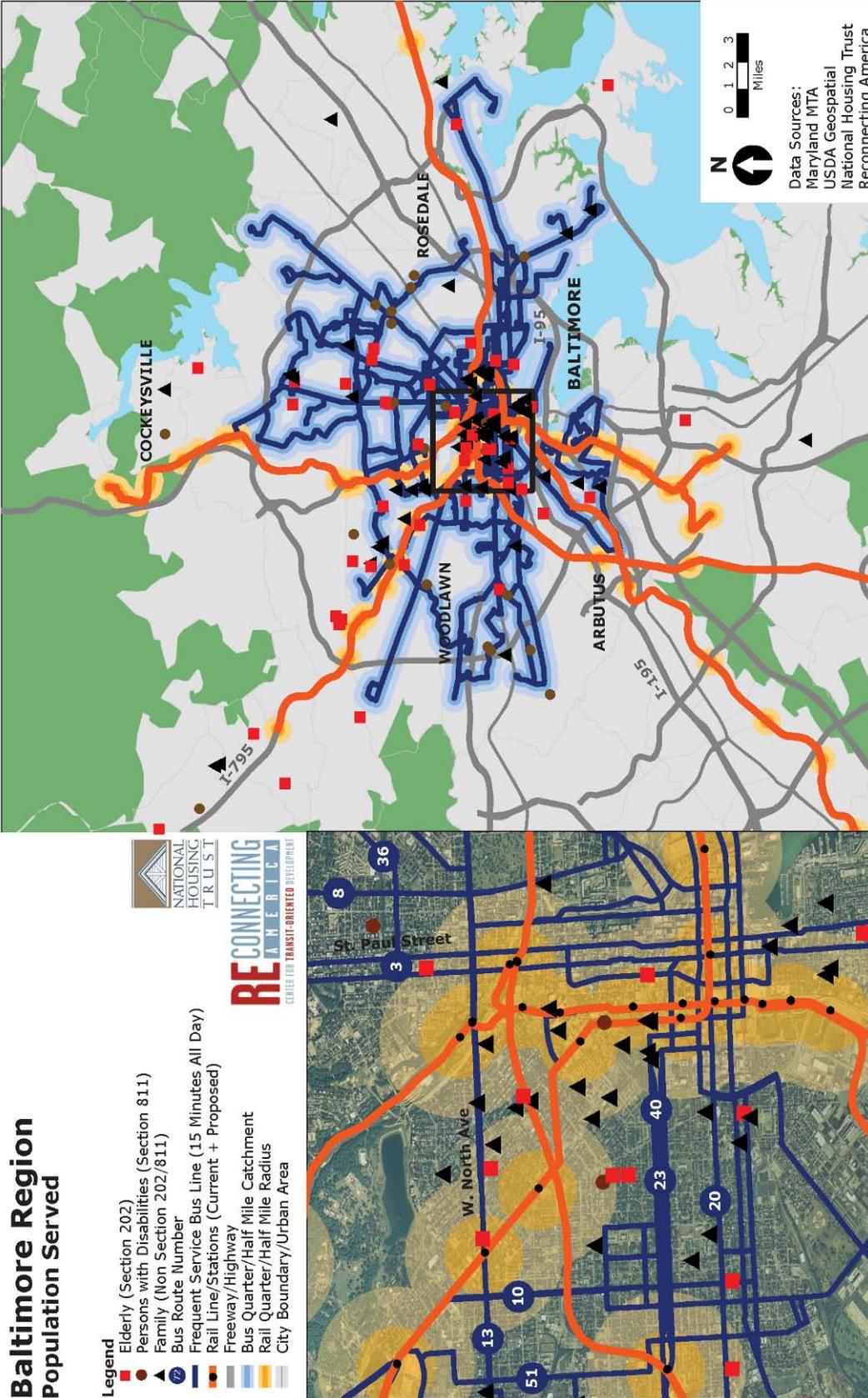
Legend

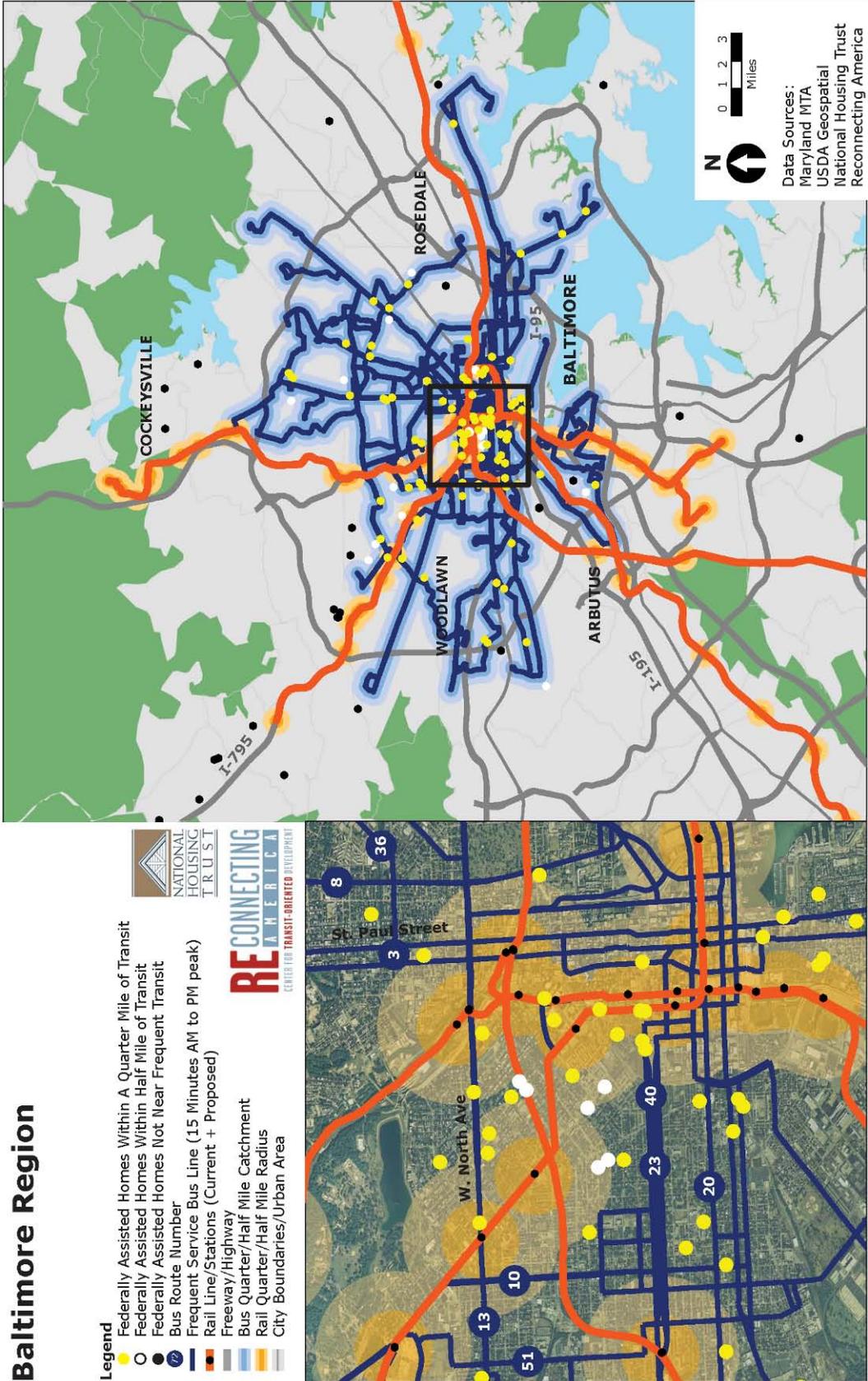
- Federally Assisted Homes Within A Quarter Mile of Transit
- Federally Assisted Homes Within Half Mile of Transit
- Federally Assisted Homes Not Near Frequent Transit
- 72 Bus Route Number
- Frequent Service Bus Line (15 Minutes AM to PM Peak)
- Freeway/Highway
- Bus Quarter/Half Mile Catchment
- Rail Quarter/Half Mile Radius
- City Boundaries/Urban Area

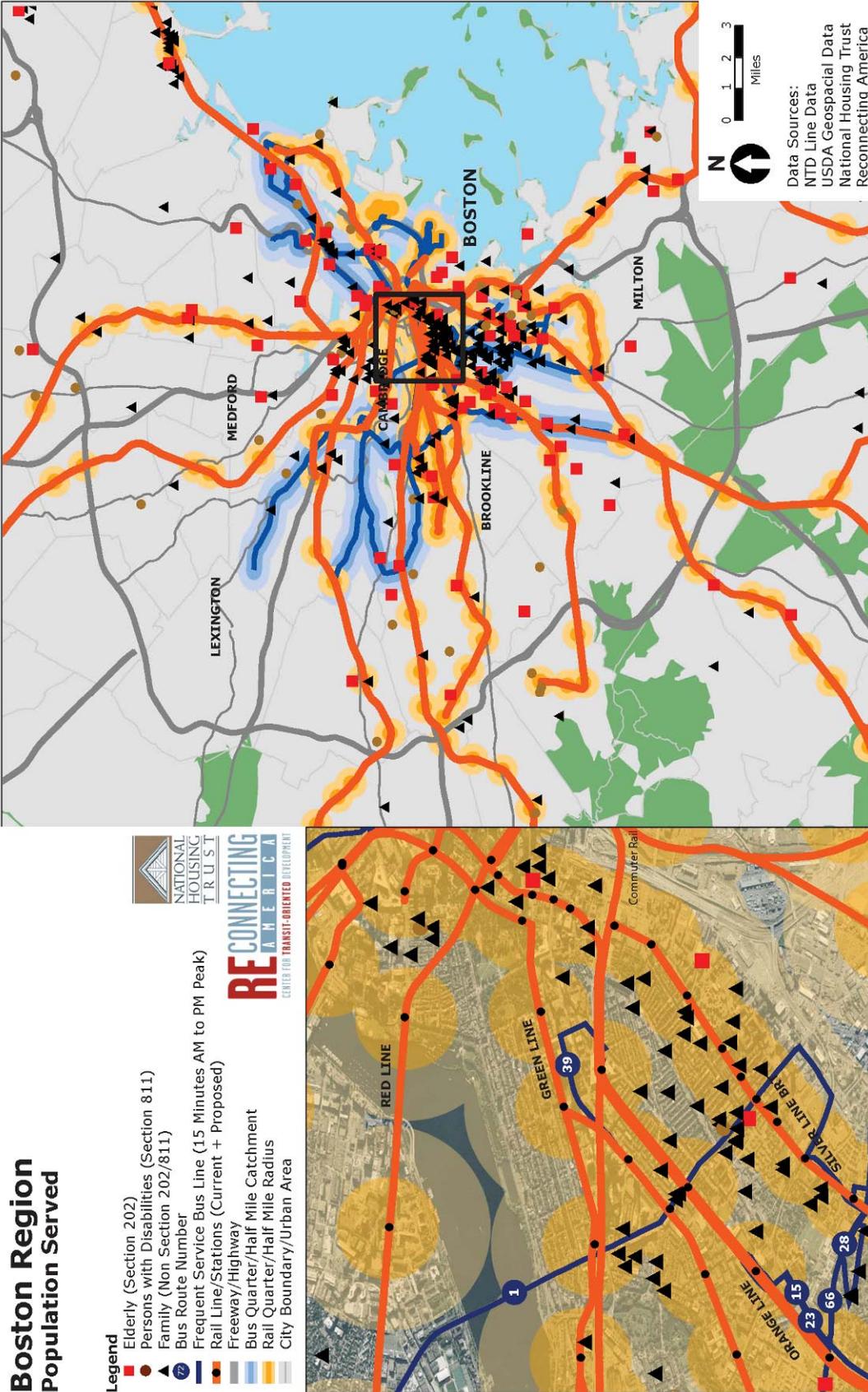
RECONNECTING AMERICA
GENERATED FOR TRANSIT-ORIENTED DEVELOPMENT

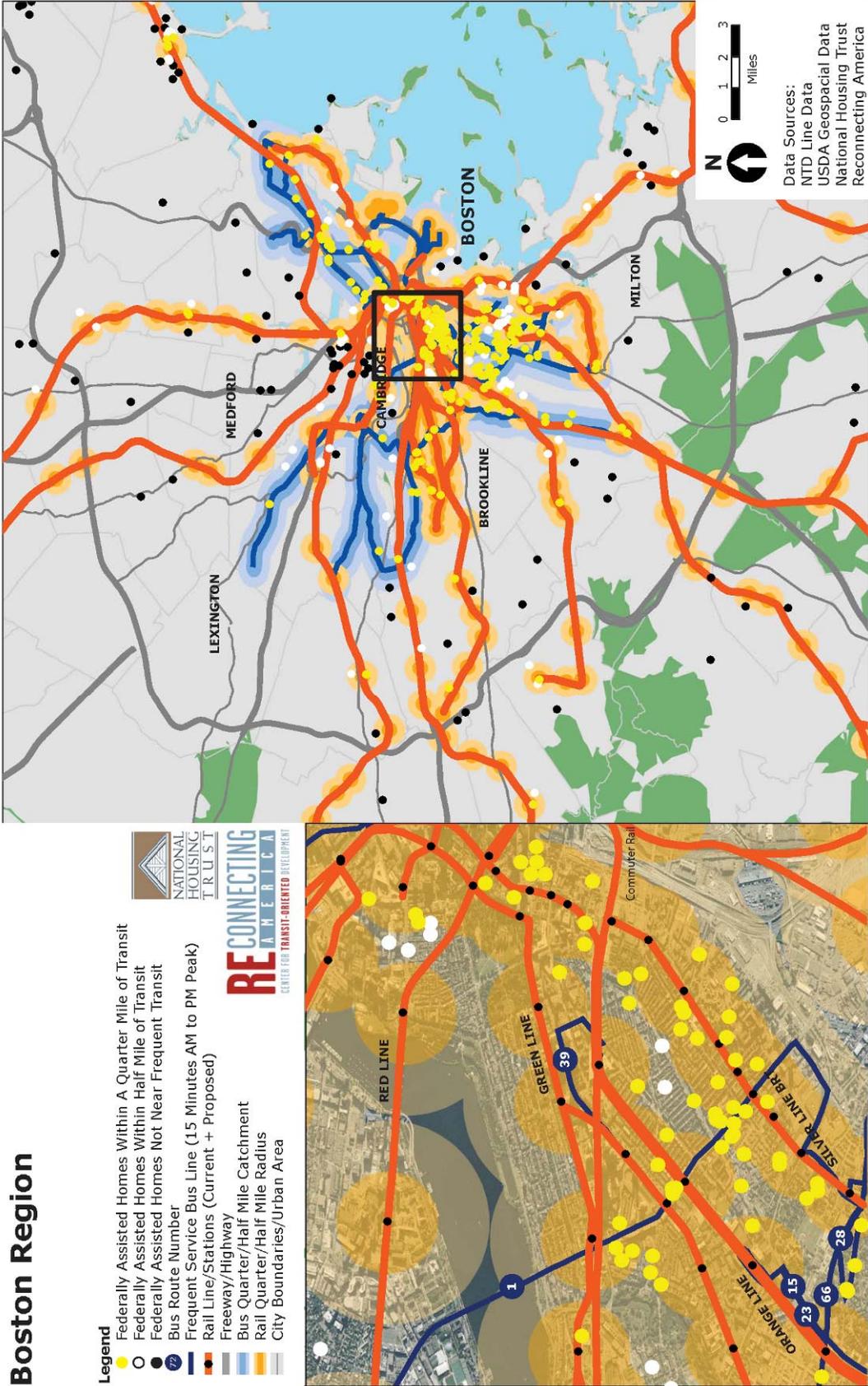
NATIONAL HOUSING TRUST

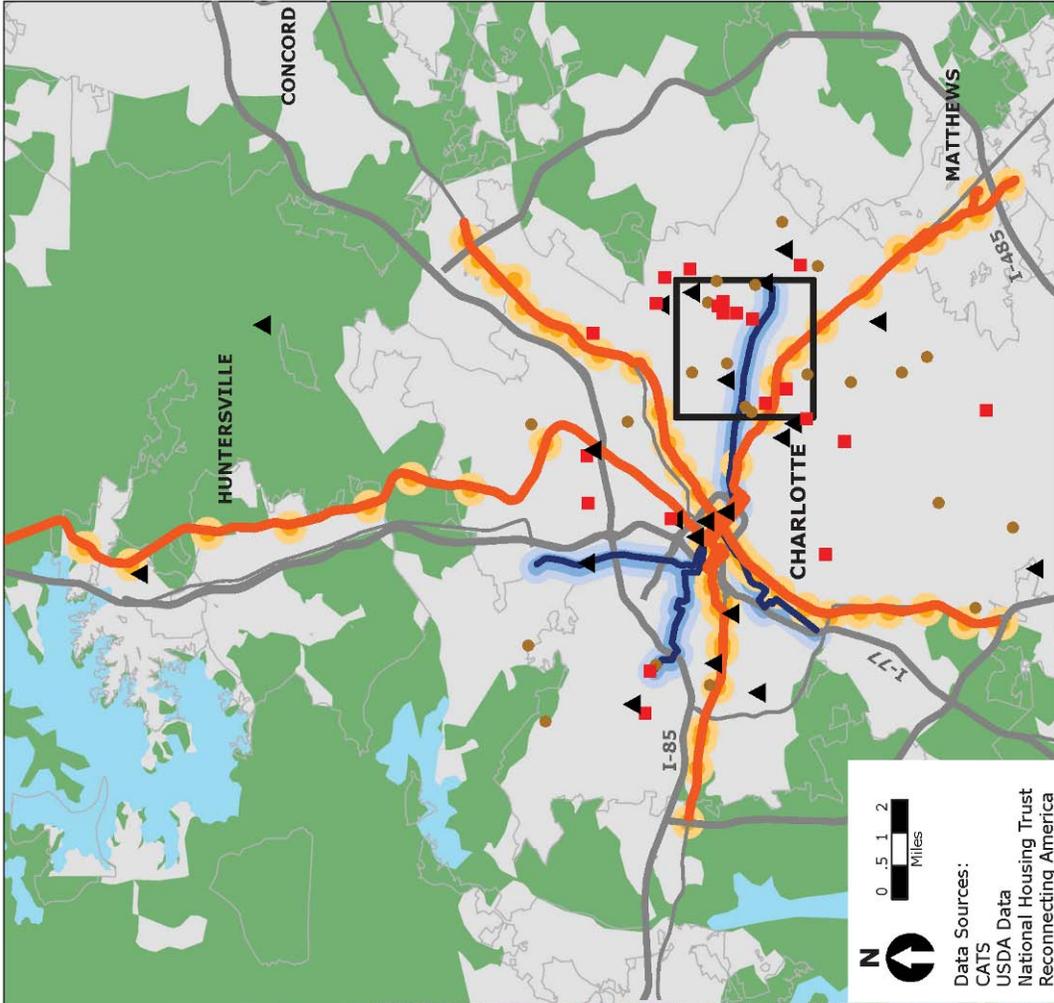






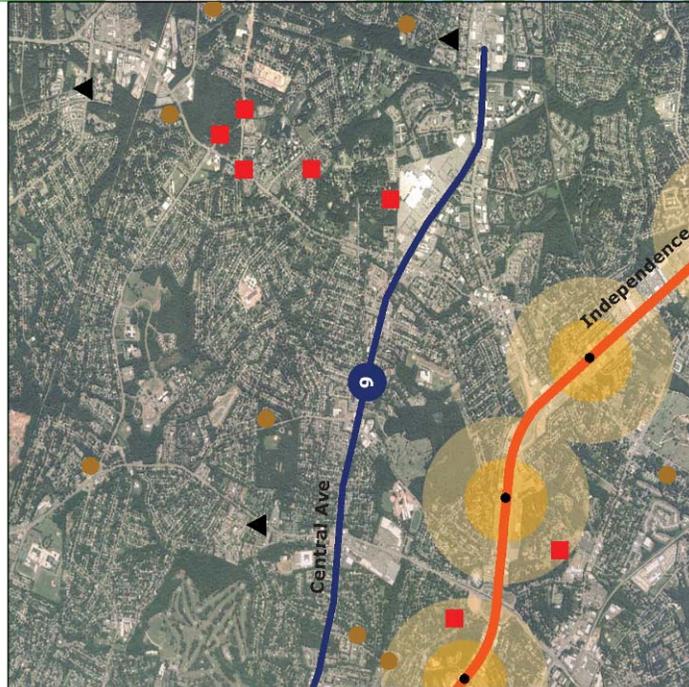






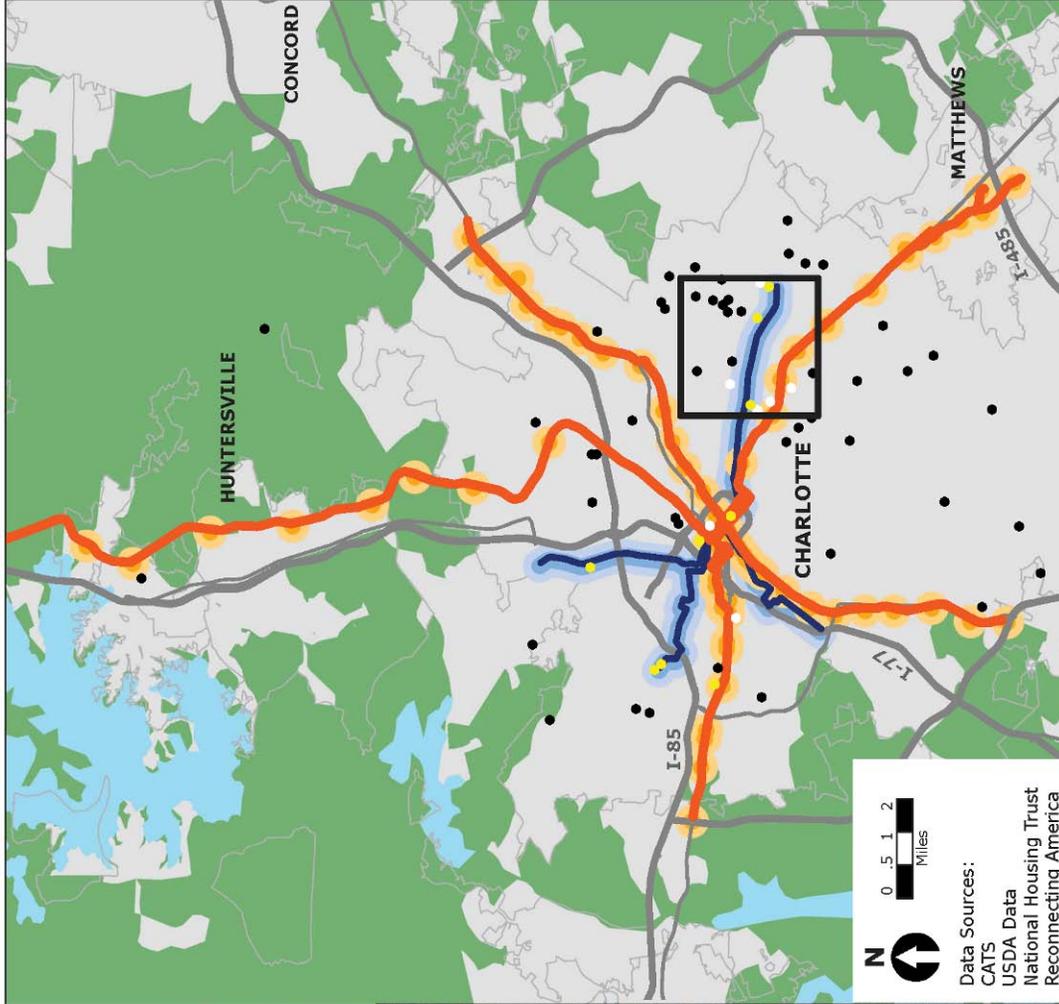
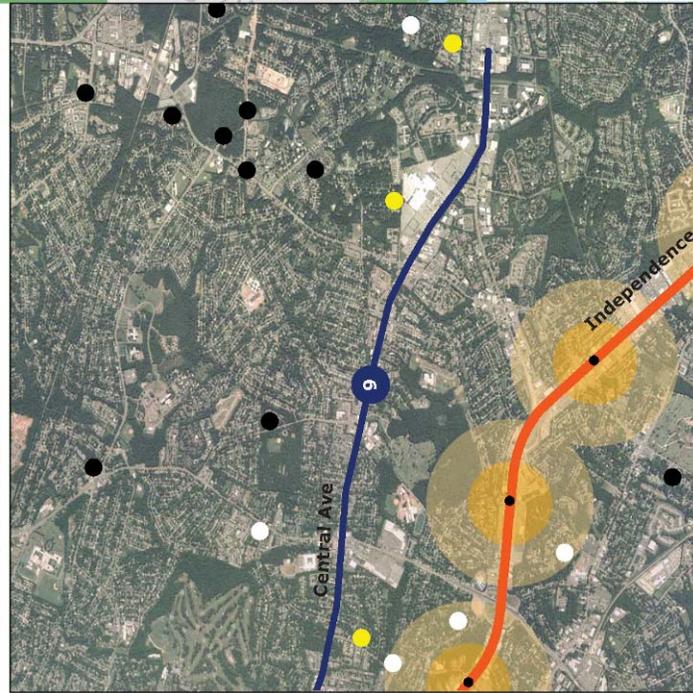
Charlotte Region Population Served

