



# Affordability as a Planning Issue

## *New Insights and Policy Responses*



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# *Our Home*



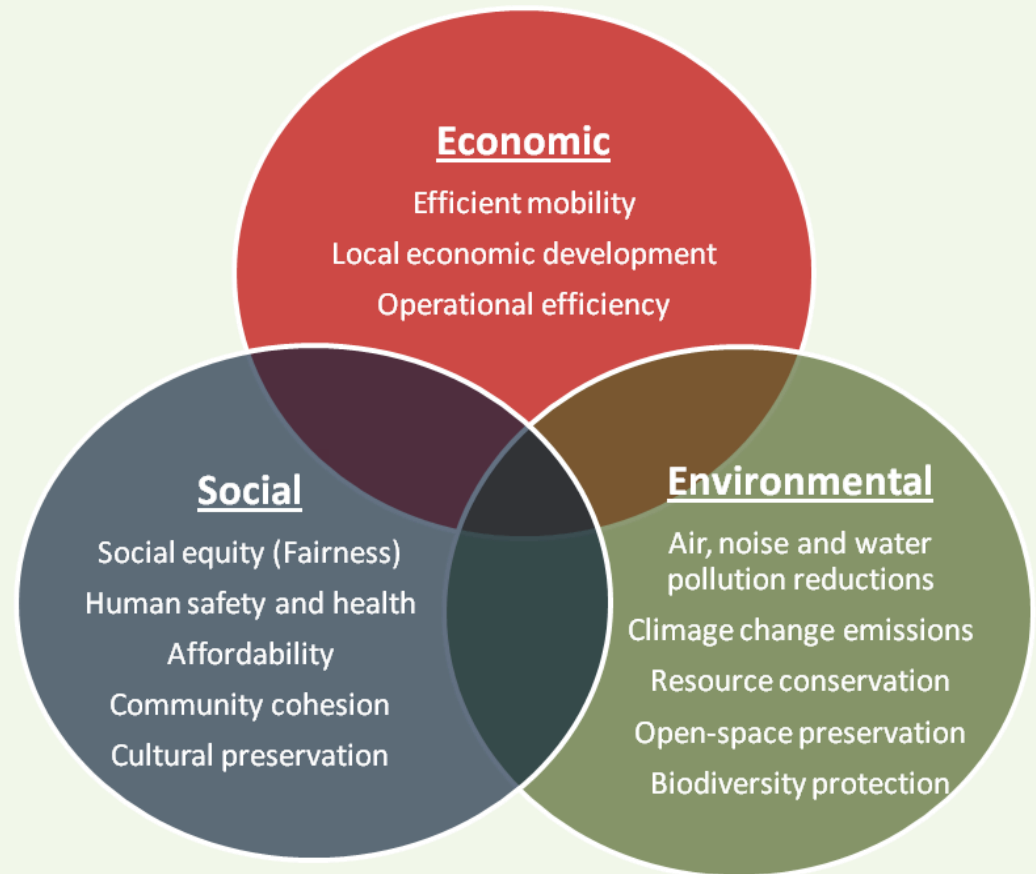
- Purchased in 1995 for \$236,000
- Currently worth about \$750,000
- In 2025, when the mortgage is paid and I can retire, should be worth more than a million dollars
- Appreciates more than suburban houses in this region
- Located in a walkable neighborhood with several bus routes and good local services
- We have been car-free since 2008.
- The vehicle cost savings financed our children's university education





# *Sustainable Planning*

Sustainability emphasizes the integrated nature of human activities and therefore the need to coordinate planning among different sectors, jurisdictions and groups.