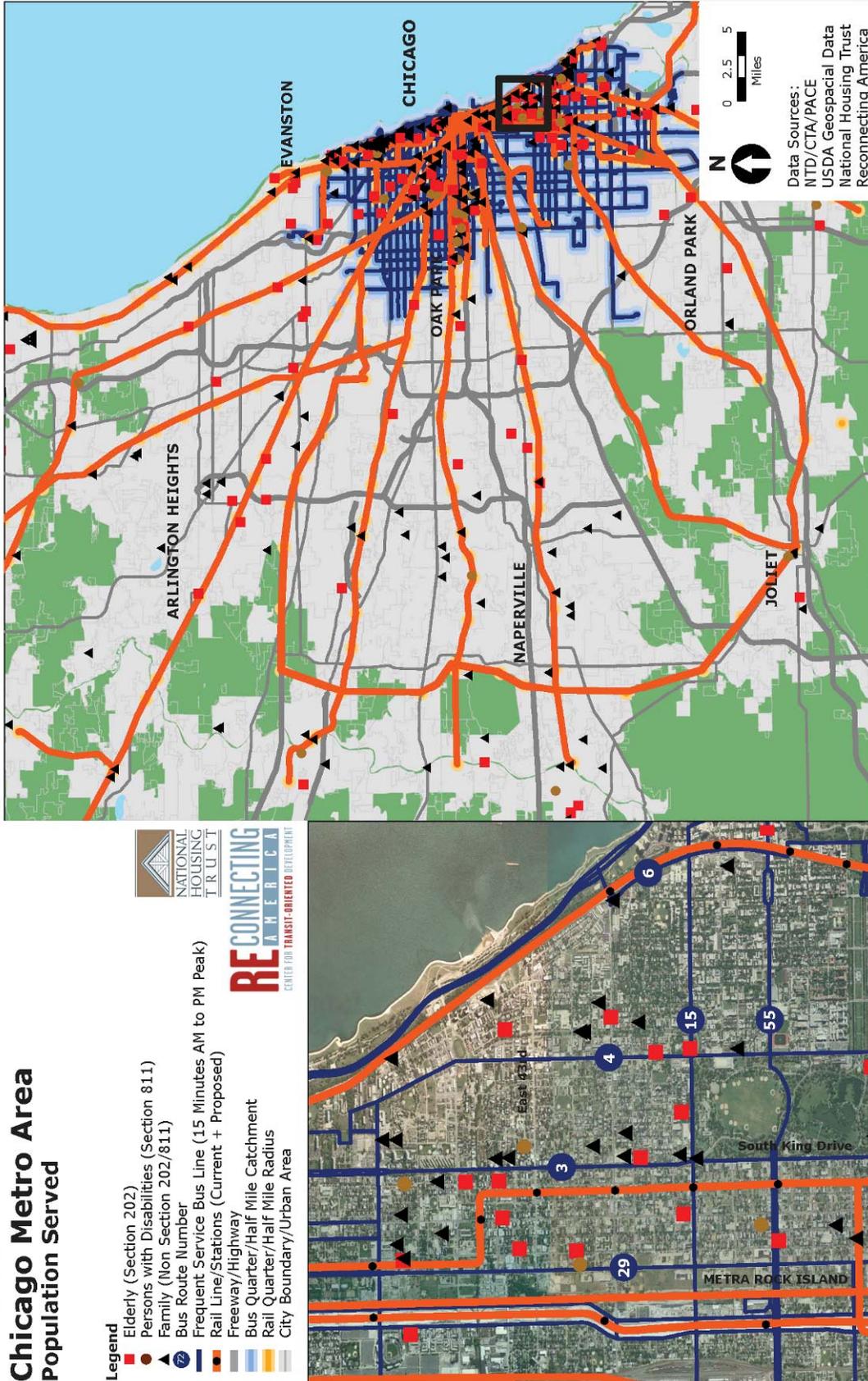
- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - 7 Bus Route Number
 - ▬ Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - ▬ Rail Line/Stations (Current + Proposed)
 - ▬ Freeway/Highway
 - ▬ Bus Quarter/Half Mile Catchment
 - ▬ Rail Quarter/Half Mile Radius
 - ▬ City Boundary/Urban Area

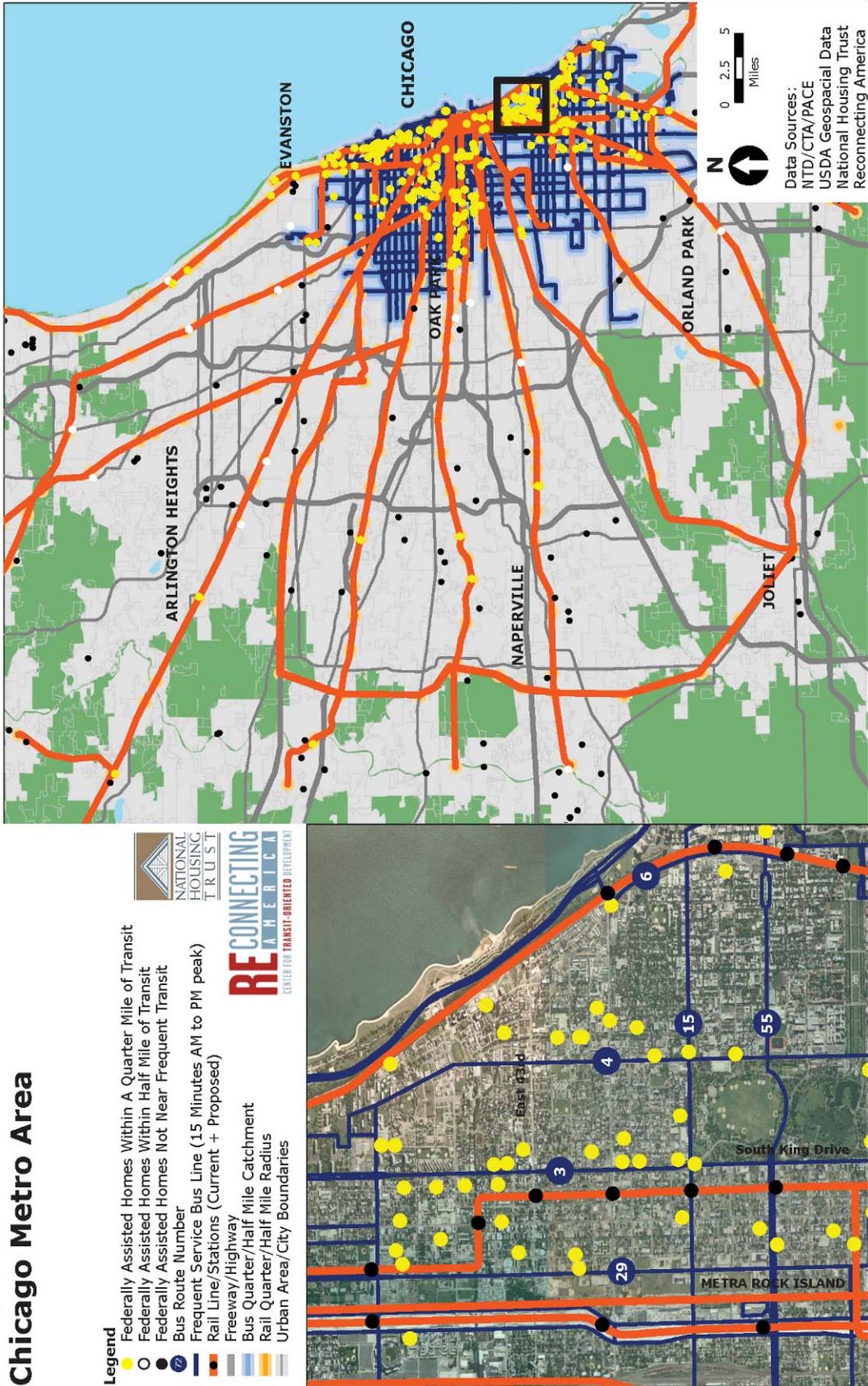


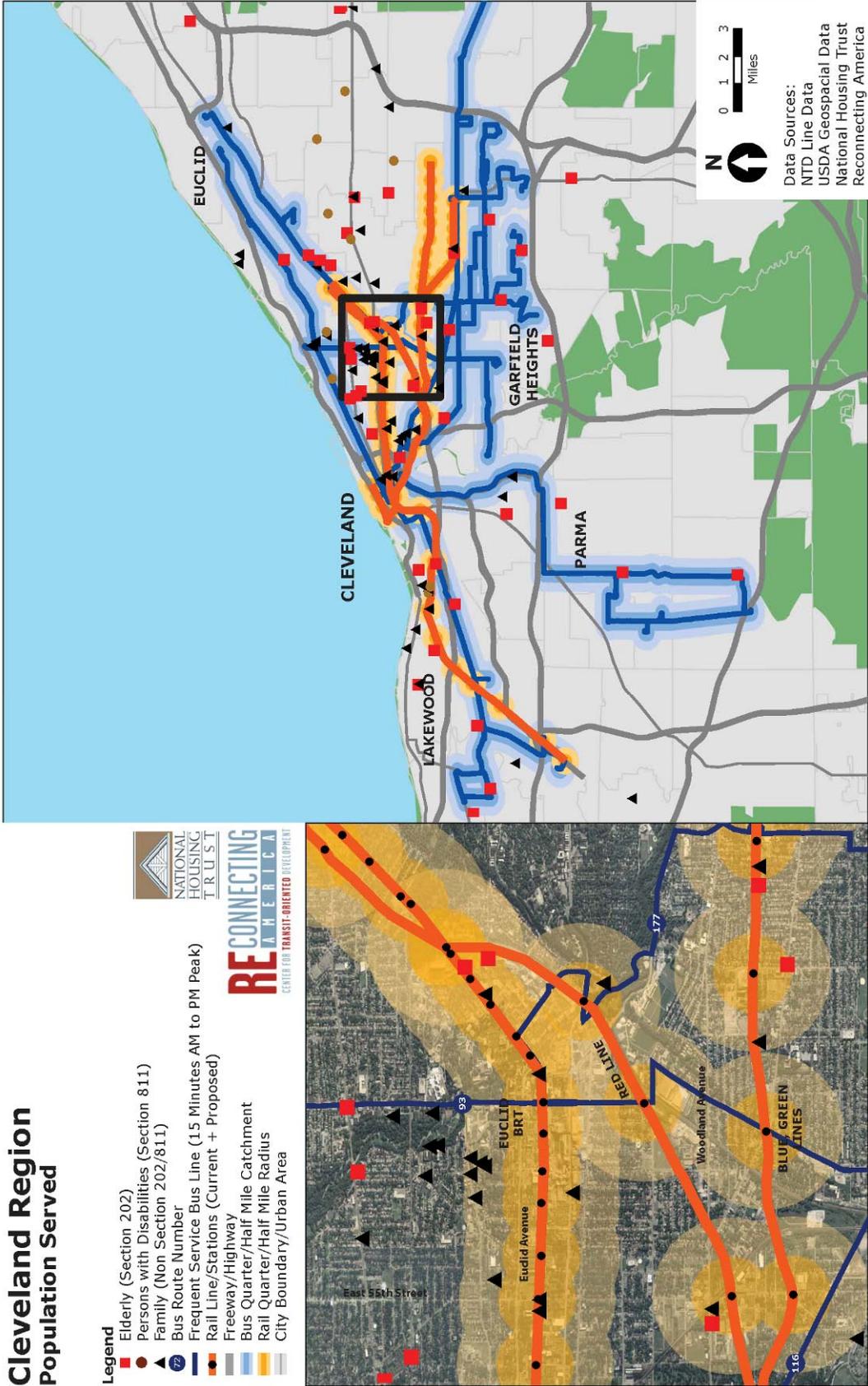
Charlotte Region

- Legend**
- Federally Assisted Homes Within A Quarter Mile of Transit
 - Federally Assisted Homes Within Half Mile of Transit
 - Federally Assisted Homes Not Near Frequent Transit
 - Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundaries/Urban Area
- NATIONAL HOUSING TRUST**
- RECONNECTING AMERICA**
 CENTER FOR TRANSIT-ORIENTED DEVELOPMENT







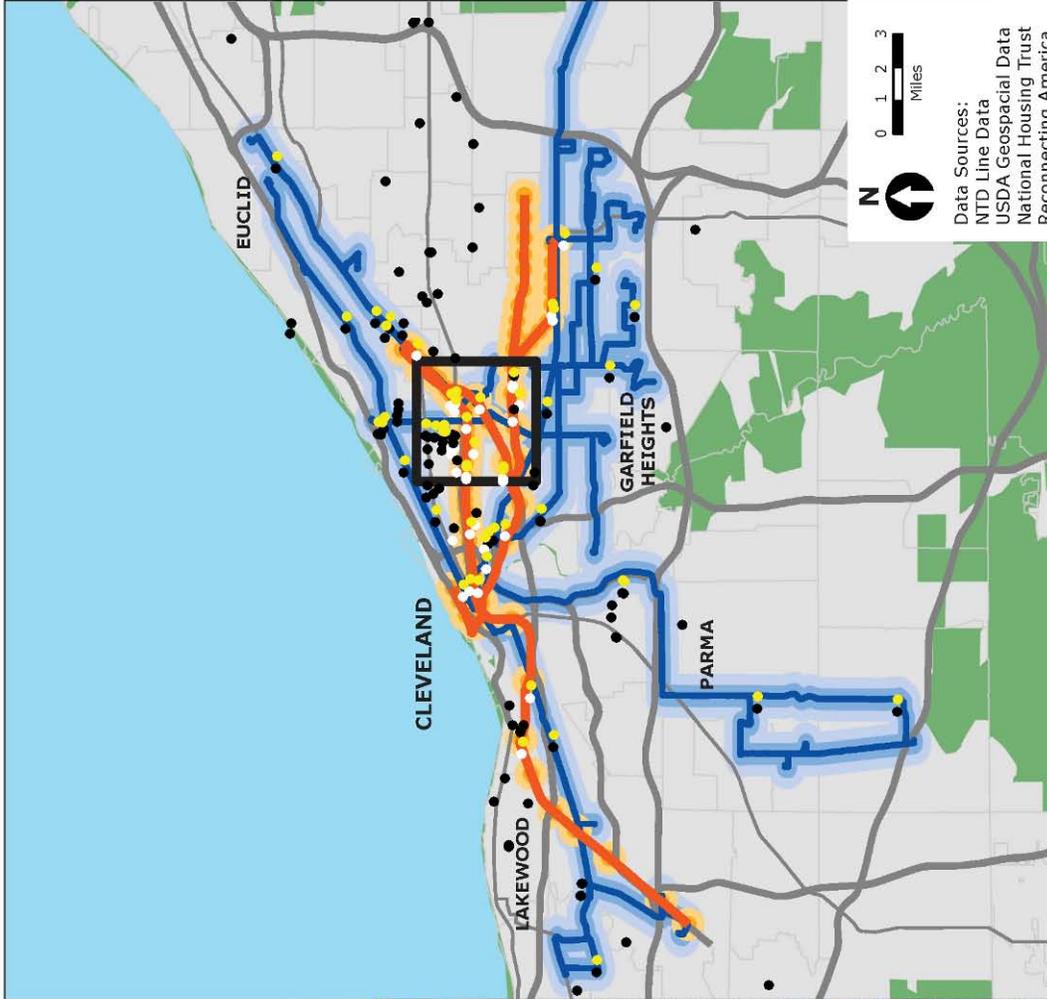
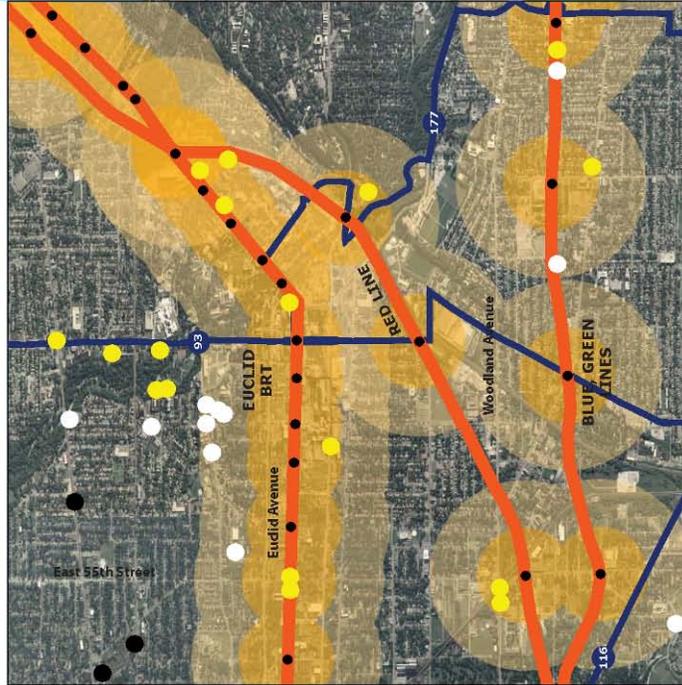


Cleveland Region

- Legend**
- Federally Assisted Homes Within A Quarter Mile of Transit
 - Federally Assisted Homes Within Half Mile of Transit
 - Federally Assisted Homes Not Near Frequent Transit
 - 7 Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundaries/Urban Area

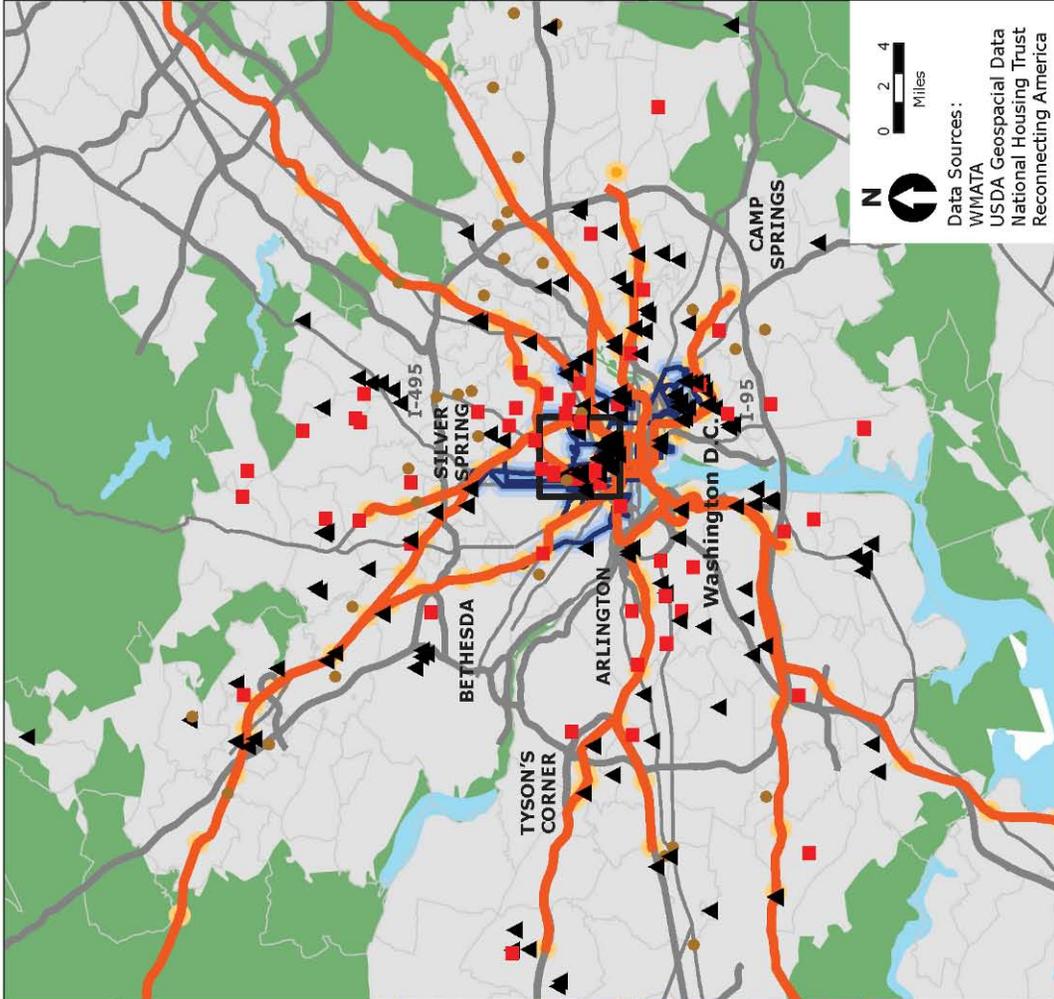
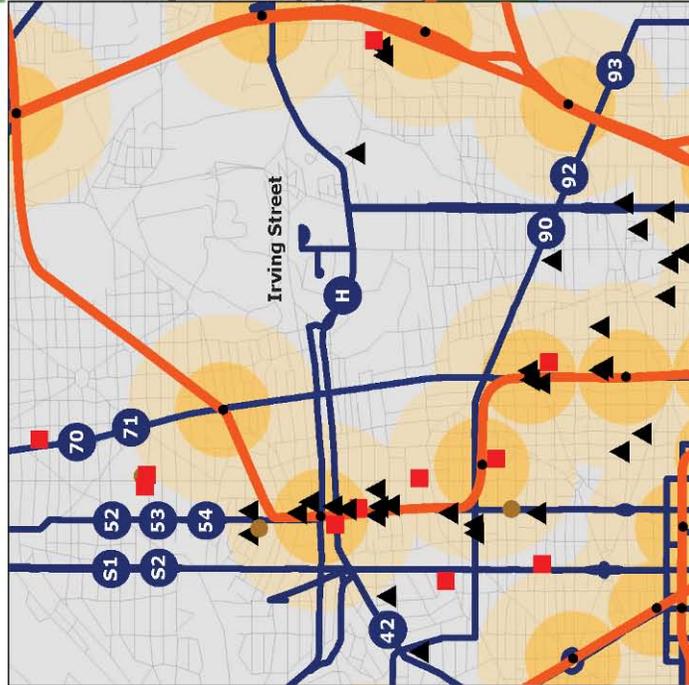


RECONNECTING AMERICA
 CENTER FOR TRANSIT-ORIENTED DEVELOPMENT

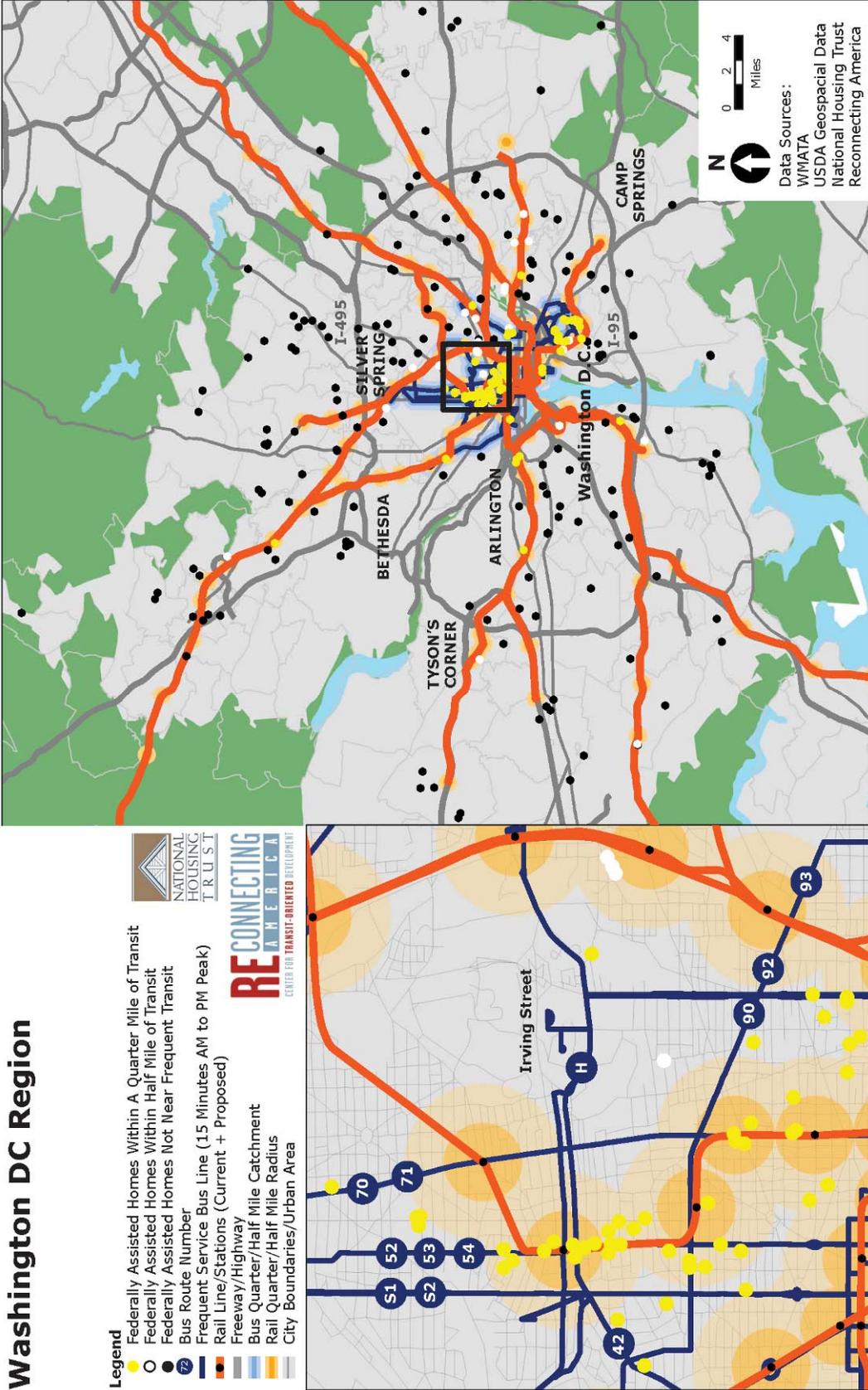


Washington DC Region Population Served

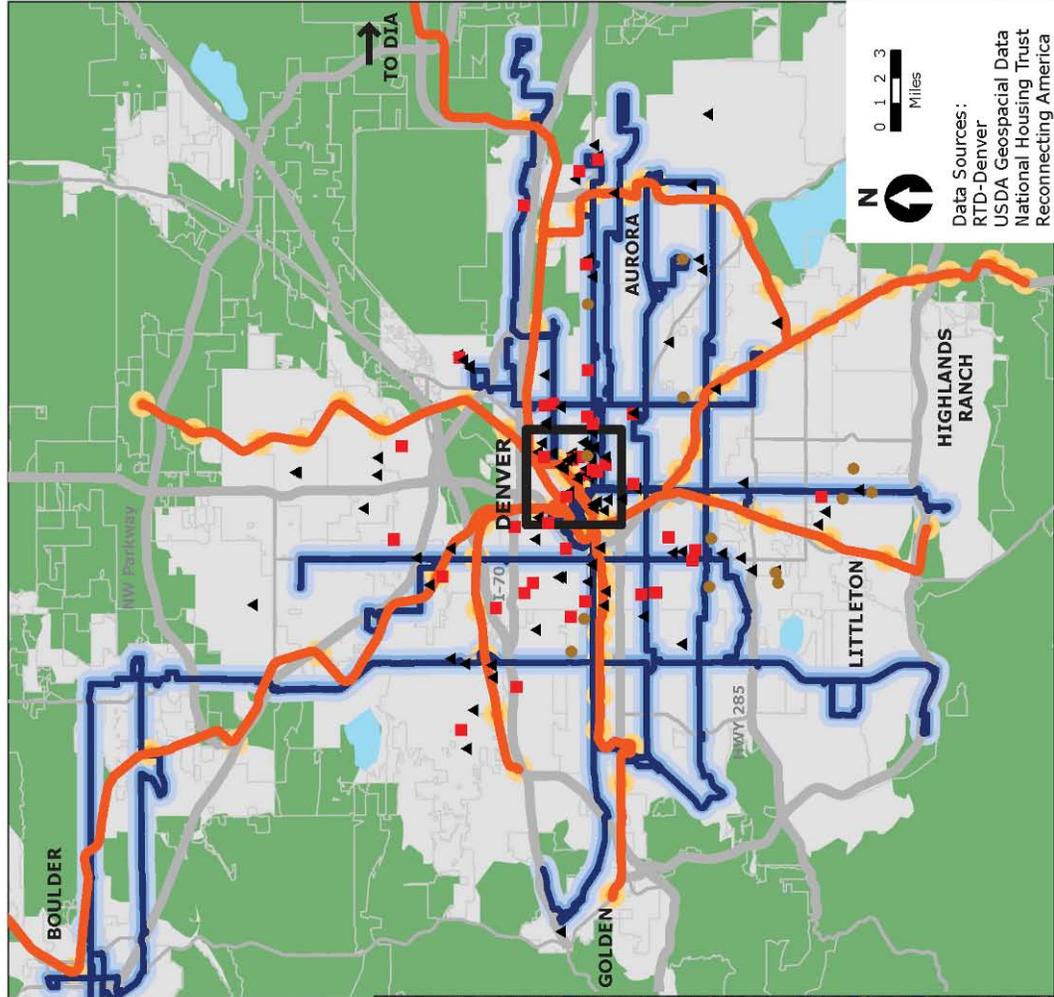
- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - ⑦ Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundary/Urban Area



Data Sources:
 WMATA
 USDA Geospatial Data
 National Housing Trust
 Reconnecting America

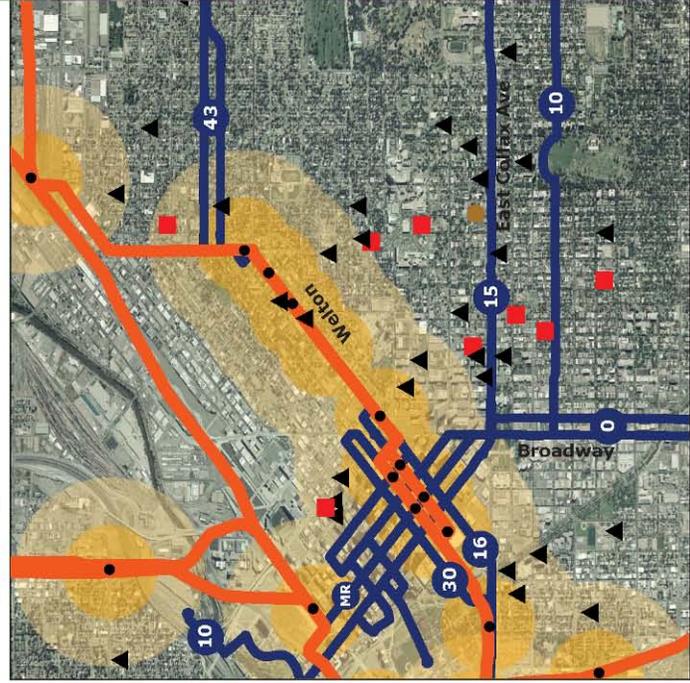


Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population



**Denver Region
 Population Served**

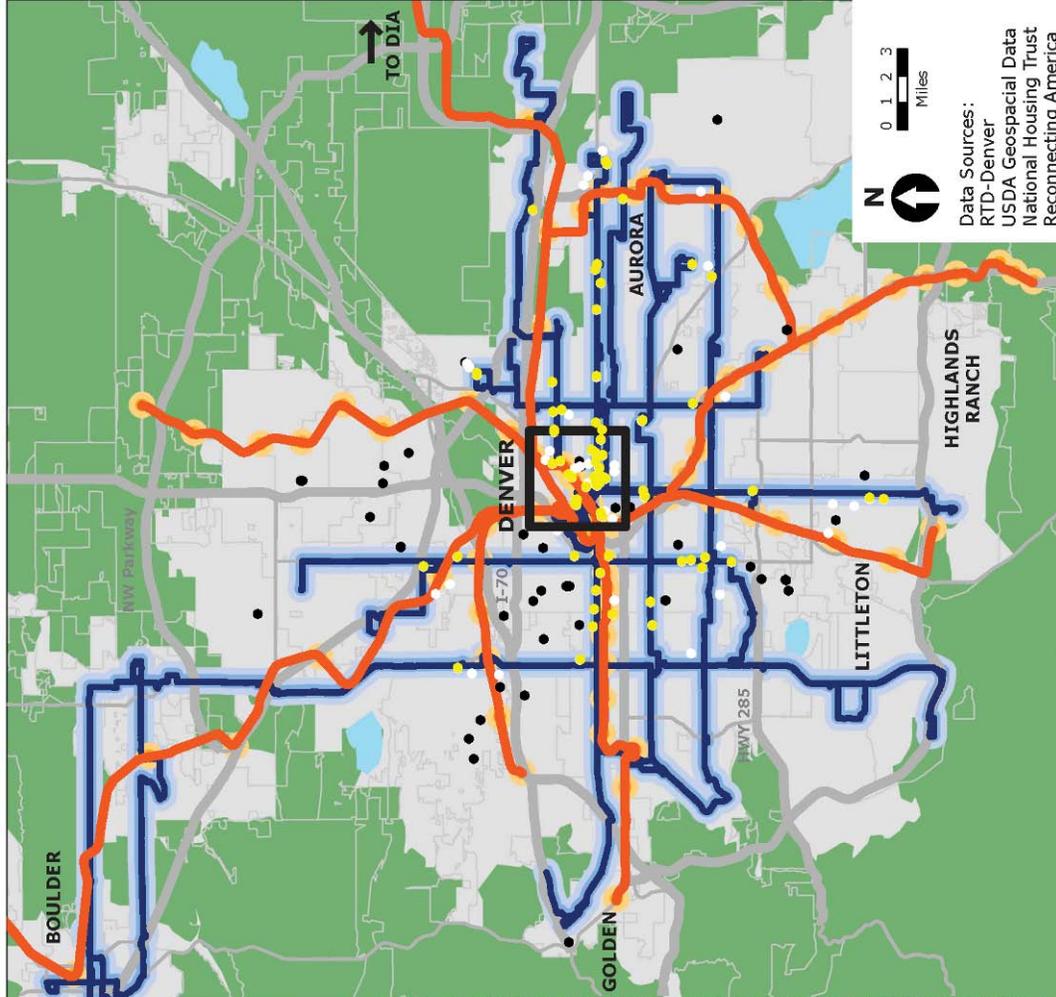
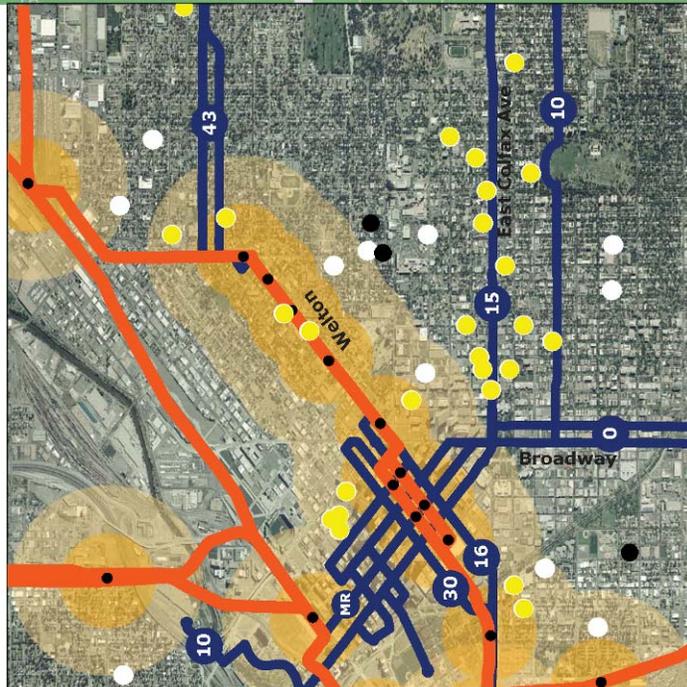
- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - ⊙ Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM Peak)
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 - Freeway/Highway
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 - City Boundary/Urban Area