# *Livability Versus Sustainability*

## Livability Objectives

### **Affordability**

Equity / Fairness

Local economic development

Human safety, security and health

Community development

Cultural heritage preservation

Air, noise and water pollution prevention

Openspace preservation

Climate change mitigation

## Other Sustainability Objectives

National and regional economic productivity

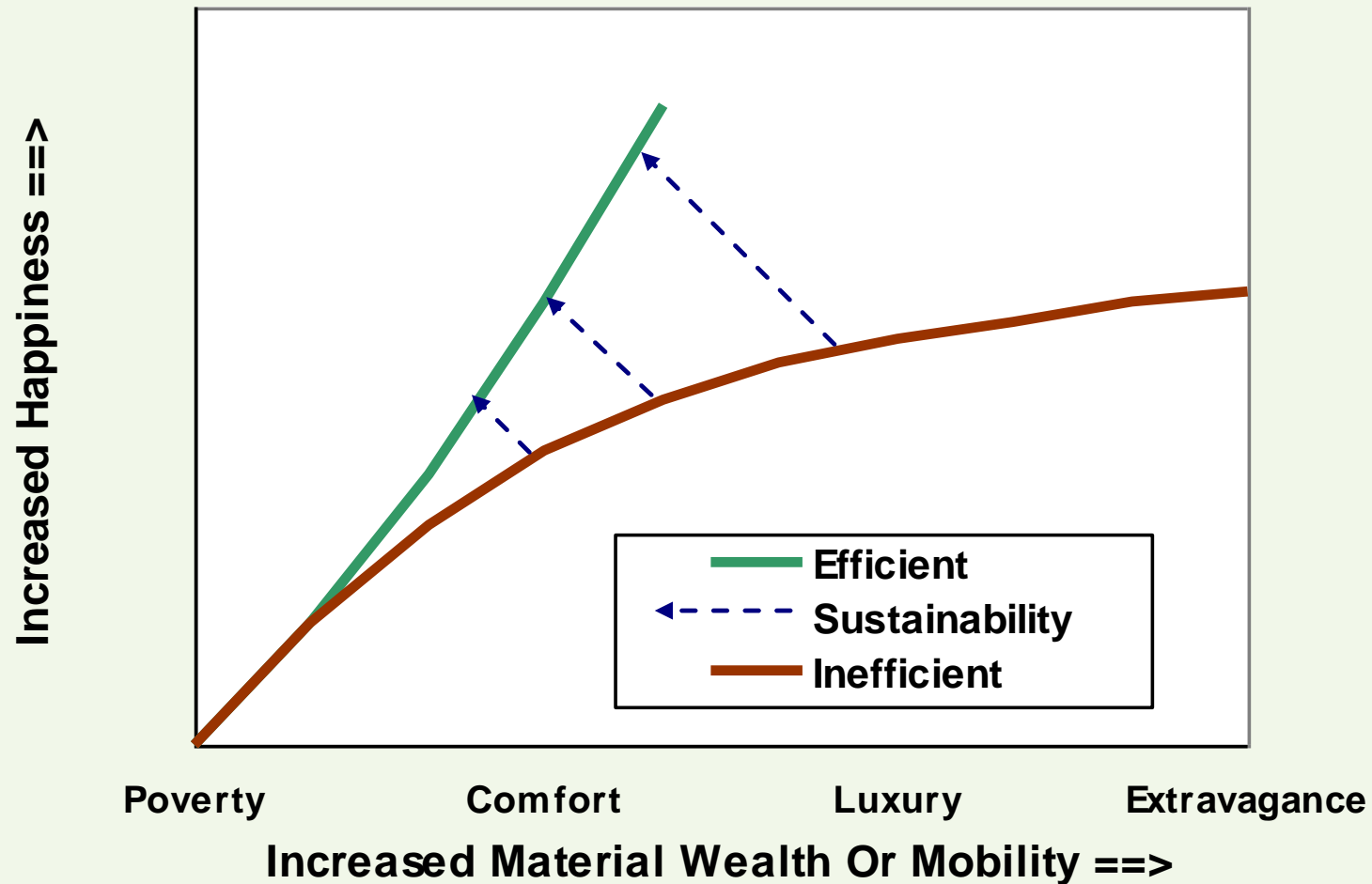
Resource efficiency

Operational efficiency

Climate change prevention

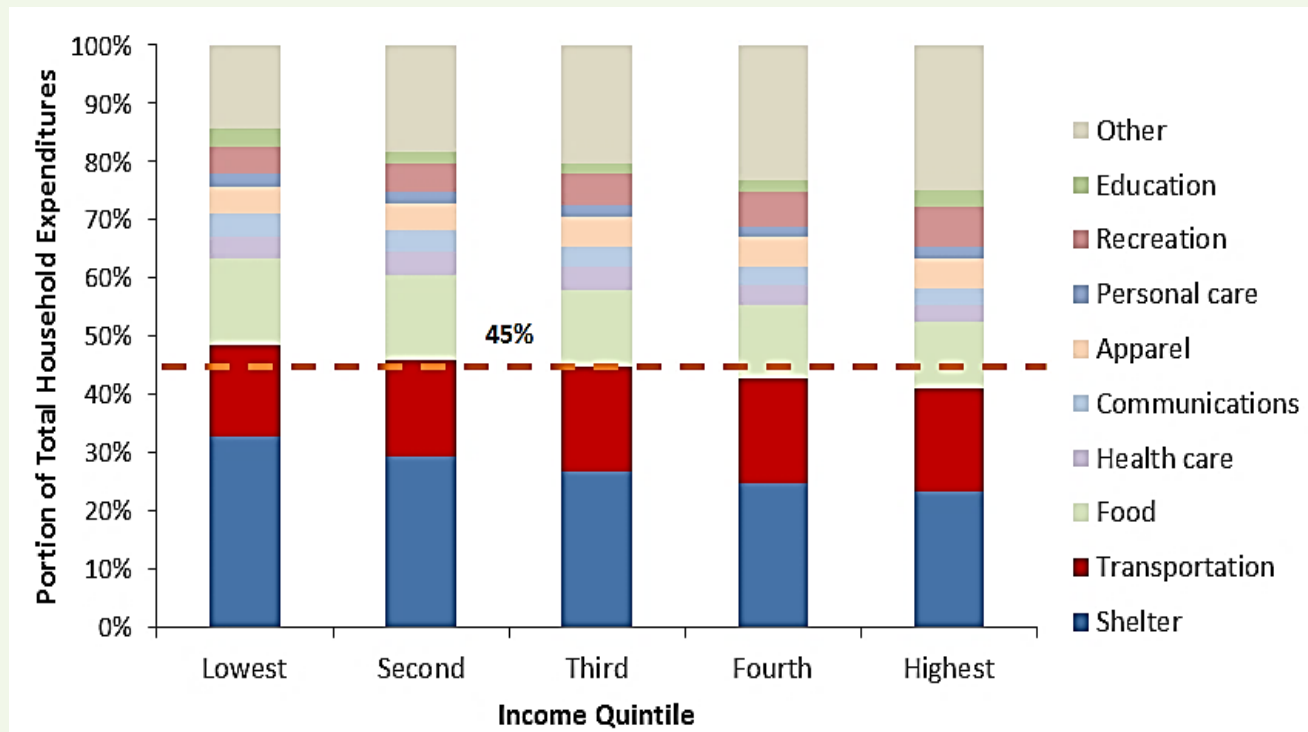
Biodiversity protection

# *Wealth Versus Happiness*



# *Housing & Transport Cost Burdens*

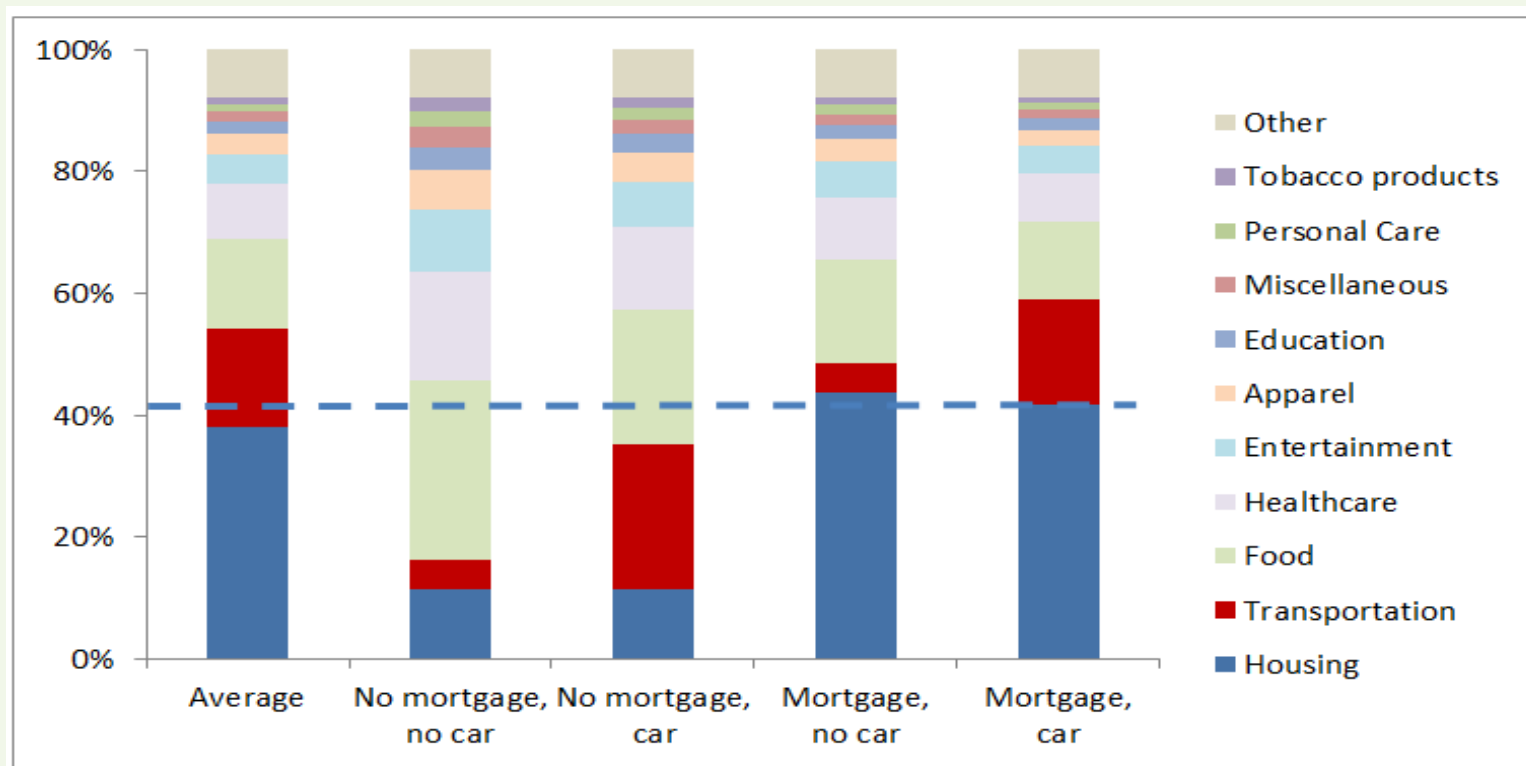
Housing and transport are most lower-income households' two largest expenditure categories.