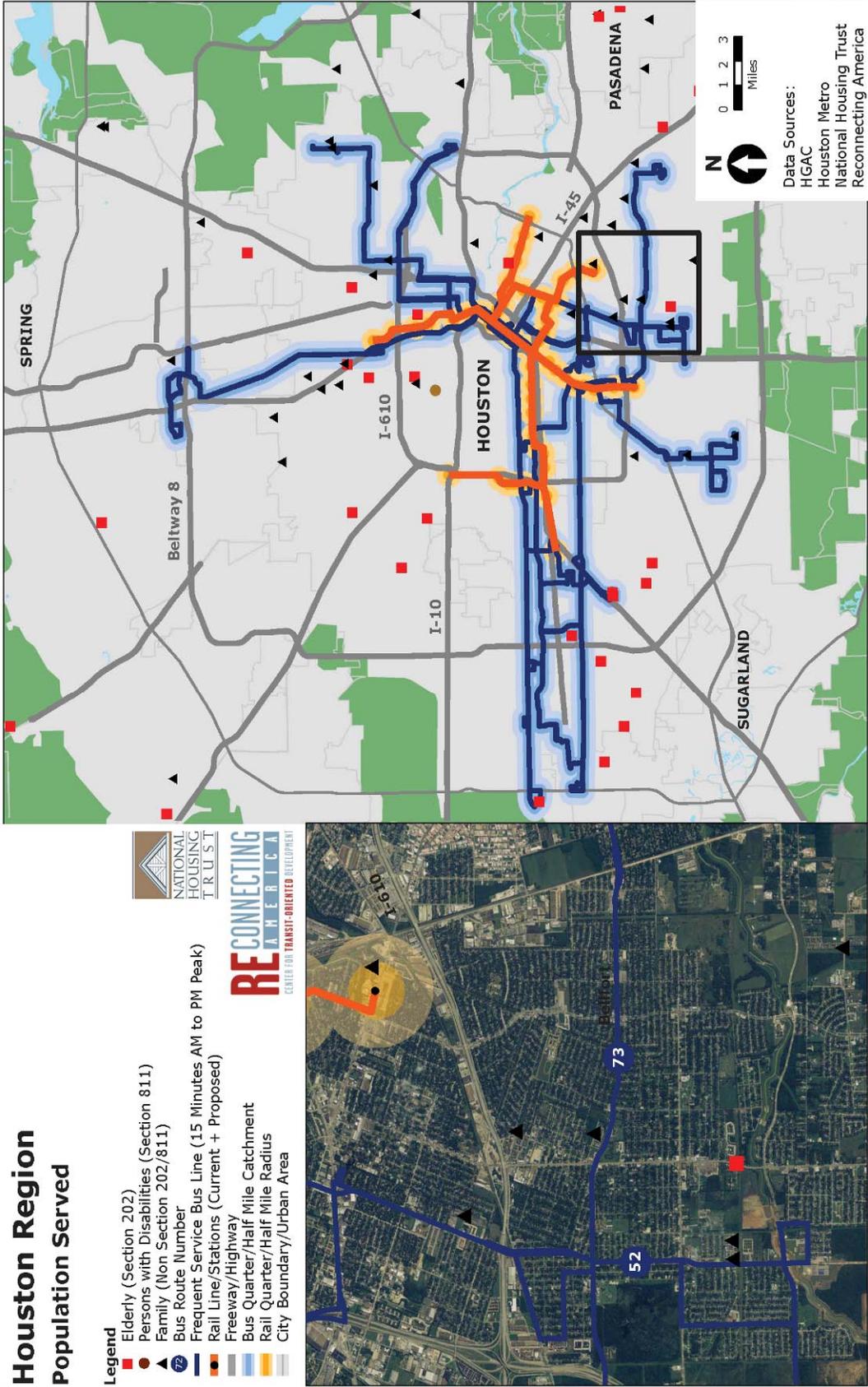


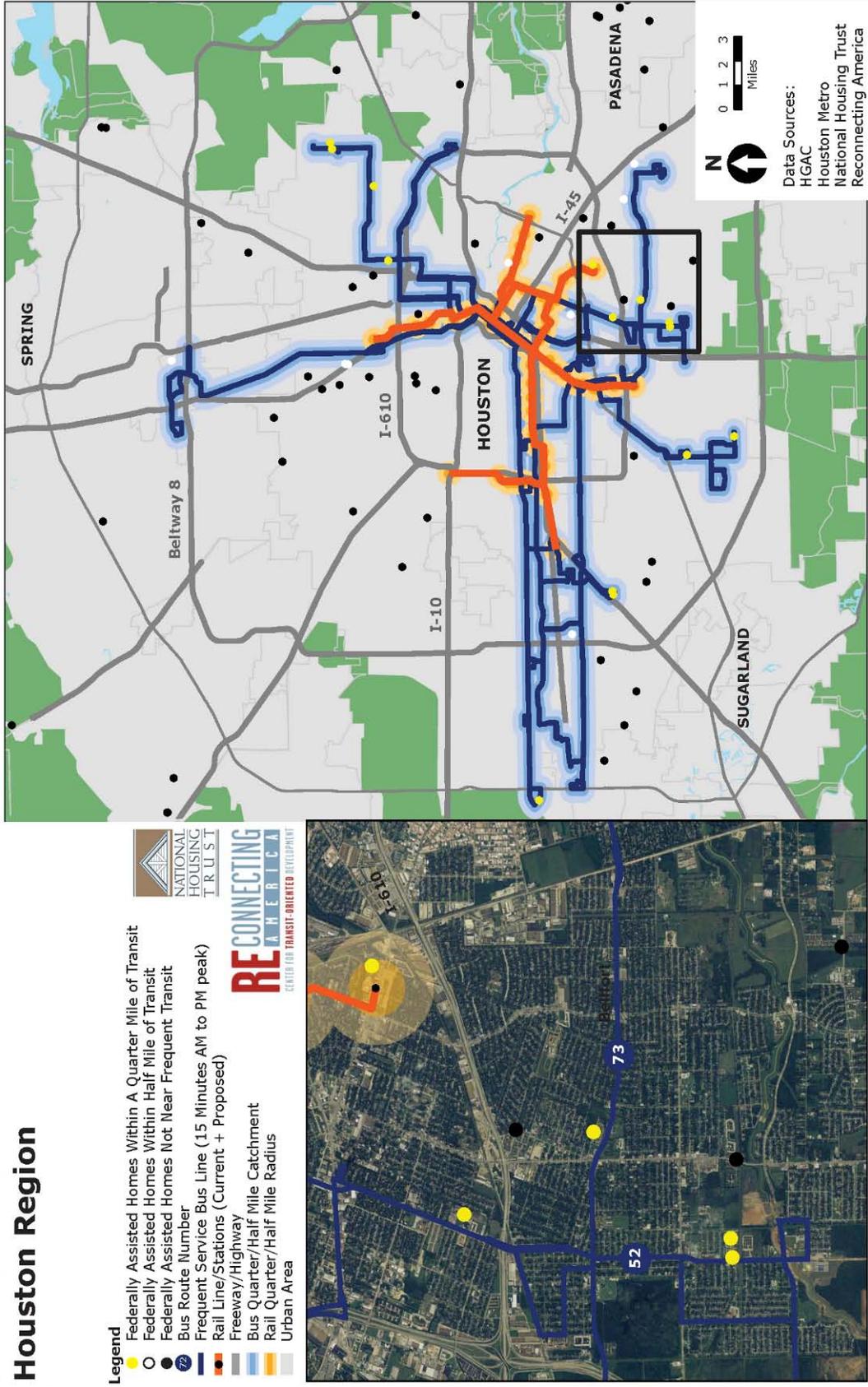
Denver Region

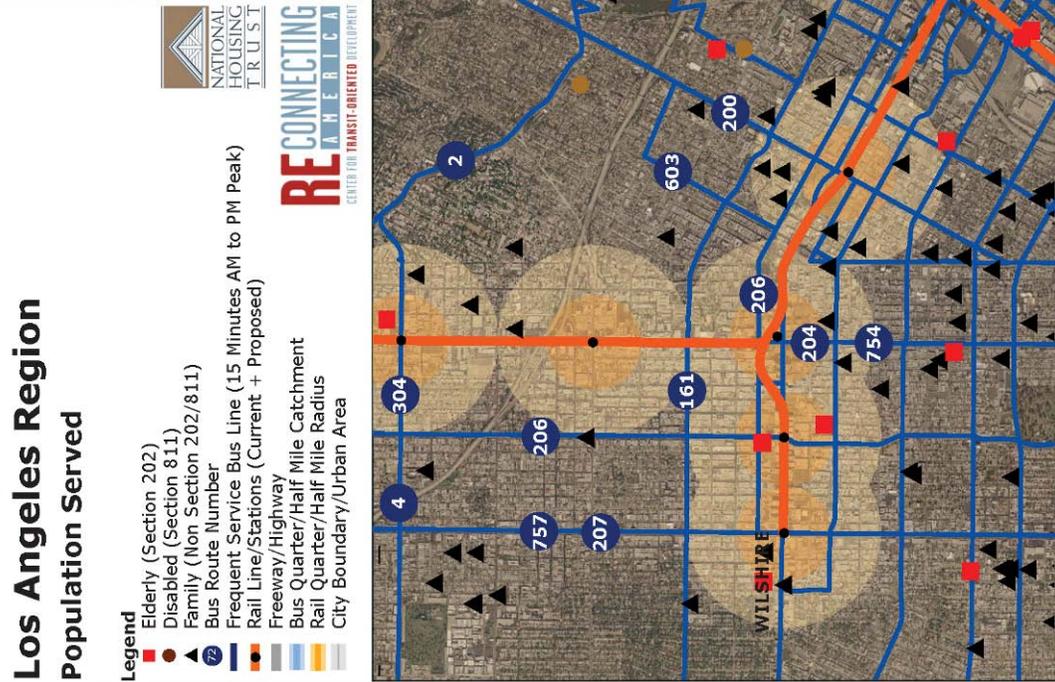
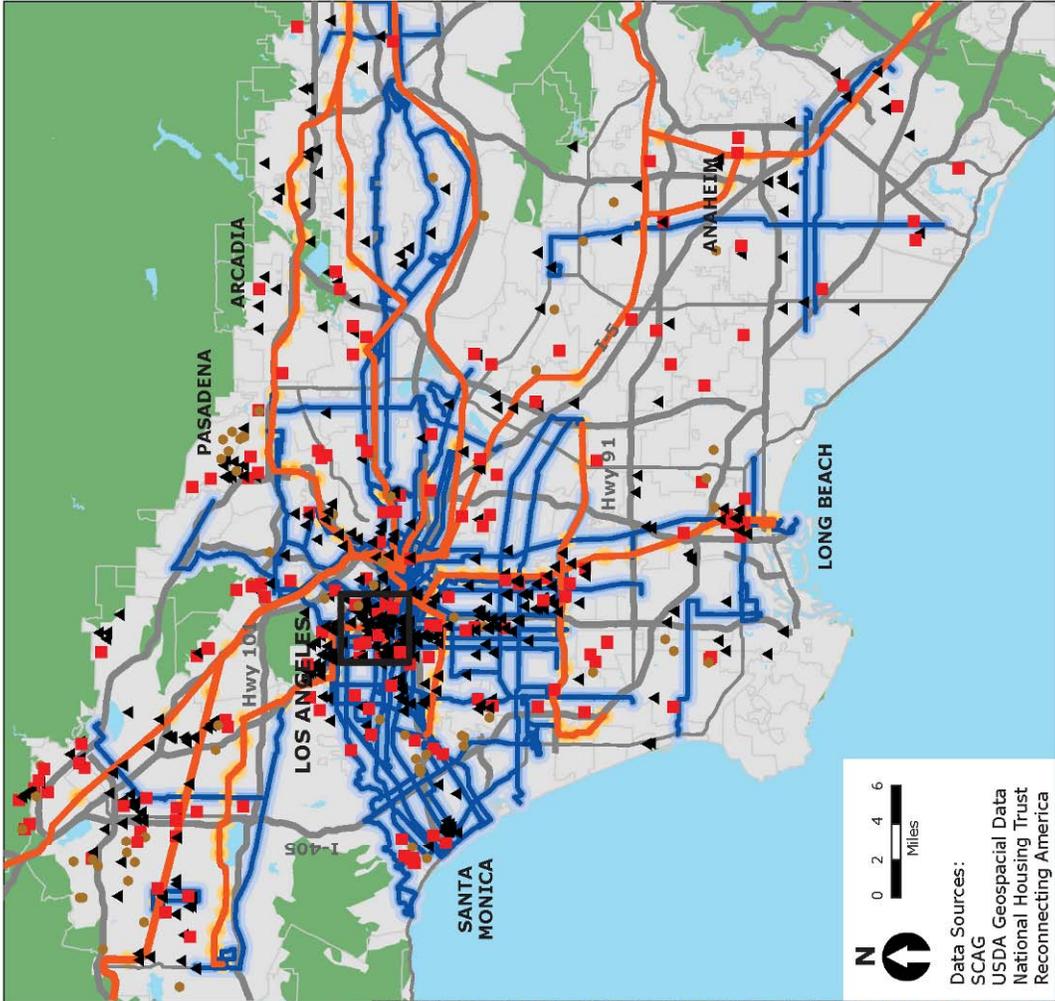
Legend

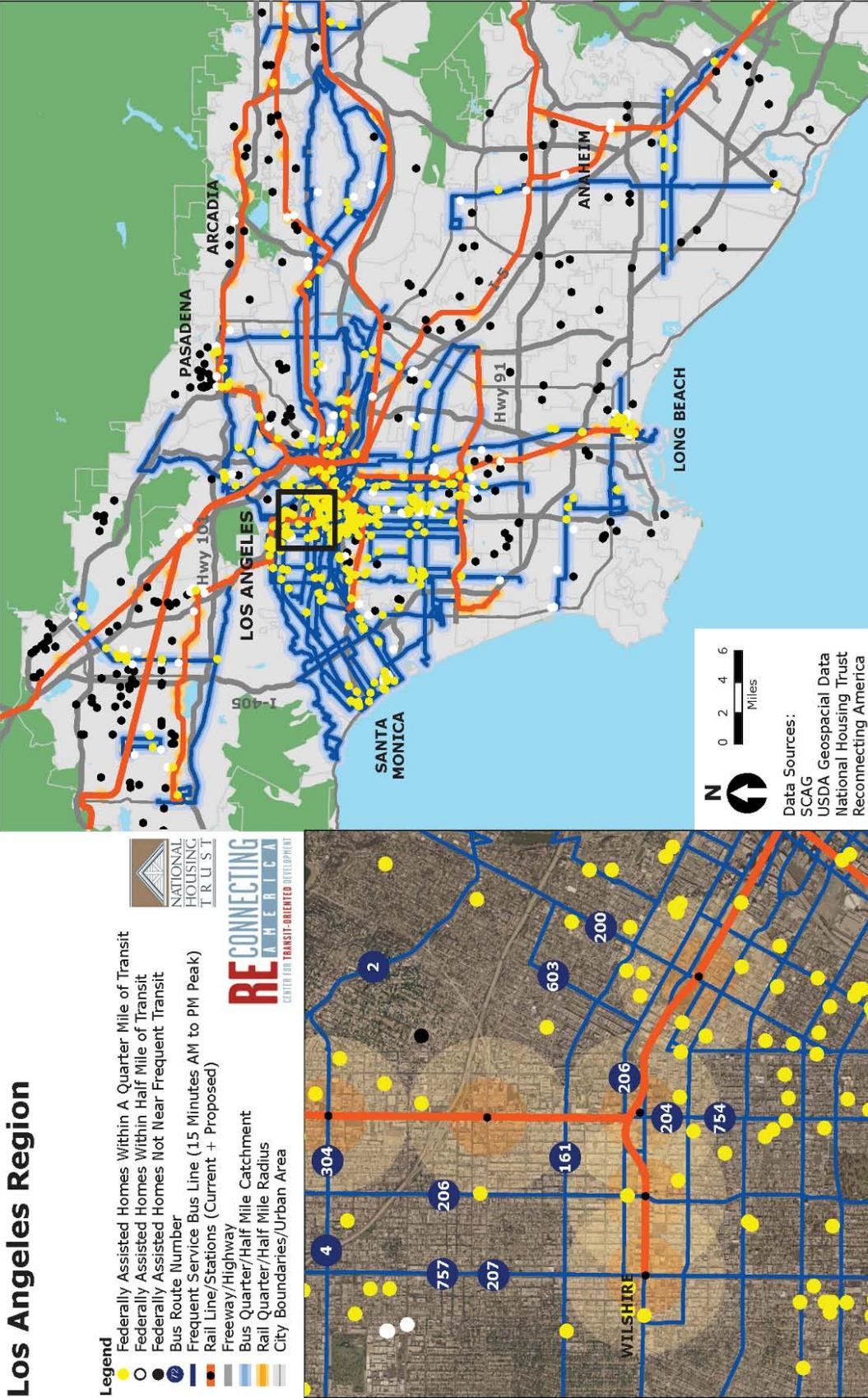
- Federally Assisted Homes Within A Quarter Mile of Transit
- Federally Assisted Homes Within Half Mile of Transit
- Federally Assisted Homes Not Near Frequent Transit
- 72 Bus Route Number
- Frequent Service Bus Line (15 Minutes AM to PM Peak)
- Rail Line/Stations (Current + Proposed)
- Freeway/Highway
- Bus Quarter/Half Mile Catchment
- Rail Quarter/Half Mile Radius
- City Boundaries/Urban Area



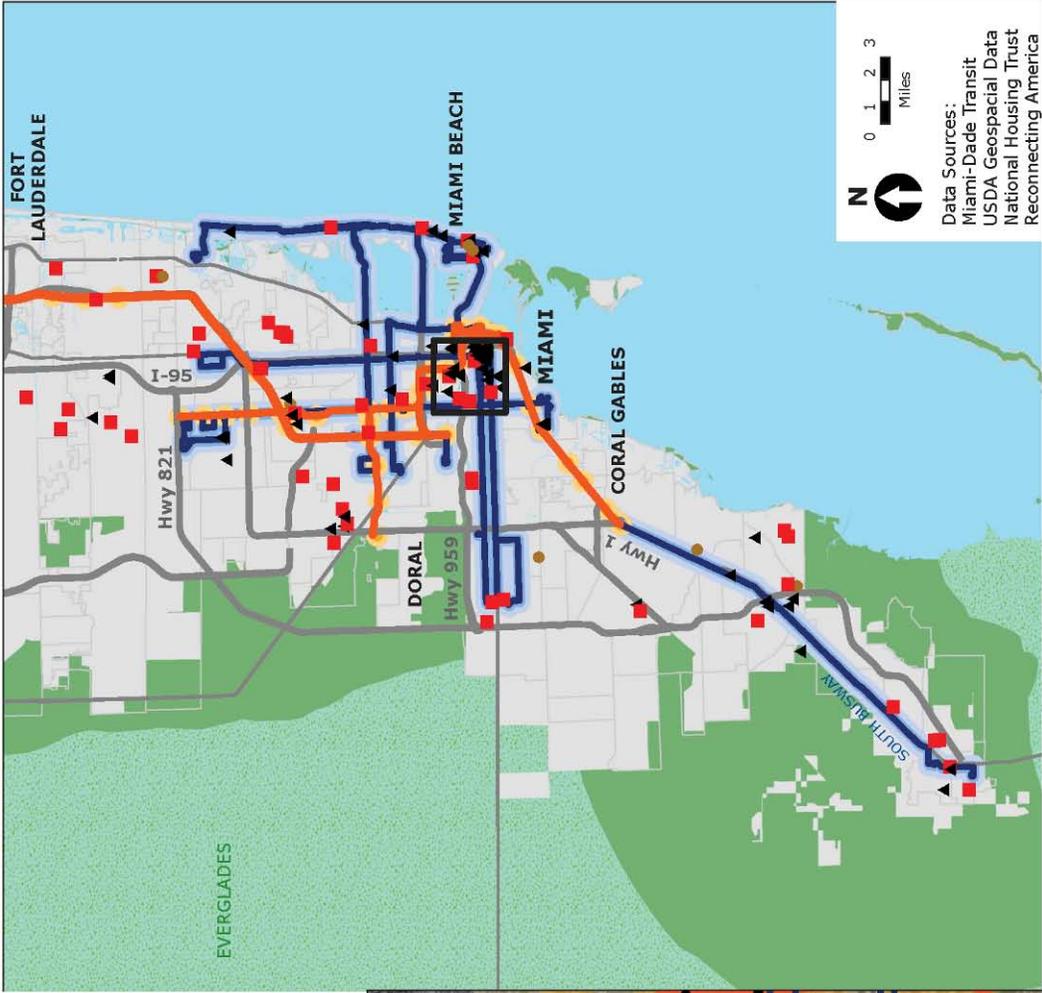






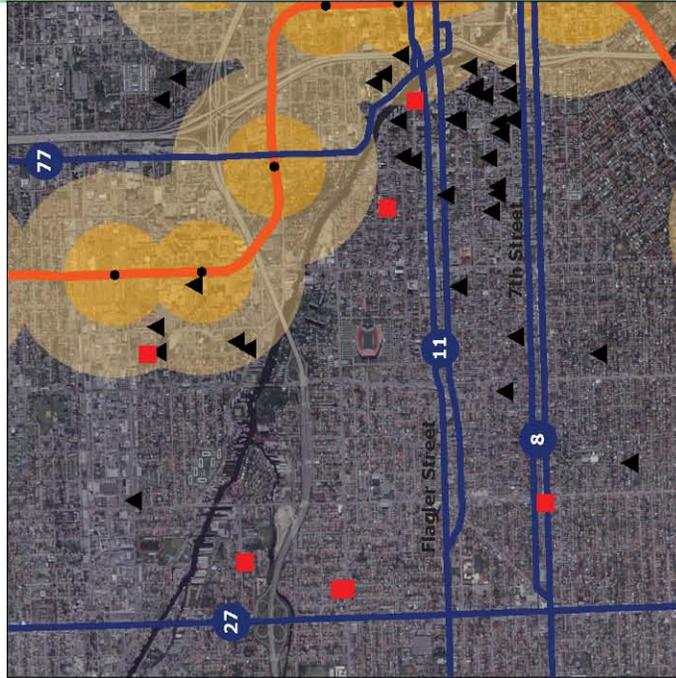


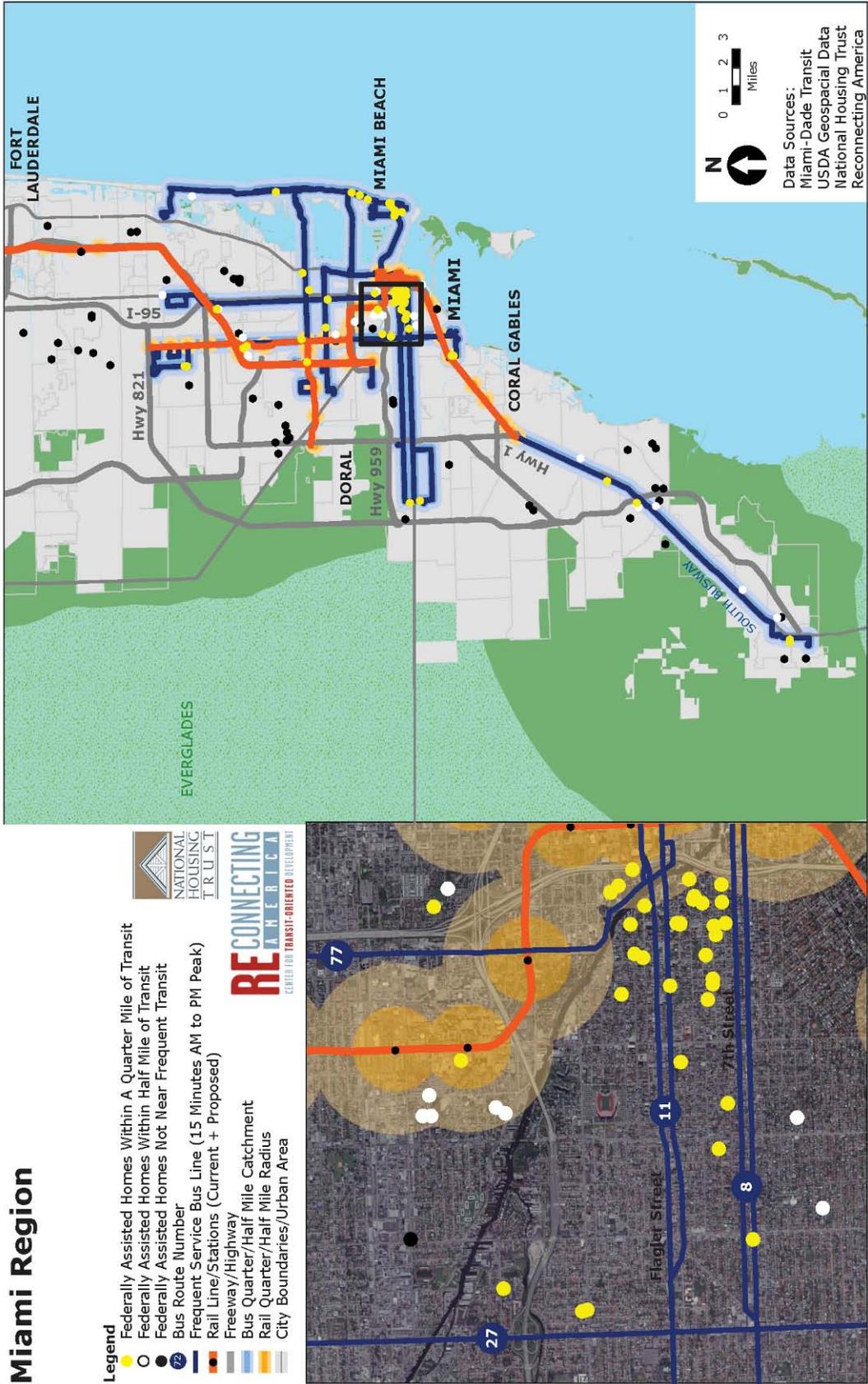
Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population

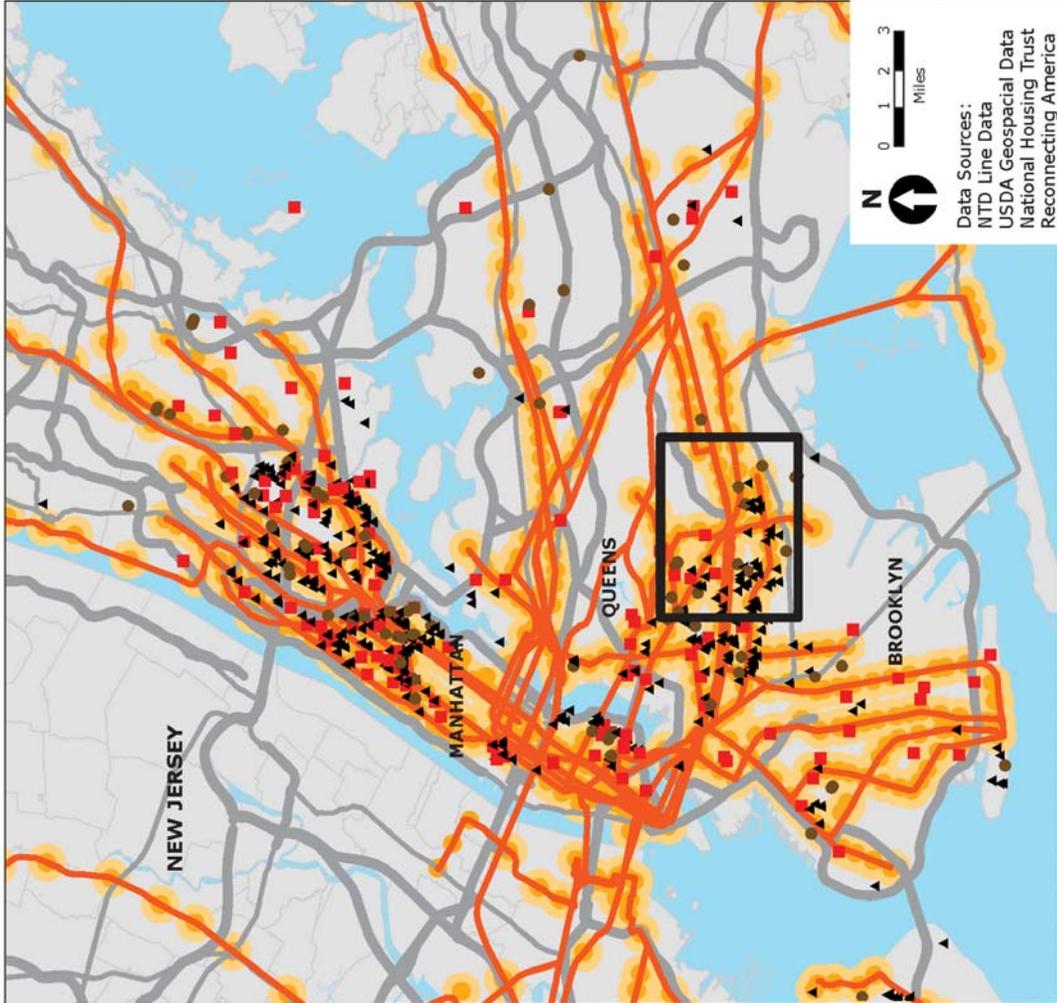


**Miami Region
 Population Served**

- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - 7 Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundary/Urban Area



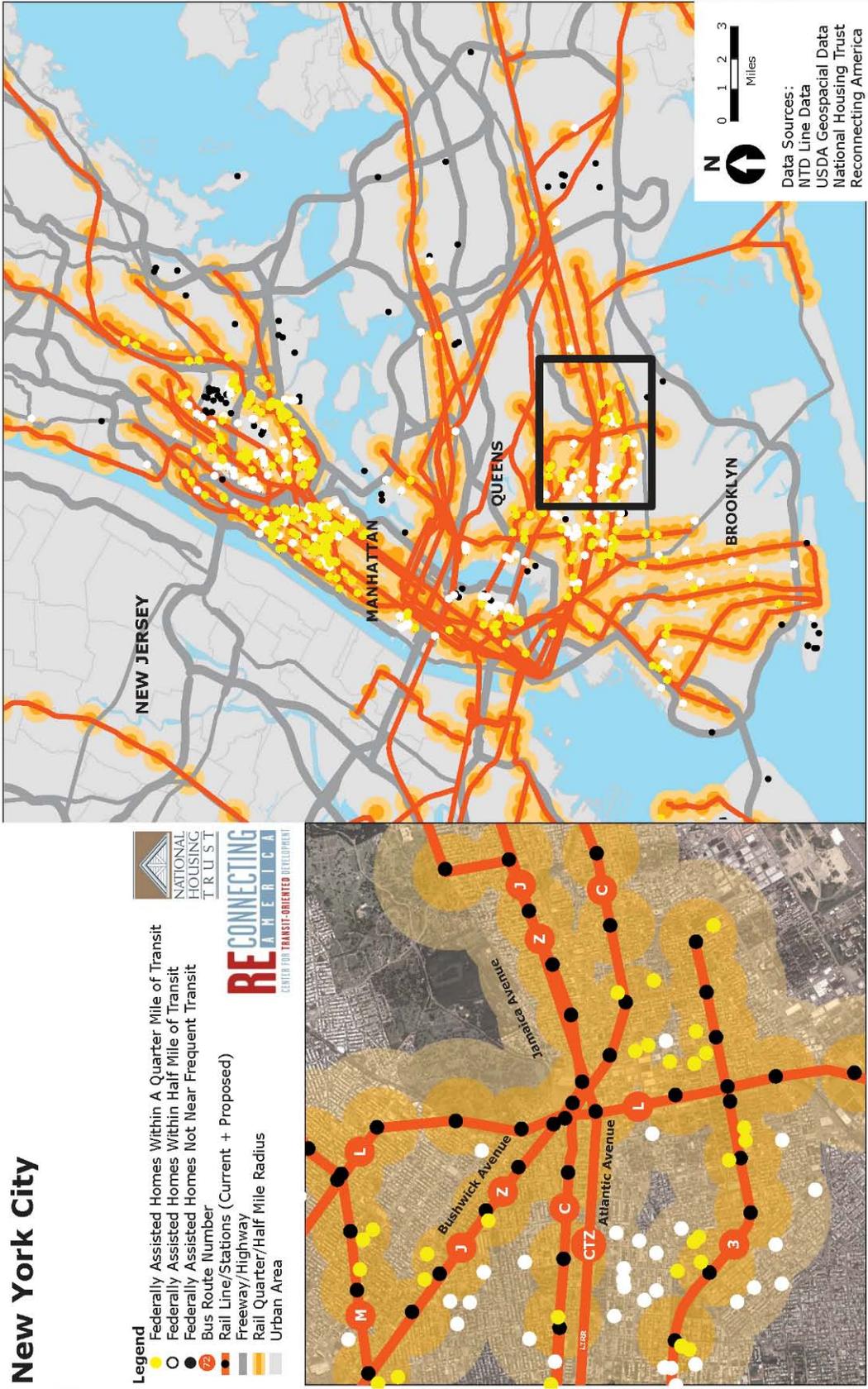


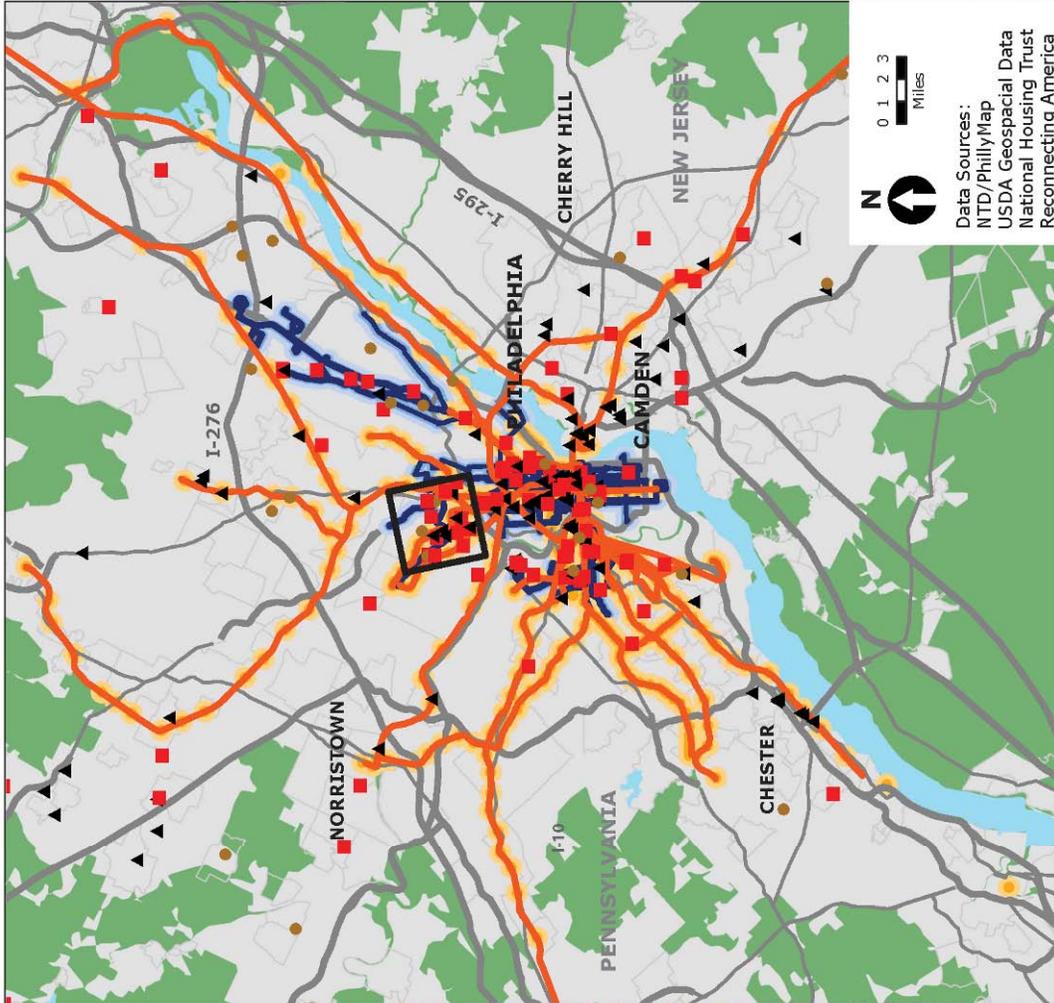


New York City Population Served

- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - Ⓜ Bus Route Number
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Rail Quarter/Half Mile Radius
 - City Boundary/Urban Area







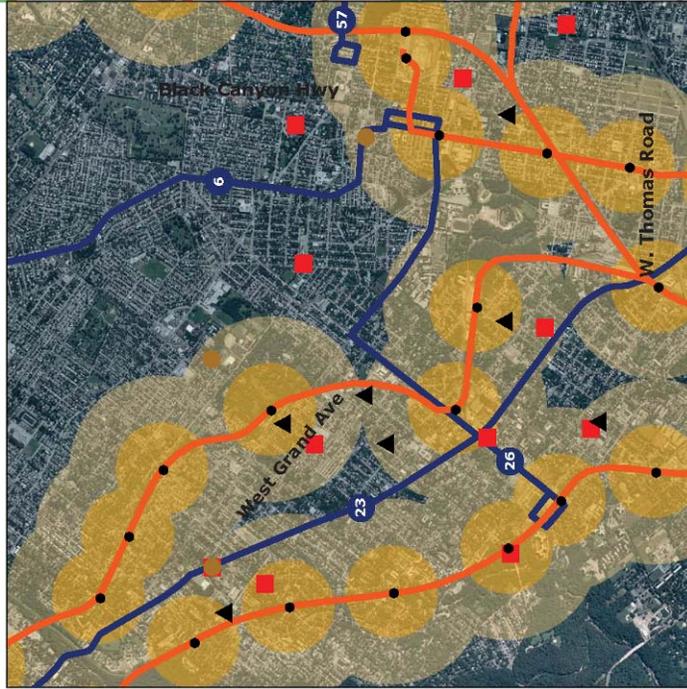
Philadelphia Region Population Served

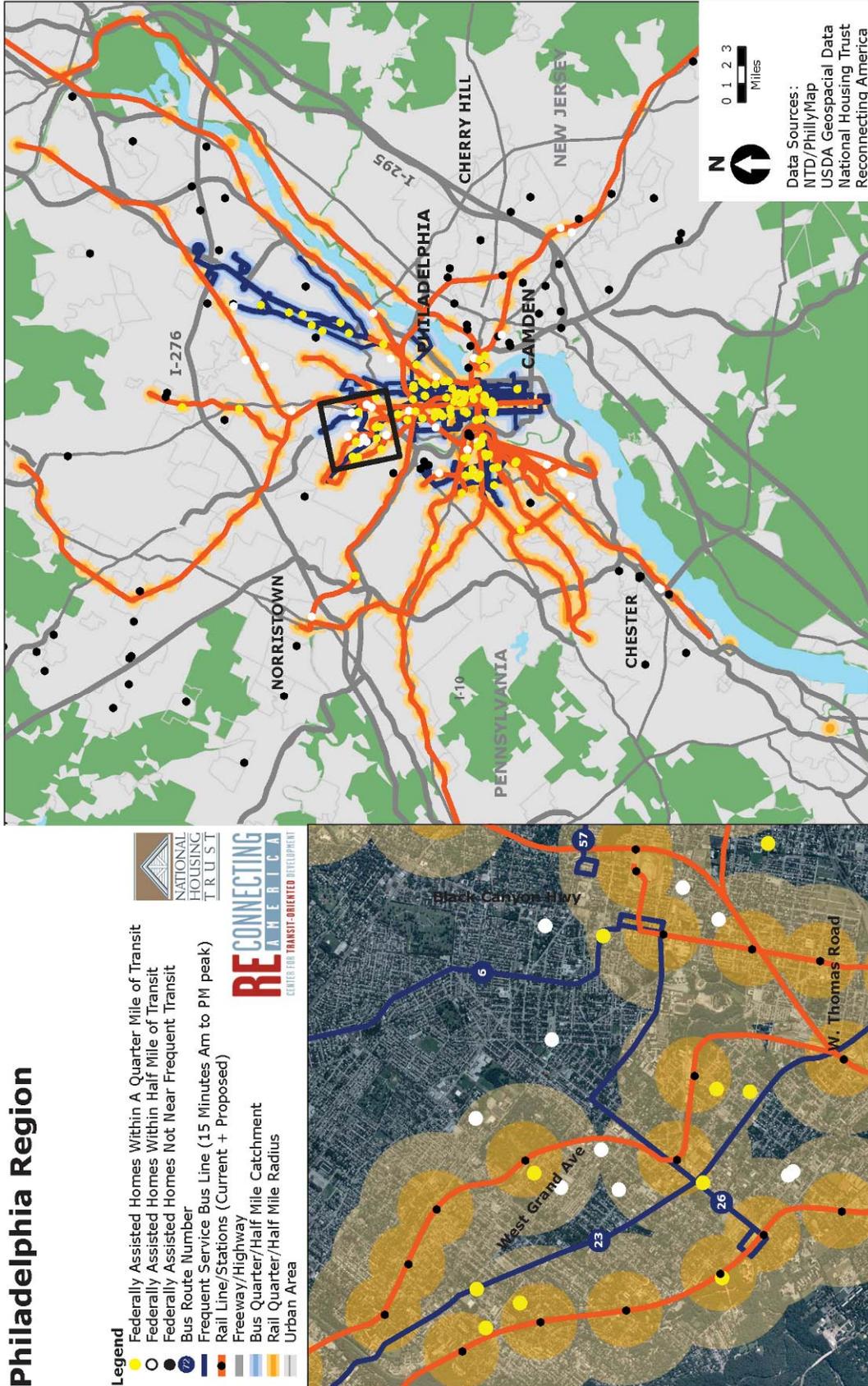
Legend

- Elderly (Section 202)
- Persons with Disabilities (Section 811)
- ▲ Family (Non Section 202/811)
- ⑦ Bus Route Number
- Frequent Service Bus Line (15 Minutes AM to PM Peak)
- Rail Line/Stations (Current + Proposed)
- Freeway/Highway
- Bus Quarter/Half Mile Catchment
- Rail Quarter/Half Mile Radius
- City Boundary/Urban Area

NATIONAL HOUSING TRUST

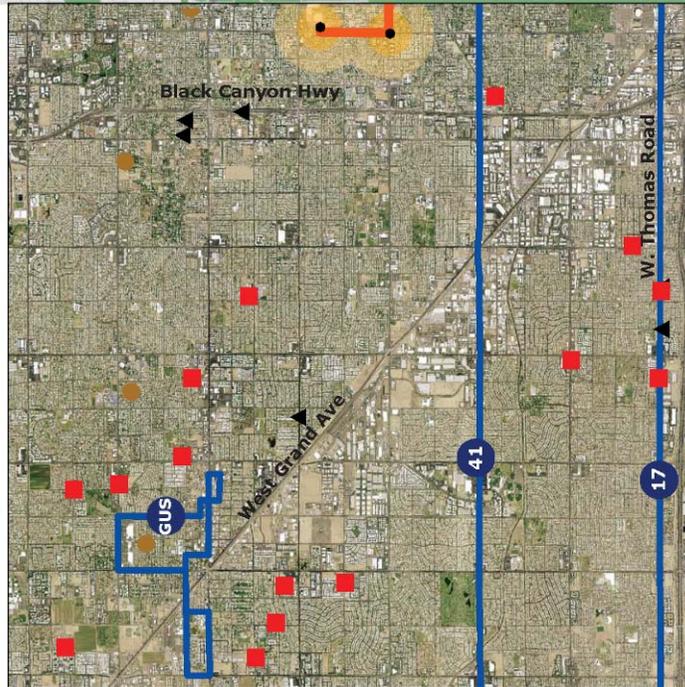
RECONNECTING AMERICA
 CENTER FOR TRANSIT-ORIENTED DEVELOPMENT

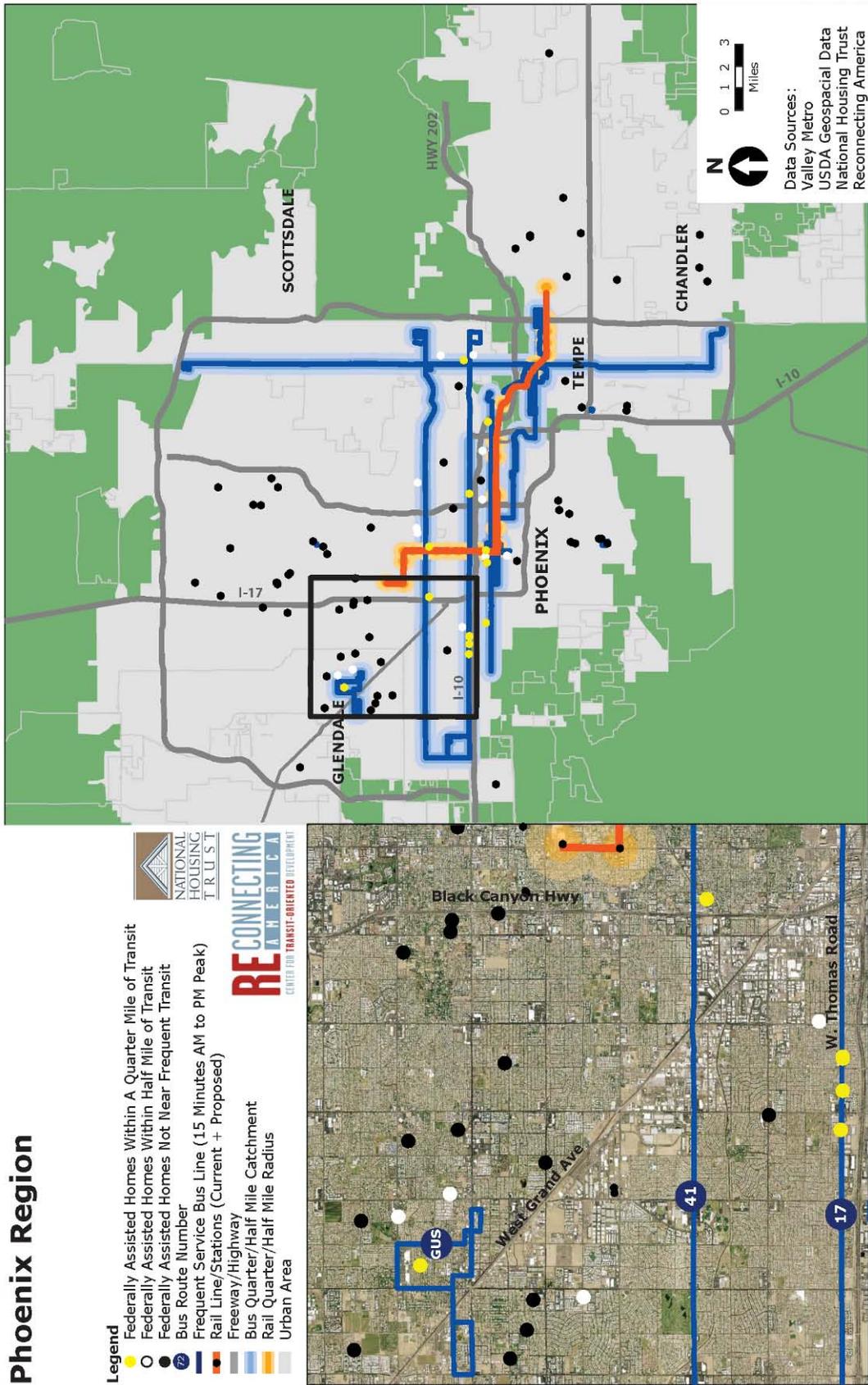




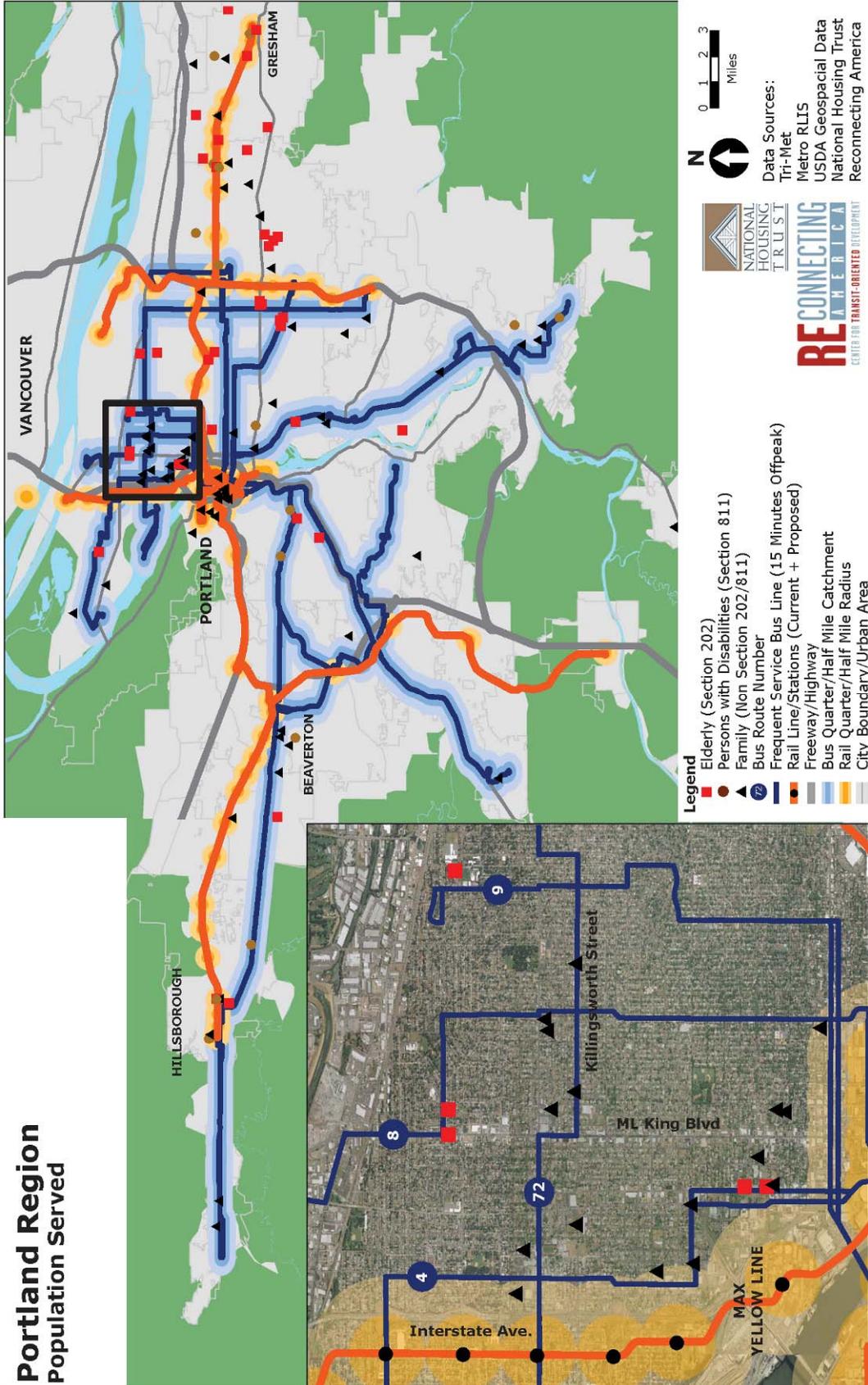
Phoenix Region Population Served

- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - ▲ Family (Non Section 202/811)
 - ⑦ Bus Route Number
 - Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - Rail Line/Stations (Current + Proposed)
 - Freeway/Highway
 - Bus Quarter/Half Mile Catchment
 - Rail Quarter/Half Mile Radius
 - City Boundary/Urban Area
- NATIONAL HOUSING TRUST**
- RECONNECTING AMERICA**
 CENTER FOR TRANSIT-ORIENTED DEVELOPMENT