Housing and transport are most households' two largest expenditures, and most lower income households (first and second quintile) spend more than is considered affordable (45%) on them.

(Statistics Canada 2015 Survey of Household Spending;  
[www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3508](http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3508))

# Household Expenditures by Income Quintile



2015 Consumer  
Expenditure  
Survey Data, US  
Bureau of Labor  
Statistics

This figure adjusts reported expenditures by low-income households (the average of the First and Second income quintiles) to account for home and vehicle ownership. It indicates that lower-income households that pay rents or mortgages and own cars on average spend 59% of their total household budgets to housing and transportation, far more than considered affordable.

# *Affordability Factors*

- **Inadequate incomes.** Households require sufficient income to afford basic housing and transport. However, increased income or housing vouchers can inflate basic housing prices unless matched with increased supply.
- **High housing prices.** Inadequate supply of lower-priced housing due to constraints on development or increased competition for existing housing.
- **Automobile dependency.** A lack of affordable transport options and dispersed development patterns result in poor accessibility for non-drivers.





# *Affordable Housing Demands*

## **Social Housing**

*Emergency shelters* - Short-term housing for homeless people.

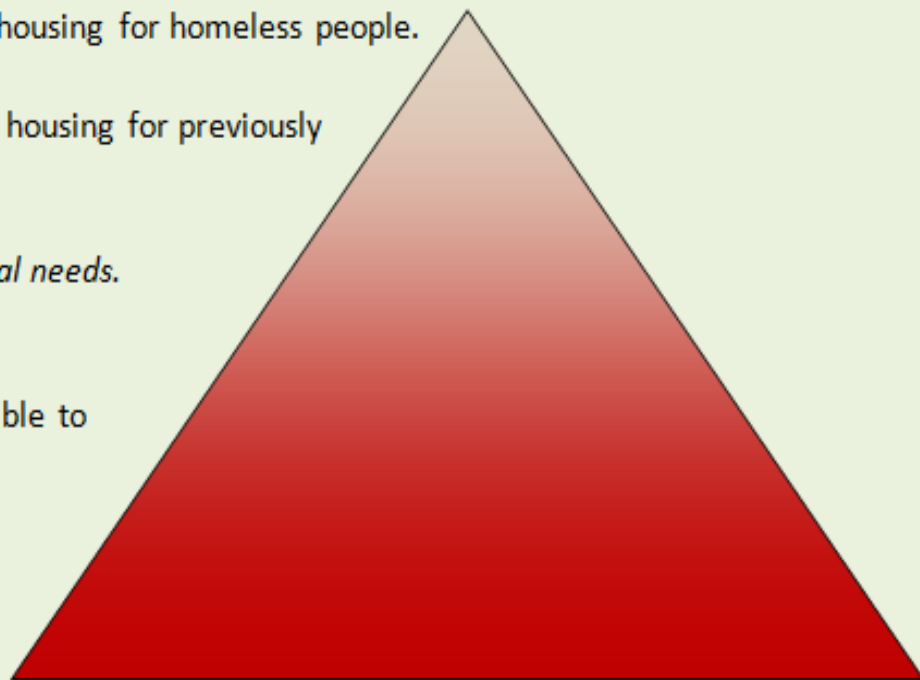
*Transitional housing* - Medium-term housing for previously homeless or addicted people.