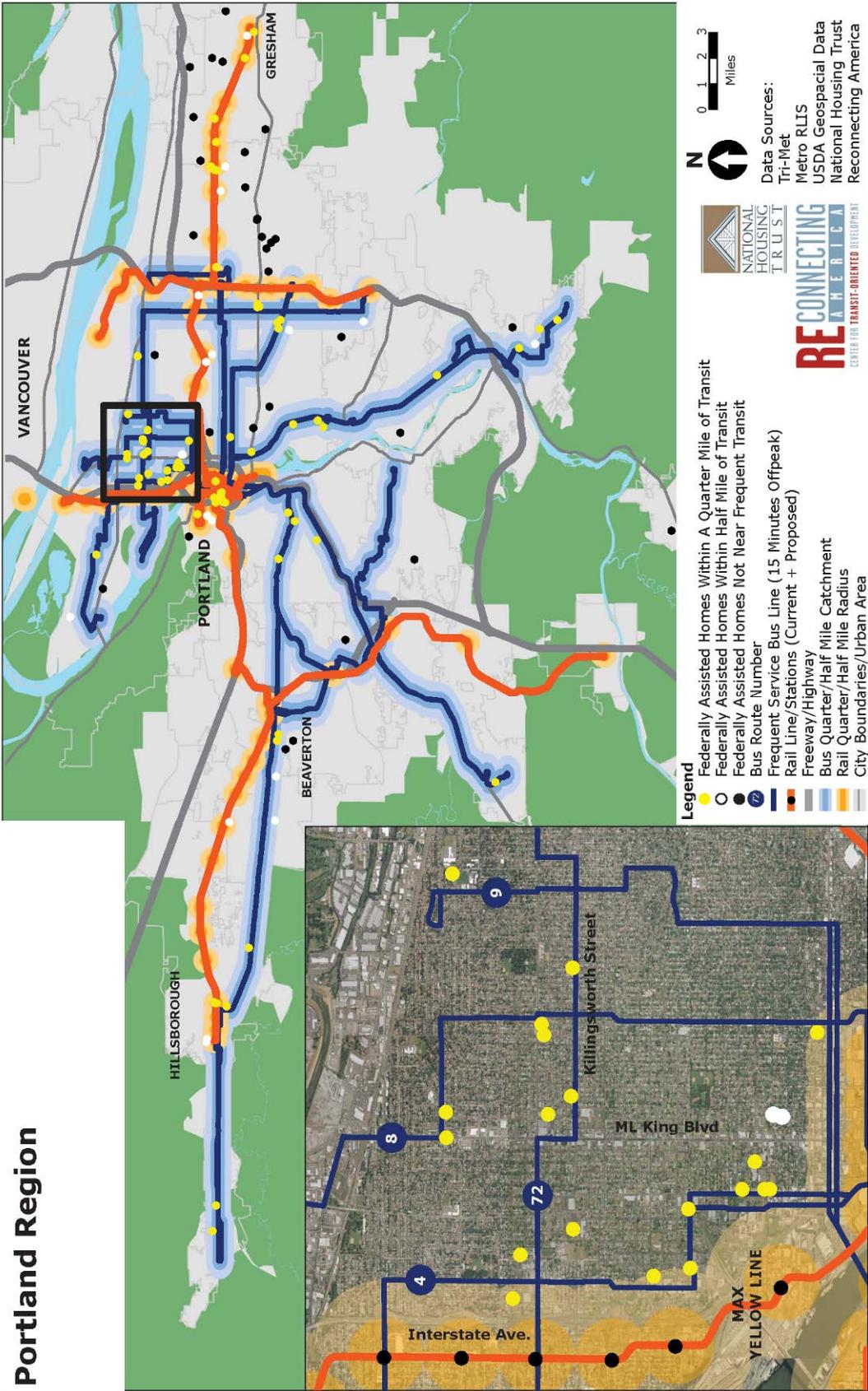


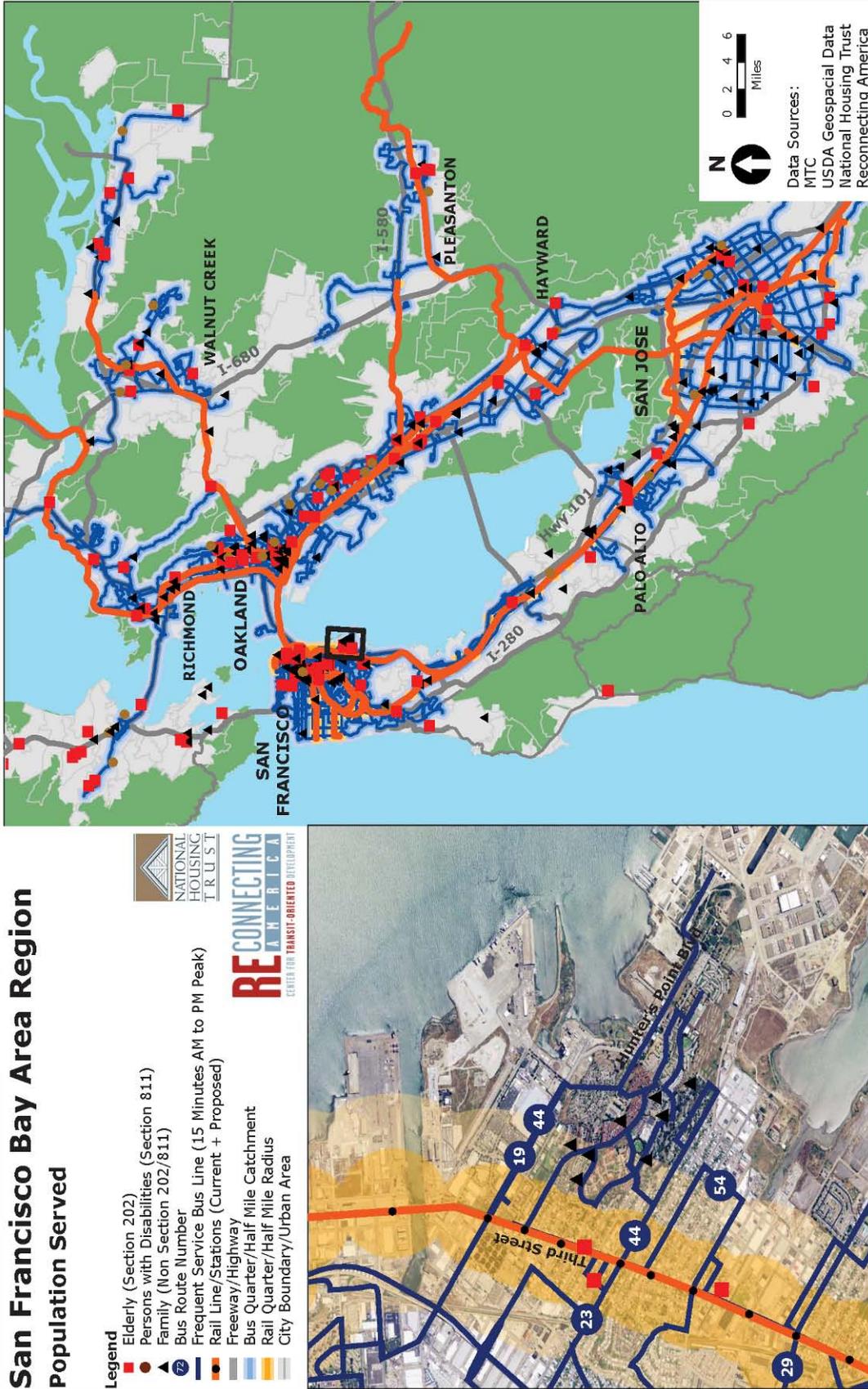


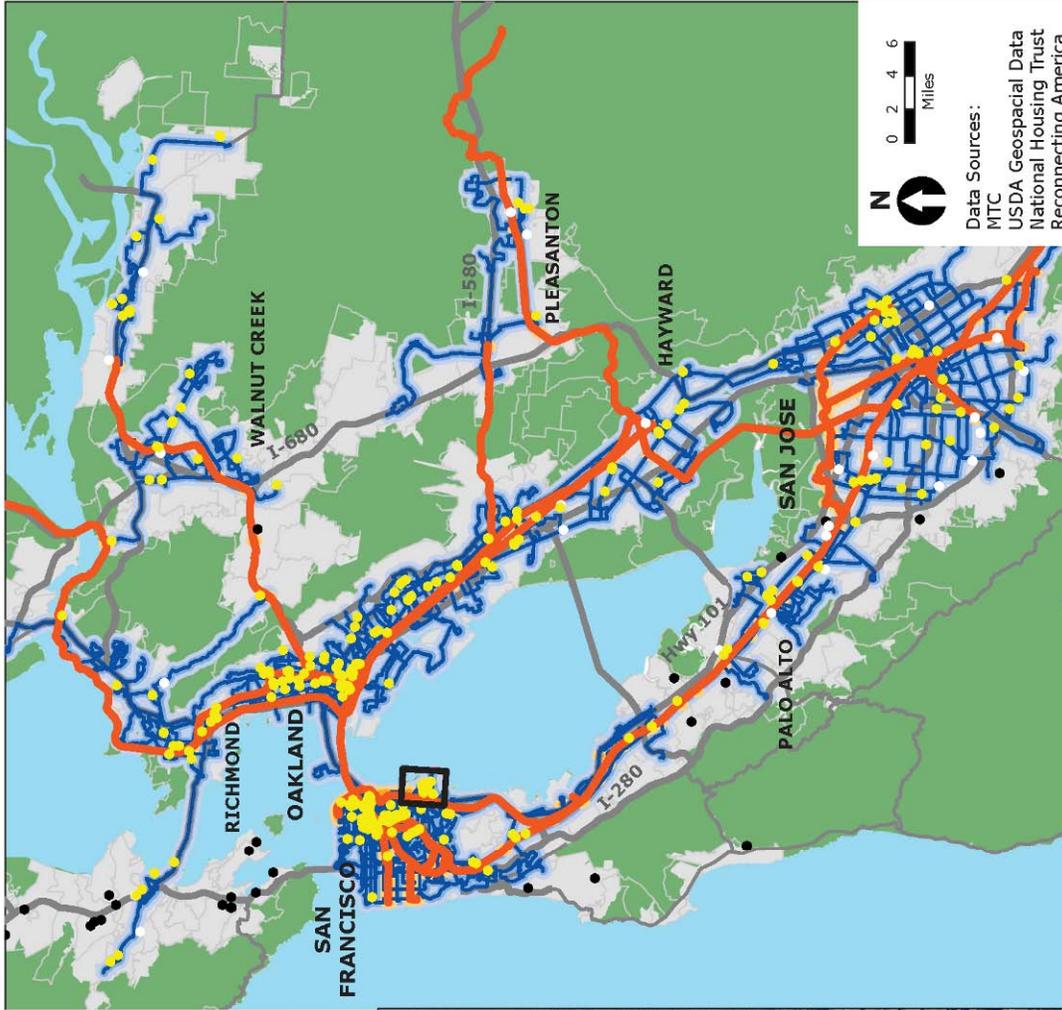
Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population



Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population







Data Sources:
 MTC
 USDA Geospatial Data
 National Housing Trust
 Reconnecting America

San Francisco Bay Area Region

Legend

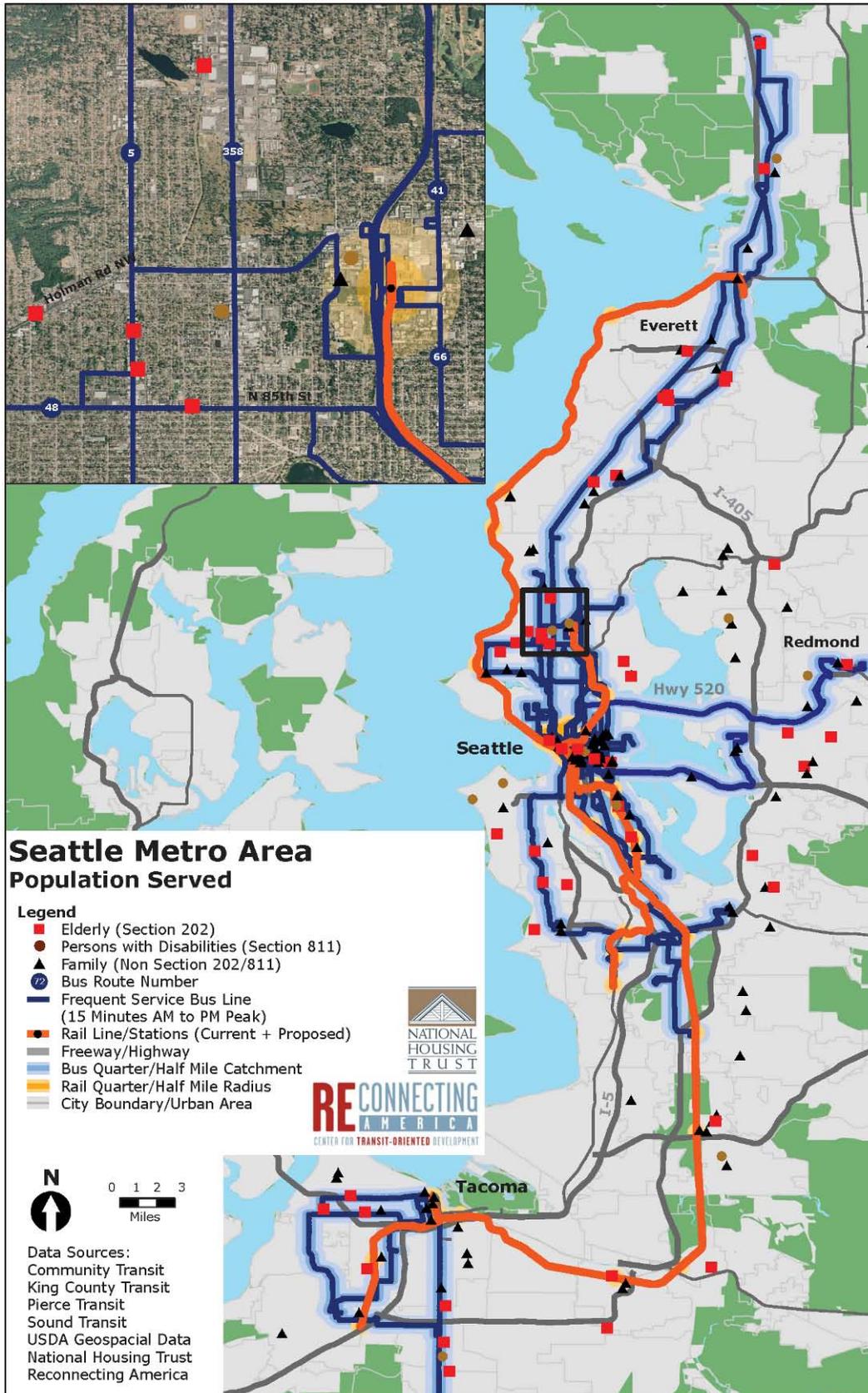
- Federally Assisted Homes Within A Quarter Mile of Transit
- Federally Assisted Homes Within Half Mile of Transit
- Federally Assisted Homes Not Near Frequent Transit
- 79 Bus Route Number
- Frequent Service Bus Line (15 Minutes AM Peak to PM Peak)
- Rail Line/Stations (Current)
- Freeway/Highway
- Bus Quarter/Half Mile Catchment
- Rail Quarter/Half Mile Radius
- Urban Area

NATIONAL HOUSING TRUST

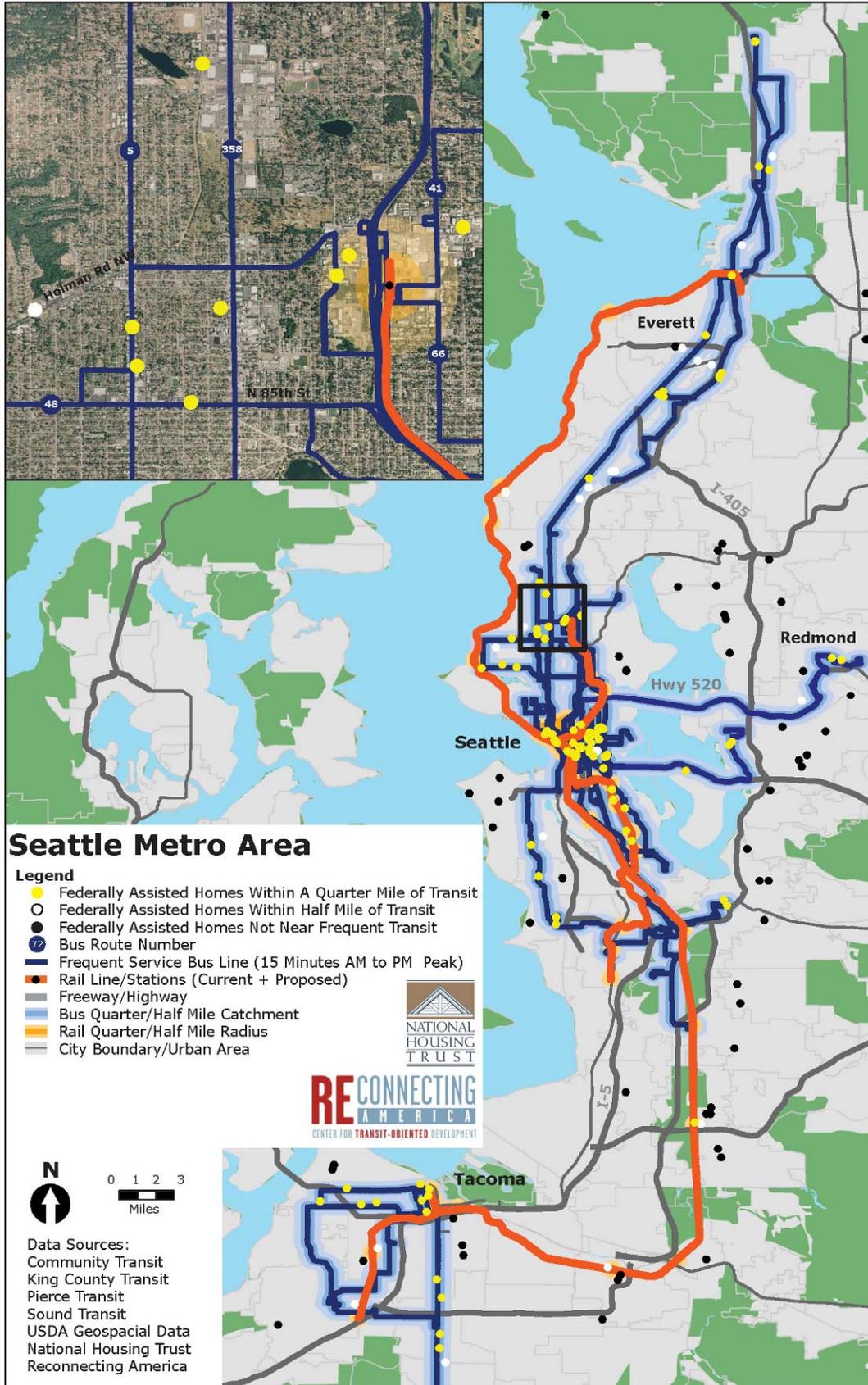
RECONNECTING AMERICA
 CENTER FOR TRANSIT-ORIENTED DEVELOPMENT

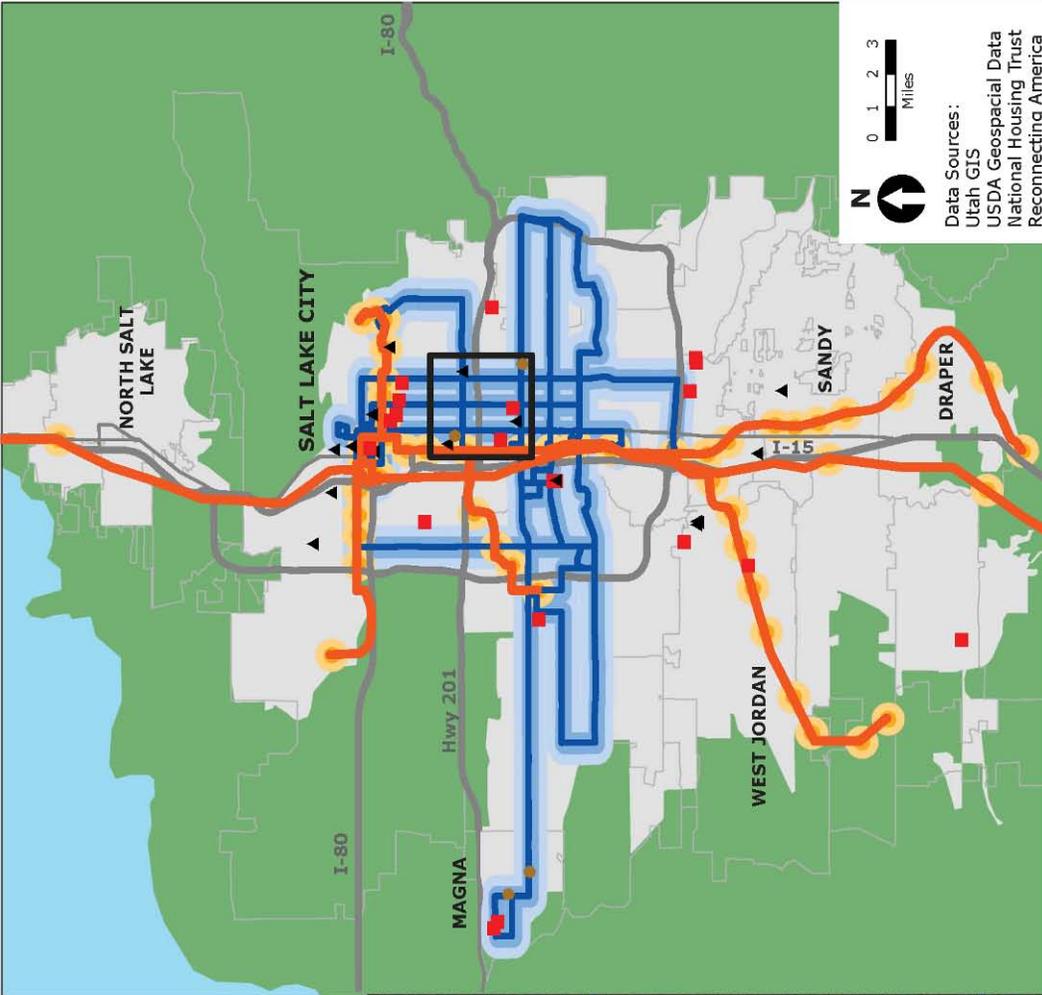


Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population



Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population

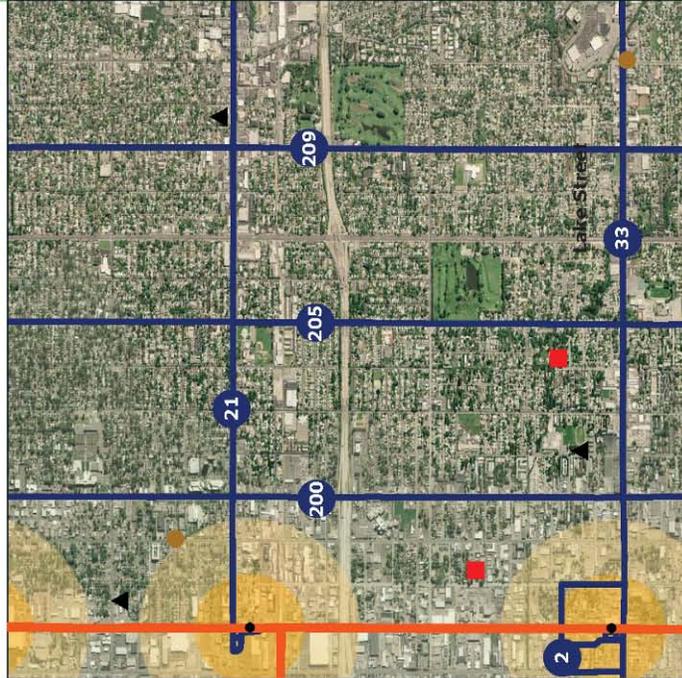


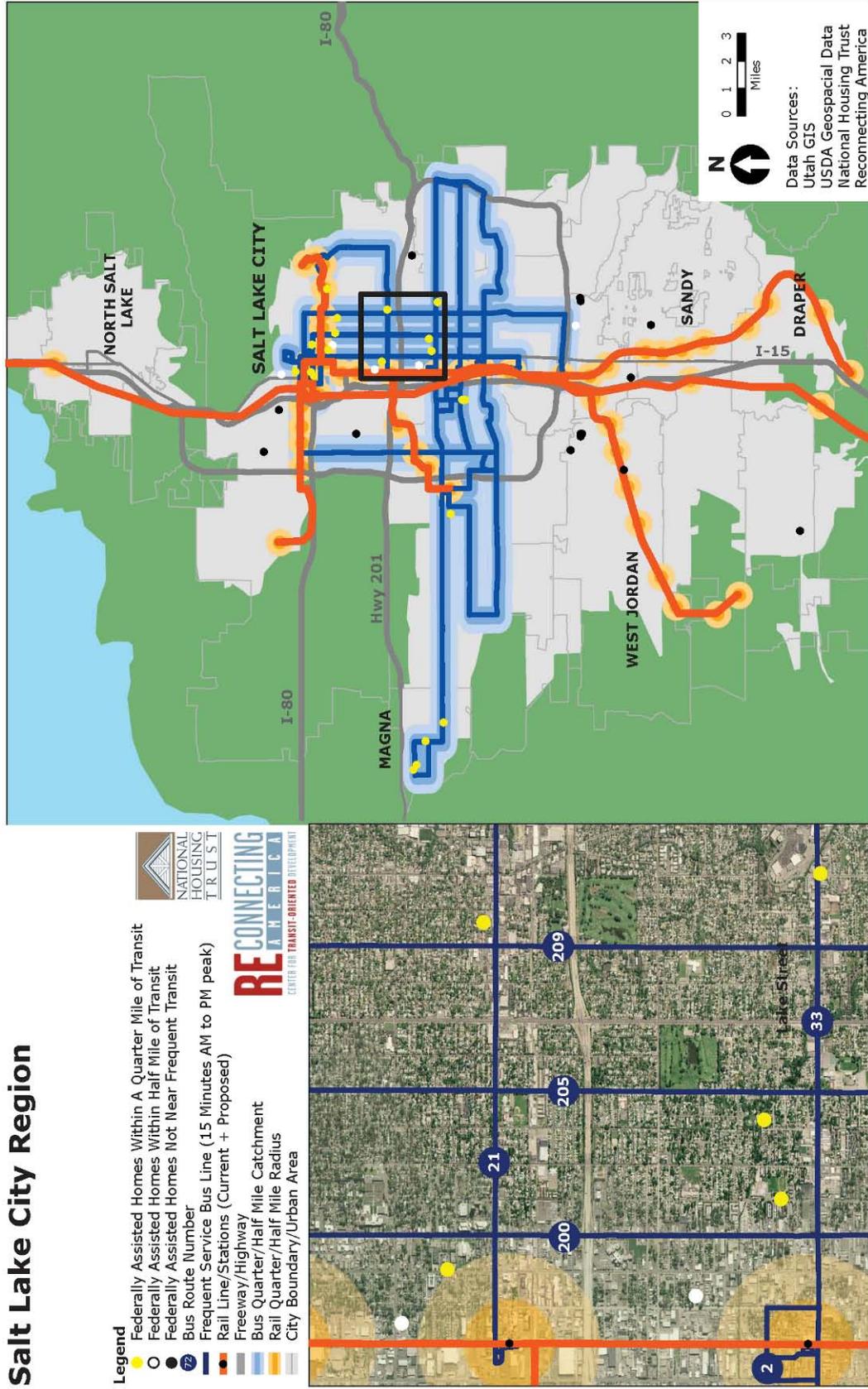


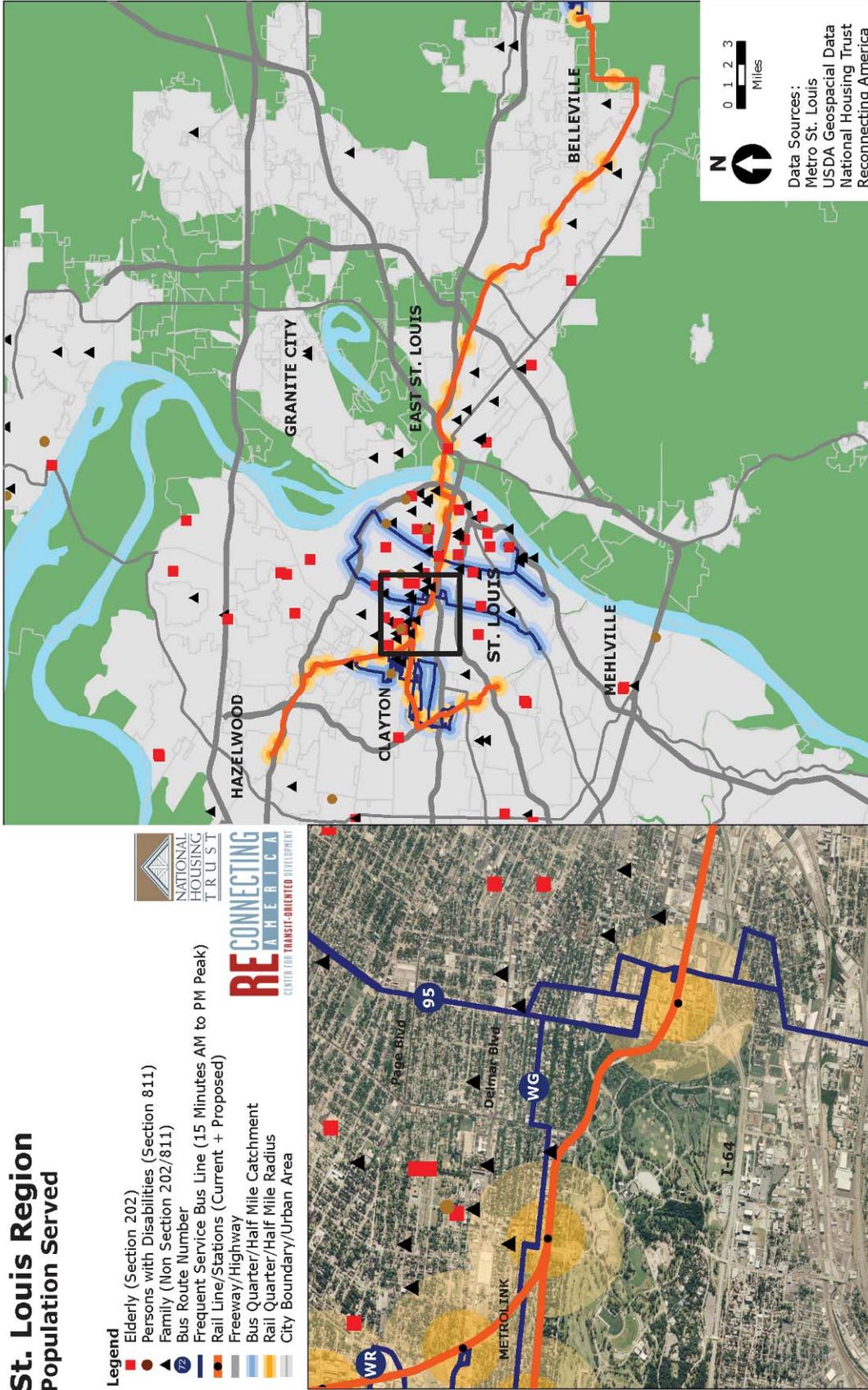
Salt Lake City Region Population Served

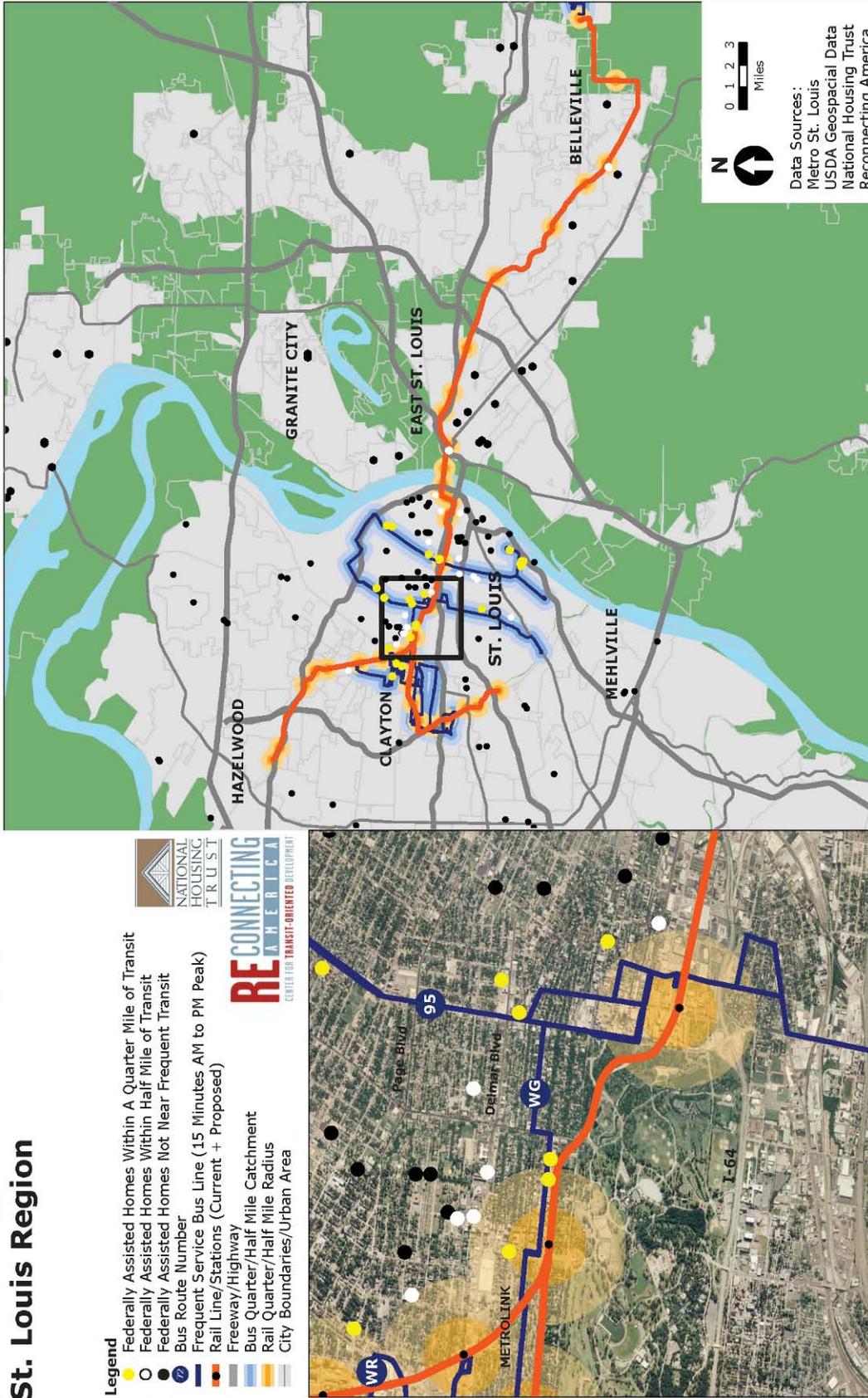


- Legend**
- Elderly (Section 202)
 - Persons with Disabilities (Section 811)
 - Family (Non Section 202/811)
 - ▲ Bus Route Number
 - ▲ Frequent Service Bus Line (15 Minutes AM to PM Peak)
 - ▲ Rail Line/Stations (Current + Proposed)
 - ▲ Freeway/Highway
 - ▲ Bus Quarter/Half Mile Catchment
 - ▲ Rail Quarter/Half Mile Radius
 - ▲ City Boundary/Urban Area

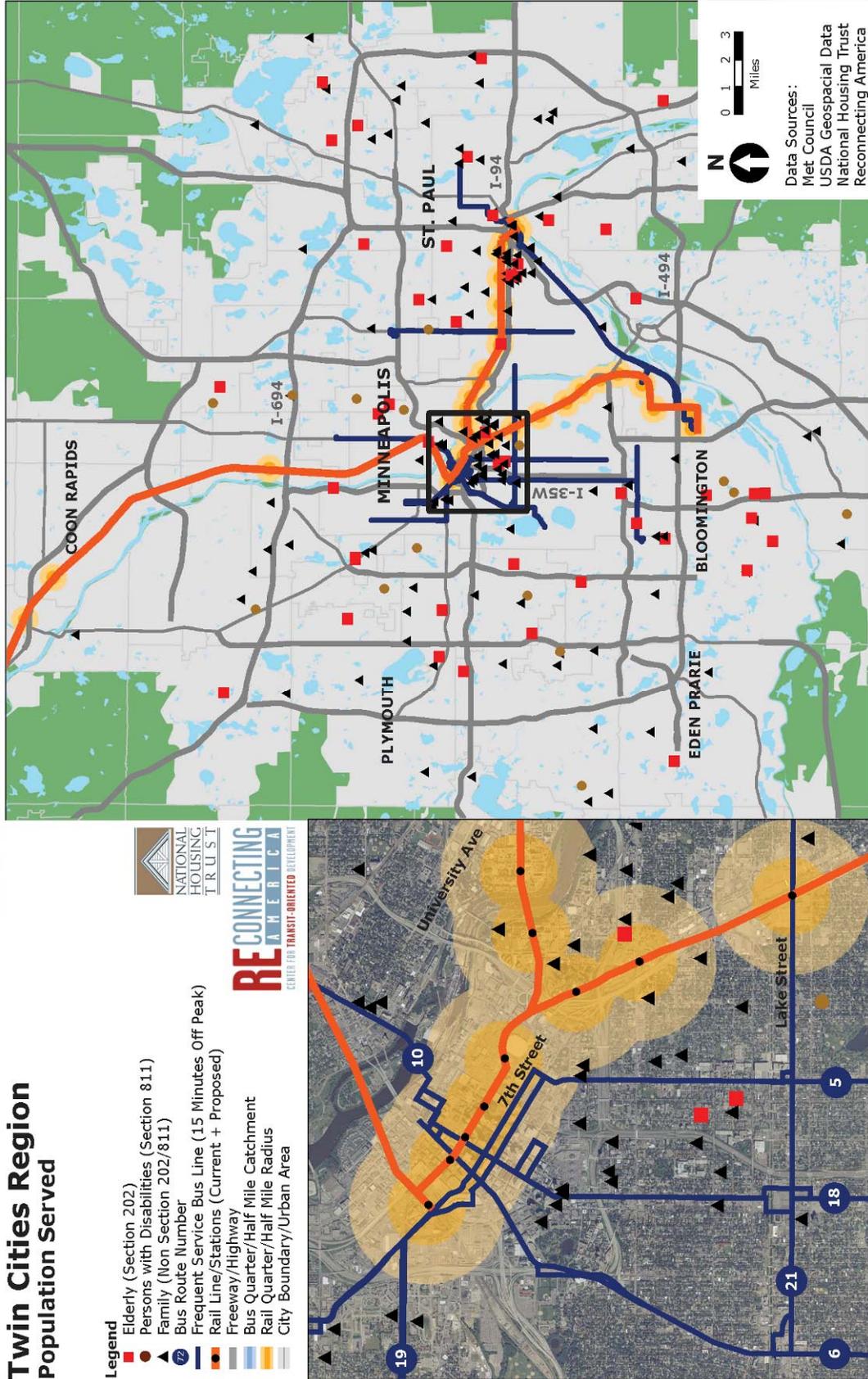


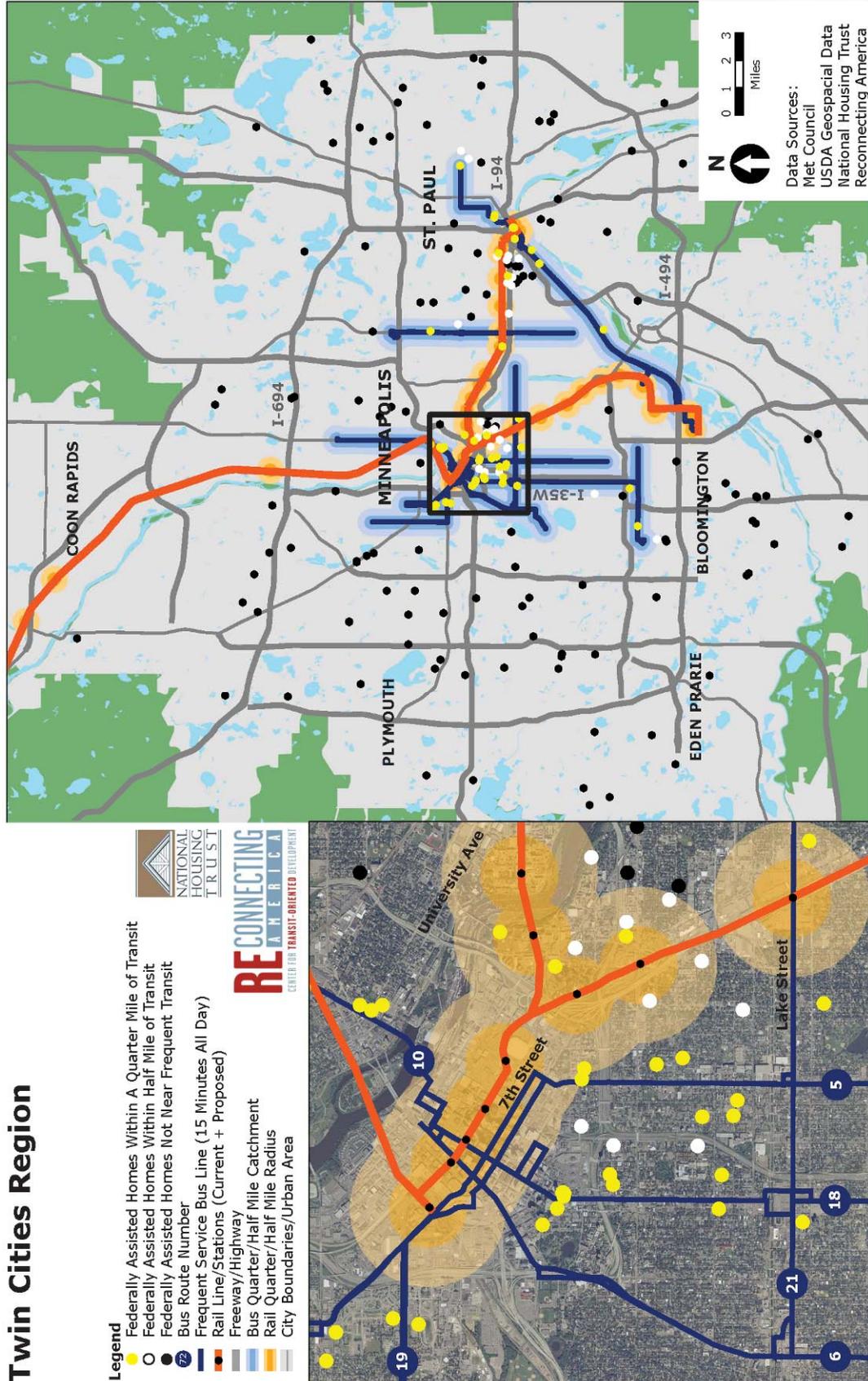






Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population





Preserving Affordability and Access in Livable Communities:
Subsidized Housing Opportunities near Transit and the 50+ Population