*Subsidized housing for people with special needs.*

## **Workforce Housing**

*Affordable rental housing* - Rental housing affordable to low- and medium-income households.

*Affordable home ownership* - Housing affordable for purchase by low- and medium-income households.

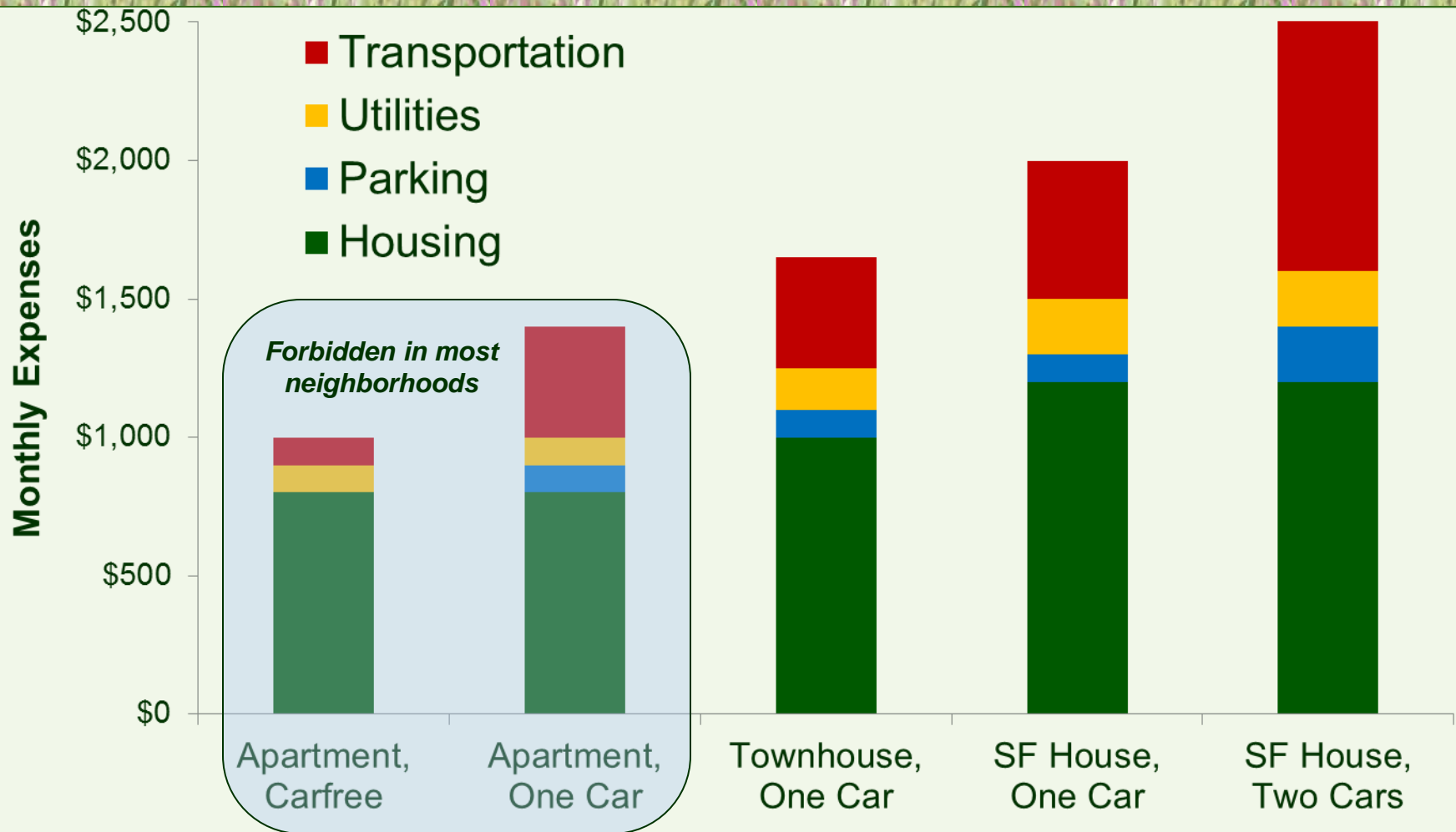


*Affordable housing demands range from a small number people who need subsidized social housing to a much larger number of households that need lower-priced workforce housing to rent or purchase. Virtually all of these households can also benefit from living in an accessible location where transportation costs are relatively low.*

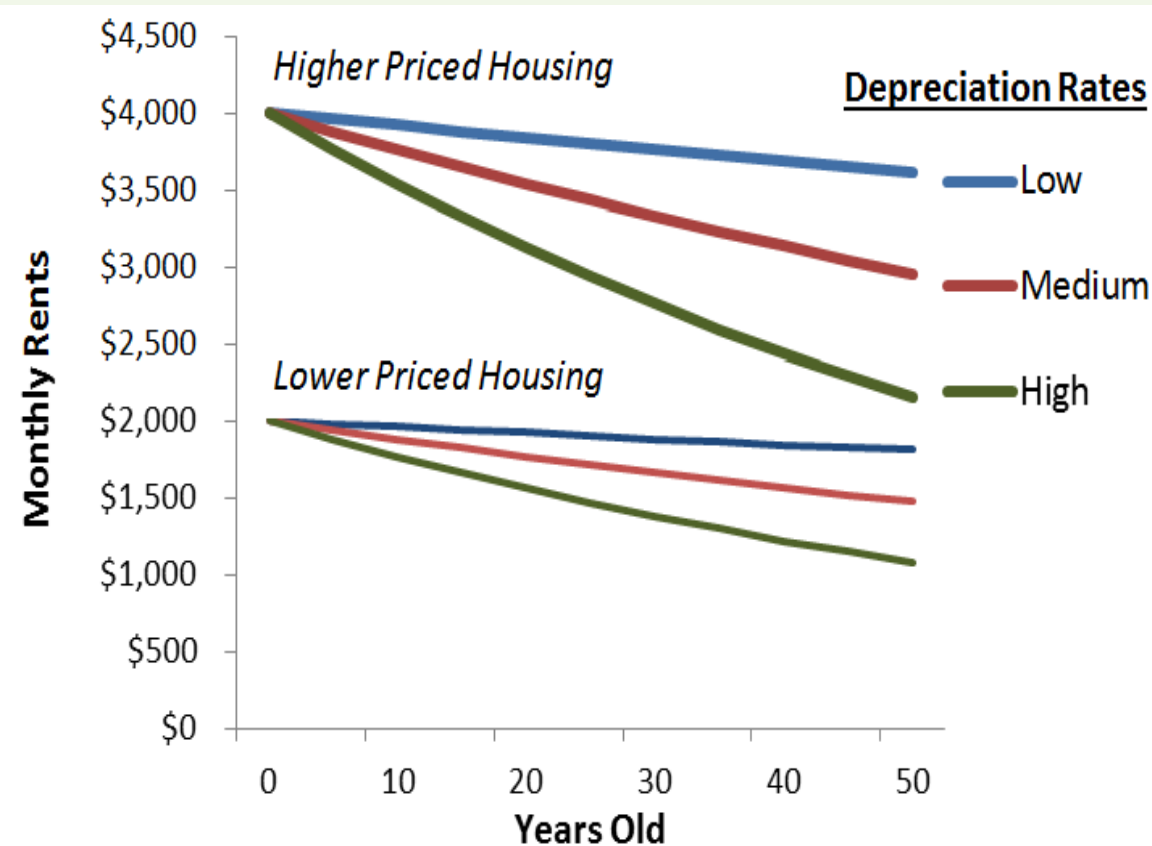
# *Cost Factors*

Category	Description	Typical Values
Land	Raw land costs.	Costs per acre range from a few thousand dollars in rural areas up to millions of dollars in city centers. Unit costs decline with density.
Site preparation	Planning and site preparation include design, permits, fees, retaining walls, sidewalks, driveways and utility connections.	Typically 10-30% of construction costs
Construction	Costs of constructing houses.	Low-rise woodframe \$100-150/sf; podium \$150-200/sf; concrete \$200-500/sf., with higher costs for higher quality design and materials
Parking	Costs of building driveways and garages.	From \$5,000 per space for surface parking up to \$60,000 for underground, plus land and operating costs
Finance	Costs of financing development and ownership.	Construction finance 6%, ownership finance 5%
Age	Buildings depreciate in value over time.	Prices decline 1-2% annually, depending on markets