APPENDIX D: TRANSIT ZONE DATA

	Atlanta			Baltimore			Boston		
	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ
Total Population	4,112,198	106,493	23,645	2,552,994	168,921	45,197	4,595,448	1,000,391	412,674
Total Housing Units	1,589,568	47,852	11,444	1,048,046	80,158	23,646	1,870,264	443,921	188,140
Occupied Housing Units	1,504,871	55,294	9,786	974,071	95,803	19,743	1,785,551	583,259	179,667
Owner Occupied Housing Units	999,564	12,989		651,816	28,023		1,056,807	159,186	
Renter Occupied Housing Units	505,307	42,305		322,255	67,780		728,744	424,073	
Owner Occupied Housing Units	66%	23%	25%	67%	29%	35%	59%	27%	30%
Renter Occupied Housing Units	34%	77%	75%	33%	71%	65%	41%	73%	70%
Average Household size	2.70	2.10	1.9	2.50	2.30	2.20	2.50	2.30	2.10
Percentage of workers who take public transit to work	3.79%	16.91%		6.40%	19.58%		11.43%	25.95%	
Percentage of workers who bike to work	0.10%	0.37%		0.16%	0.35%		0.49%	1.14%	
Percentage of workers who walk to work	1.32%	5.96%		3.03%	9.75%		4.92%	12.10%	
Walk/Bike/Transit	5.20%	23.24%		9.59%	29.69%		16.84%	39.19%	
Age Breakout	-	-		-	-		-	-	
0-17	26.65%	17.41%	13.96%	25.30%	24.03%	22.08%	22.83%	19.42%	15.76%
18-29	18.12%	30.07%	29.87%	14.93%	17.64%	20.50%	16.74%	25.56%	31.51%
30-54	40.31%	38.55%	40.42%	38.87%	35.76%	35.65%	38.38%	36.31%	34.57%
55-64	7.36%	5.57%	5.90%	8.86%	8.73%	8.44%	8.56%	7.28%	6.93%
65+	7.56%	8.41%	9.85%	12.03%	13.84%	13.34%	13.49%	11.44%	11.23%
55+	14.92%	13.98%	15.75%	20.89%	22.57%	21.78%	22.05%	18.71%	18.16%
-	-	-		-	-		-	-	
HH Income Total/Total HH	-	-		-	-		-	-	
Household income: less than \$25,000	20.07%	38.02%		23.51%	45.20%		24.31%	30.10%	
Household income: \$25,000 to \$50,000	27.45%	25.43%		26.54%	26.13%		24.24%	25.15%	
Household income: \$50,000 to \$75,000	21.90%	15.51%		21.21%	14.56%		19.71%	17.85%	
Household income: \$75,000 to \$100,000	13.06%	8.02%		12.82%	6.92%		12.83%	10.85%	
Household income; more than \$100,000	17.53%	13.01%		15.91%	7.20%		18.91%	16.05%	
-	-	-		-	-		-	-	
Race	-	-		-	-		-	-	
White, not Hispanic	59.84%	34.24%	32.62%	66.31%	33.63%	33.80%	80.88%	64.36%	63.78%
African American, not Hispanic	28.67%	53.39%	56.65%	27.24%	61.25%	60.55%	5.76%	12.36%	11.54%
Native American, not Hispanic	0.19%	0.17%	0.22%	0.25%	0.24%	0.22%	0.20%	0.21%	0.21%
Asian, not Hispanic	3.28%	2.78%	2.23%	2.68%	1.97%	2.50%	4.18%	7.91%	10.09%
Pacific Islander, not Hispanic	0.03%	0.05%	0.05%	0.03%	0.04%	0.05%	0.03%	0.04%	0.04%
Some Other Race, not Hispanic	0.19%	0.27%	0.21%	0.15%	0.14%	0.13%	0.66%	1.20%	0.94%
Two or More Races, not Hispanic	1.26%	1.49%	1.50%	1.32%	1.14%	1.18%	1.84%	2.66%	2.62%
Hispanic, any Race	6.54%	7.61%	6.53%	2.01%	1.58%	1.57%	6.45%	11.26%	10.77%
HH Income Total/Total HH Aged Over 65									
Household income: less than \$25,000	42%	61%		43%	60%		47%	53%	
Household income: \$25,000 to \$50,000	29%	20%		29%	22%		26%	23%	
Household income: \$50,000 to \$75,000	14%	9%		14%	9%		12%	10%	
Household income: \$75,000 to \$100,000	7%	4%		6%	4%		6%	5%	
Household income; more than \$100,000	8%	6%		8%	5%		8%	8%	

Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population

Charlotte			Chicago			Cleveland			Denver		
Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ
1,499,293	79,438	18,754	8,272,768	2,037,184	722,050	2,250,871	149,454	54,304	2,400,570	167,415	41,648
615,923	34,026	8,602	3,132,638	880,142	329,896	955,148	70,737	26,921	976,585	70,086	19,356
575,293	43,049	7,817	2,971,690	1,167,684	303,185	892,562	83,922	22,799	939,971	95,838	17,728
393,463	11,885		1,920,201	354,866		610,060	23,250		622,973	29,993	
181,830	31,165		1,051,489	812,818		282,502	60,672		316,998	65,845	
68%	28%	31%	65%	30%	36%	68%	28%	34%	66%	31%	38%
32%	72%	69%	35%	70%	64%	32%	72%	66%	34%	69%	62%
2.50	2.30	2.30	2.70	2.50	2.30	2.50	2.30	2.10	2.50	2.30	2.30
1.43%	5.06%		12.84%	25.42%		4.20%	13.63%		4.85%	8.03%	
0.12%	0.37%		0.34%	0.59%		0.18%	0.44%		0.75%	0.96%	
1.24%	3.38%		3.33%	6.64%		2.25%	7.09%		2.46%	4.85%	
2.79%	8.82%		16.51%	32.65%		6.63%	21.17%		8.06%	13.84%	
-	-	-	-	-	-	-	-	-	-	-	-
25.41%	22.12%	21.79%	26.92%	24.87%	22.83%	25.40%	26.21%	21.84%	25.49%	23.42%	24.79%
17.24%	27.23%	29.55%	17.17%	21.19%	23.23%	14.04%	19.44%	22.34%	17.81%	22.37%	23.90%
39.00%	37.01%	35.82%	37.16%	36.31%	36.77%	37.01%	34.38%	34.78%	40.20%	37.04%	35.57%
8.18%	5.92%	5.41%	8.01%	7.34%	7.15%	9.03%	7.42%	7.62%	7.60%	7.01%	6.57%
10.18%	7.72%	7.43%	10.74%	10.29%	10.01%	14.51%	12.56%	13.42%	8.90%	10.16%	9.17%
18.36%	13.65%	12.84%	18.75%	17.63%	17.16%	23.55%	19.97%	21.04%	16.50%	17.17%	15.74%
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
23.55%	31.87%		21.95%	30.28%		28.42%	47.61%		19.79%	31.06%	
30.43%	33.07%		26.03%	27.53%		29.55%	25.86%		28.19%	32.16%	
21.75%	18.89%		20.88%	17.74%		20.12%	12.29%		21.71%	18.60%	
11.16%	8.18%		12.93%	9.58%		10.66%	5.65%		13.16%	8.68%	
13.11%	7.98%		18.21%	14.87%		11.25%	8.59%		17.15%	9.50%	
-	-	-	-	-	-	-	-	-	-	-	-
71.21%	45.28%	41.44%	58.00%	42.51%	41.37%	75.42%	37.68%	37.99%	71.98%	55.91%	49.75%
20.36%	36.94%	38.77%	18.64%	30.88%	32.53%	18.34%	53.27%	52.97%	4.78%	7.16%	9.91%
0.35%	0.43%	0.41%	0.13%	0.16%	0.17%	0.16%	0.20%	0.16%	0.54%	0.89%	1.05%
1.87%	3.47%	3.56%	4.57%	4.26%	5.00%	1.35%	2.57%	3.30%	2.94%	2.60%	2.43%
0.03%	0.07%	0.13%	0.03%	0.04%	0.04%	0.02%	0.03%	0.04%	0.08%	0.12%	0.09%
0.11%	0.16%	0.17%	0.13%	0.16%	0.20%	0.11%	0.18%	0.22%	0.13%	0.16%	0.22%
0.92%	1.36%	1.54%	1.39%	1.58%	1.77%	1.28%	1.83%	1.91%	1.74%	1.99%	2.20%
5.14%	12.29%	13.99%	17.12%	20.42%	18.92%	3.33%	4.25%	3.41%	17.82%	31.18%	34.34%
48%	57%		42%	50%		48%	58%		39%	51%	
29%	26%		29%	25%		31%	21%		31%	28%	
12%	7%		14%	12%		11%	10%		15%	12%	
5%	3%		6%	5%		5%	4%		7%	5%	
6%	4%		9%	8%		6%	7%		8%	6%	

Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population

Houston			Los Angeles			Miami			Minneapolis-St. Paul		
Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ
4,177,646	73,529	27,364	15,620,448	1,052,284	237,453	5,007,564	194,858	49,868	2,968,806	100,257	32,692
1,575,541	28,540	9,628	5,426,436	360,413	87,046	2,149,749	77,263	19,535	1,169,775	40,907	14,778
1,462,665	32,524	7,973	5,103,873	427,057	81,967	1,905,394	97,042	17,145	1,136,615	53,733	14,118
870,931	7,616		2,763,665	86,244		1,258,101	28,256		823,289	14,698	
591,734	24,908		2,340,208	340,813		647,293	68,786		313,326	39,035	
60%	23%	26%	54%	20%	21%	66%	29%	35%	72%	27%	26%
40%	77%	74%	46%	80%	79%	34%	71%	65%	28%	73%	74%
2.80	2.30	2.30	3.00	3.00	2.80	2.60	2.60	2.40	2.60	2.20	2.00
3.66%	11.81%		5.03%	14.67%		3.45%	9.14%		4.64%	14.58%	
0.29%	1.34%		0.65%	0.90%		0.48%	0.69%		0.45%	1.47%	
1.64%	7.06%		2.68%	5.42%		1.73%	4.72%		2.53%	14.70%	
5.59%	20.21%		8.37%	20.99%		5.66%	14.55%		7.62%	30.75%	
-	-		-	-		-	-		-	-	
29.20%	19.28%	16.28%	28.53%	28.67%	27.73%	23.62%	23.19%	20.67%	26.72%	22.08%	18.86%
18.13%	30.66%	33.68%	17.81%	22.05%	21.90%	14.51%	19.52%	23.15%	16.54%	29.30%	31.14%
38.07%	36.87%	38.34%	36.35%	35.02%	34.69%	36.40%	35.45%	37.51%	39.54%	33.83%	33.89%
7.15%	5.92%	5.39%	7.38%	5.92%	6.05%	9.02%	8.52%	7.80%	7.60%	5.82%	6.50%
7.45%	7.30%	6.31%	9.92%	8.34%	9.63%	16.45%	13.33%	10.86%	9.60%	8.97%	9.61%
14.60%	13.22%	11.70%	17.30%	14.26%	15.68%	25.47%	21.85%	18.66%	17.19%	14.80%	16.10%
-	-		-	-		-	-		-	-	
-	-		-	-		-	-		-	-	
26.28%	42.22%		27.20%	44.57%		30.88%	47.09%		18.43%	41.12%	
28.70%	28.12%		27.08%	29.24%		28.98%	26.85%		26.78%	30.50%	
18.79%	13.15%		18.80%	13.65%		18.00%	12.78%		23.33%	15.95%	
10.87%	5.80%		11.00%	6.18%		9.29%	5.79%		14.57%	6.75%	
15.36%	10.71%		15.92%	6.35%		12.85%	7.50%		16.88%	5.69%	
-	-		-	-		-	-		-	-	
46.05%	26.64%	26.96%	38.15%	19.32%	20.16%	44.05%	19.51%	18.33%	84.70%	55.35%	51.66%
17.24%	27.41%	27.34%	7.60%	10.22%	9.76%	18.07%	34.63%	34.32%	5.24%	19.73%	24.38%
0.22%	0.17%	0.17%	0.35%	0.31%	0.35%	0.13%	0.14%	0.17%	0.66%	2.73%	2.02%
5.18%	5.03%	3.97%	10.51%	10.00%	9.95%	1.67%	1.22%	1.77%	4.11%	10.85%	10.44%
0.04%	0.04%	0.04%	0.25%	0.21%	0.25%	0.04%	0.04%	0.05%	0.04%	0.09%	0.10%
0.13%	0.16%	0.12%	0.19%	0.19%	0.19%	0.25%	0.23%	0.22%	0.14%	0.26%	0.19%
1.25%	1.17%	0.93%	2.32%	2.01%	2.11%	1.76%	1.57%	1.45%	1.78%	4.18%	4.40%
29.89%	39.38%	40.47%	40.63%	57.75%	57.22%	34.03%	42.68%	43.69%	3.34%	6.82%	6.80%
44%	56%		42%	62%		46%	65%		41%	60%	
27%	23%		27%	20%		27%	19%		32%	24%	
14%	10%		14%	8%		12%	8%		14%	10%	
6%	3%		7%	4%		6%	3%		6%	3%	
9%	9%		10%	5%		9%	5%		7%	4%	

Preserving Affordability and Access in Livable Communities:
 Subsidized Housing Opportunities near Transit and the 50+ Population

New York			Philadelphia			Phoenix			Portland		
Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ
21,199,865	7,684,306	4,109,051	5,474,569	1,412,995	569,110	3,251,876	74,150	21,439	1,918,009	199,213	75,504
8,213,523	3,148,604	1,705,857	2,198,065	623,570	254,230	1,331,385	32,345	9,640	786,300	94,885	38,947
7,735,264	3,810,178	1,603,204	2,055,816	873,438	225,099	1,194,250	36,702	8,567	741,776	120,280	35,512
4,100,898	840,340		1,442,386	314,260		812,045	7,813		466,383	32,498	
3,634,366	2,969,838		613,430	559,179		382,205	28,889		275,393	87,782	
53%	22%	23%	70%	36%	50%	68%	21%	25%	63%	27%	24%
47%	78%	77%	30%	64%	50%	32%	79%	75%	37%	73%	76%
2.70	2.60	2.50	2.60	2.40	2.30	2.70	2.30	2.20	2.50	2.20	2.00
25.66%	49.99%		9.44%	20.86%		2.09%	6.62%		6.64%	13.82%	
0.31%	0.51%		0.34%	0.84%		0.98%	4.78%		0.80%	1.75%	
5.72%	11.15%		4.14%	9.47%		2.16%	7.94%		3.09%	9.01%	
31.69%	61.66%		13.93%	31.17%		5.24%	19.34%		10.54%	24.58%	
-	-	-	-	-	-	-	-	-	-	-	-
24.75%	24.06%	23.59%	25.33%	24.74%	23.40%	26.85%	19.31%	18.39%	25.50%	20.61%	17.55%
15.70%	19.02%	19.86%	15.10%	19.32%	22.02%	18.07%	36.76%	37.40%	16.96%	24.82%	28.02%
37.99%	37.30%	37.70%	37.19%	34.59%	34.06%	35.13%	31.84%	30.89%	39.19%	37.76%	38.09%
8.89%	8.22%	8.08%	8.71%	7.82%	7.37%	8.01%	4.96%	5.06%	8.01%	6.82%	6.81%
12.67%	11.40%	10.78%	13.67%	13.53%	13.14%	11.94%	7.14%	8.25%	10.34%	9.99%	9.54%
21.56%	19.62%	18.86%	22.38%	21.35%	20.52%	19.95%	12.09%	13.32%	18.35%	16.81%	16.34%
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
25.46%	34.57%		25.67%	37.82%		24.72%	45.73%		22.91%	36.39%	
23.69%	25.57%		26.63%	28.20%		30.83%	31.54%		30.11%	31.56%	
18.39%	16.23%		20.08%	16.40%		20.59%	13.50%		22.06%	17.03%	
12.05%	8.96%		12.12%	8.27%		10.96%	4.66%		11.83%	7.64%	
20.41%	14.68%		15.50%	9.32%		12.90%	4.57%		13.10%	7.37%	
-	-	-	-	-	-	-	-	-	-	-	-
56.39%	37.41%	33.67%	71.24%	50.16%	47.86%	65.81%	51.19%	51.23%	81.58%	71.70%	68.91%
16.07%	21.73%	21.47%	18.64%	36.25%	38.15%	3.48%	5.81%	5.67%	2.59%	4.64%	5.06%
0.18%	0.21%	0.22%	0.14%	0.18%	0.18%	1.79%	3.47%	3.61%	0.75%	1.05%	1.32%
6.72%	8.76%	9.26%	3.20%	3.92%	4.84%	2.02%	4.66%	5.45%	4.55%	5.81%	5.93%
0.03%	0.03%	0.04%	0.03%	0.03%	0.04%	0.12%	0.17%	0.15%	0.28%	0.33%	0.37%
0.43%	0.68%	0.70%	0.13%	0.17%	0.20%	0.13%	0.17%	0.17%	0.14%	0.17%	0.21%
2.03%	2.68%	2.71%	1.23%	1.58%	1.73%	1.53%	2.27%	2.20%	2.68%	3.33%	3.59%
18.17%	28.51%	31.93%	5.39%	7.72%	7.00%	25.12%	32.26%	31.52%	7.43%	12.98%	14.61%
44%	53%		45%	54%		39%	59%		41%	52%	
26%	22%		29%	25%		34%	25%		33%	29%	
13%	11%		13%	11%		14%	11%		13%	10%	
7%	5%		6%	5%		6%	4%		6%	4%	
10%	9%		7%	6%		7%	3%		7%	6%	

Preserving Affordability and Access in Livable Communities:
Subsidized Housing Opportunities near Transit and the 50+ Population

Salt Lake City			San Francisco			Seattle			St. Louis			Washington DC		
Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ	Region	TZ	QTZ
1,333,914	87,923	18,258	6,325,146	1,110,889	446,309	3,115,436	132,775	42,278	2,603,607	74,547	17,516	4,923,153	542,933	156,107
455,556	36,365	7,854	2,369,249	471,145	200,181	1,287,880	71,038	22,856	1,092,915	35,386	8,211	1,942,641	267,873	83,309
432,040	47,726	7,054	2,293,616	612,061	190,055	1,224,352	84,097	20,848	1,012,419	31,031	7,037	1,848,064	340,686	75,167
307,982	14,501		1,313,483	162,012		762,889	18,415		722,542	12,953		1,181,971	94,618	
124,058	33,225		980,133	450,049		461,463	65,681		289,877	18,078		666,093	246,068	
71%	30%	40%	57%	26%	32%	62%	22%	23%	29%	42%	42%	64%	28%	34%
29%	70%	60%	43%	74%	68%	38%	78%	77%	71%	58%	58%	36%	72%	66%
3.00	2.50	2.40	2.70	2.40	2.30	2.50	1.90	1.70	2.50	2.10	2.00	2.60	2.10	2.00
3.09%	6.18%		10.66%	21.83%		7.22%	19.38%		2.40%	7.60%		11.60%	30.99%	
0.44%	1.41%		1.16%	2.02%		0.62%	1.65%		0.10%	0.50%		0.31%	0.90%	
1.91%	5.43%		3.35%	8.20%		3.29%	16.61%		1.60%	7.16%		3.14%	10.49%	
5.45%	13.02%		15.16%	32.05%		11.13%	37.64%		4.10%	15.26%		15.05%	42.38%	
31.37%	25.37%	22.71%	23.55%	18.27%	15.99%	24.57%	14.61%	10.87%	26.28%	20.26%	16.92%	25.31%	18.82%	16.66%
20.95%	28.46%	28.70%	16.84%	21.53%	21.08%	16.76%	24.39%	24.42%	15.18%	27.52%	31.29%	16.31%	22.83%	24.38%
32.90%	30.82%	31.69%	40.16%	40.89%	41.81%	40.36%	41.03%	44.53%	45.67%	32.20%	32.88%	40.82%	39.90%	39.67%
6.50%	5.95%	6.36%	8.39%	7.61%	8.01%	8.06%	7.59%	8.26%	8.59%	7.37%	7.13%	8.50%	8.09%	8.18%
8.28%	9.40%	10.54%	11.06%	11.71%	13.10%	10.24%	12.39%	11.92%	12.88%	12.66%	11.77%	9.07%	10.36%	11.11%
14.78%	15.35%	16.90%	19.45%	19.32%	21.11%	18.30%	19.98%	20.18%	21.48%	20.02%	18.91%	17.56%	18.45%	19.28%
20.38%	34.73%		17.53%	24.87%		20.56%	39.42%		26.10%	39.61%		15.55%	25.47%	
31.15%	34.21%		21.42%	23.33%		27.90%	29.84%		29.55%	27.32%		23.20%	26.07%	
23.34%	17.82%		19.35%	18.64%		22.20%	15.20%		21.06%	14.15%		21.14%	19.21%	
12.51%	7.58%		14.12%	12.19%		13.41%	6.82%		11.13%	6.84%		15.00%	11.37%	
12.62%	5.67%		27.59%	20.96%		15.94%	8.72%		12.16%	12.08%		25.11%	17.88%	
82.80%	74.12%	73.99%	48.23%	40.15%	41.05%	76.21%	57.71%	57.37%	77.38%	53.59%	57.19%	56.11%	40.79%	41.72%
1.02%	1.55%	1.46%	7.76%	8.25%	7.34%	4.84%	11.90%	12.68%	18.23%	38.99%	34.17%	25.73%	39.64%	39.53%
0.66%	1.22%	1.52%	0.34%	0.33%	0.33%	1.01%	1.45%	1.83%	0.21%	0.23%	0.23%	0.24%	0.24%	0.26%
2.15%	2.97%	2.91%	20.00%	25.35%	29.10%	8.33%	16.92%	15.81%	1.41%	3.02%	3.20%	6.67%	5.81%	6.41%
0.88%	0.93%	0.82%	0.52%	0.48%	0.43%	0.52%	0.79%	0.68%	0.02%	0.04%	0.04%	0.05%	0.05%	0.05%
0.09%	0.11%	0.11%	0.28%	0.31%	0.31%	0.24%	0.31%	0.35%	0.11%	0.23%	0.57%	0.25%	0.26%	0.24%
1.56%	2.07%	2.05%	3.34%	3.23%	3.14%	3.55%	3.98%	3.90%	1.11%	2.16%	2.24%	2.18%	2.19%	2.21%
10.84%	17.03%	17.13%	19.54%	21.90%	18.29%	5.31%	6.95%	7.37%	1.52%	1.75%	2.36%	8.77%	11.02%	9.57%
37%	50%		35%	47%		38%	55%		44.72%	49.42%		30%	42%	
33%	28%		27%	24%		32%	24%		31.49%	25.30%		25%	24%	
16%	10%		16%	13%		15%	10%		12.76%	9.81%		17%	15%	
7%	5%		9%	7%		7%	5%		4.89%	5.43%		11%	8%	
7%	6%		14%	10%		8%	7%		6.14%	10.04%		16%	12%	