Operating expenses	Taxes, insurance, repairs, maintenance, condo fees, and basic utilities.	20-60% of mortgages. These costs tend to increase with building value, size and age.
Transport	Incremental vehicle ownership and operation, public transit and taxi fares.	From less than \$1,000 in accessible, multimodal up to \$10,000 in sprawled, automobile-dependent areas.

# *Housing & Transport Costs*



# *Housing & Transport Costs*



How quickly house prices depreciate depends on market conditions, including local population and income growth, and supply. If supply grows slower, depreciation will be less than 1% annual, but with more supply it can increase to 3%.

In this way, increasing middle-priced housing supply helps increase affordability even if the new units are initially more expensive than lower-income households can afford.



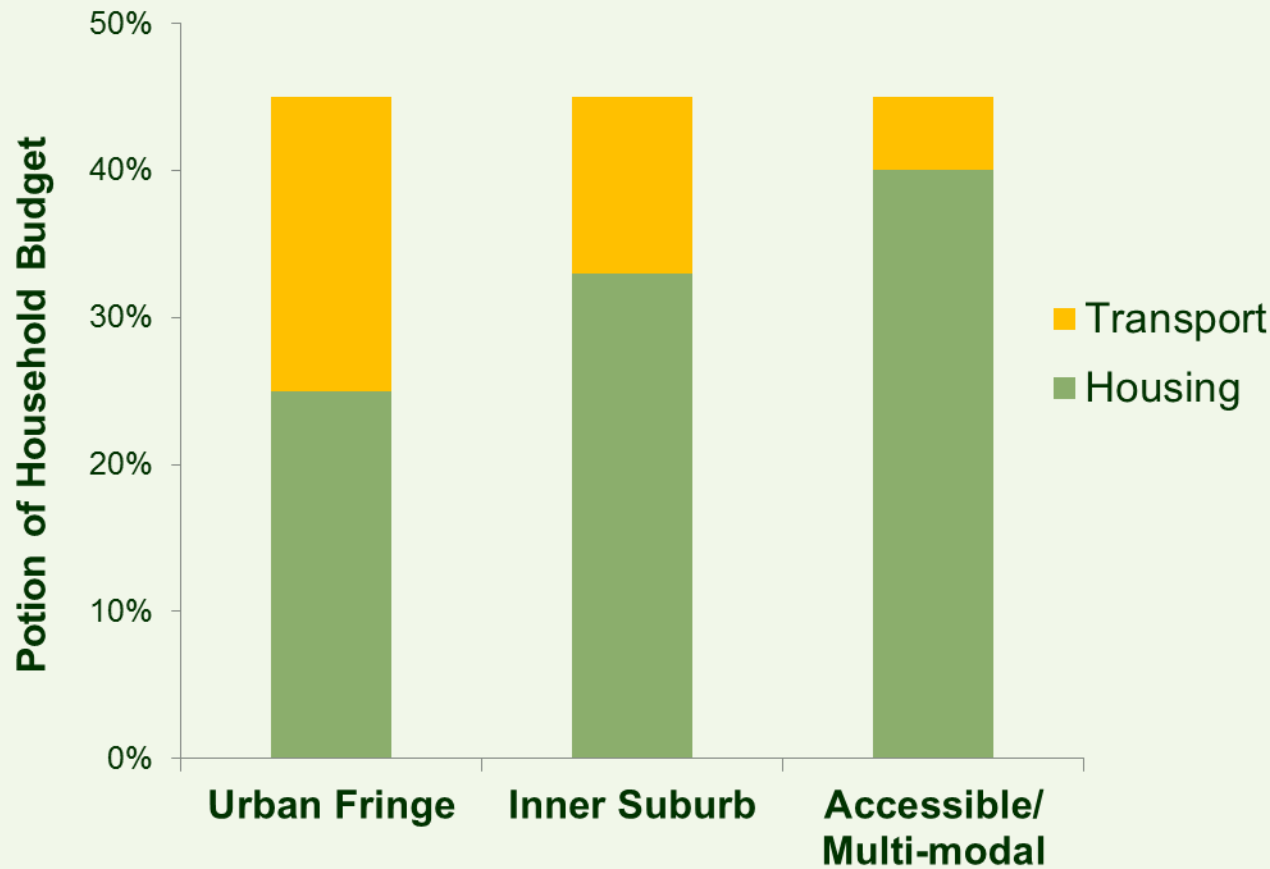
# *Location Vs. Transport Expenses*

A basic principle of urban economics is that households often make budget trade-offs between location and transportation costs:

- A cheaper house at an urban fringe location where each adult will need to own and operate a personal vehicle that will be driven high annual miles.
- A more costly house in a more central, multi-modal location where transport expenses are much lower.



# *Housing and Transport Cost Trade-offs*

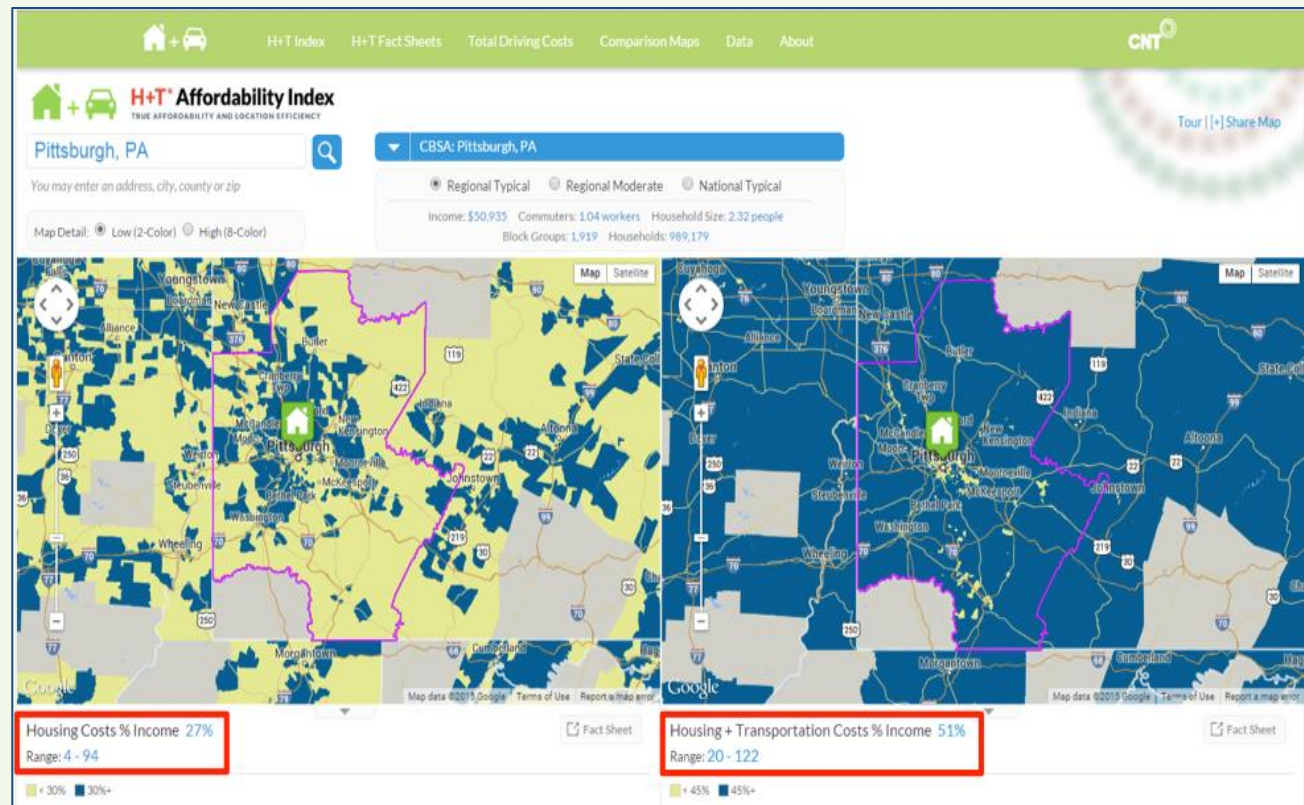


Experts recommend that households spend up to 45% of their budgets on housing and transport combined. By reducing transport costs, Transit Oriented Development allows more money to be invested in housing..

# *Housing and Transport Costs*

However, urban fringe locations have much higher household transportation expenses.

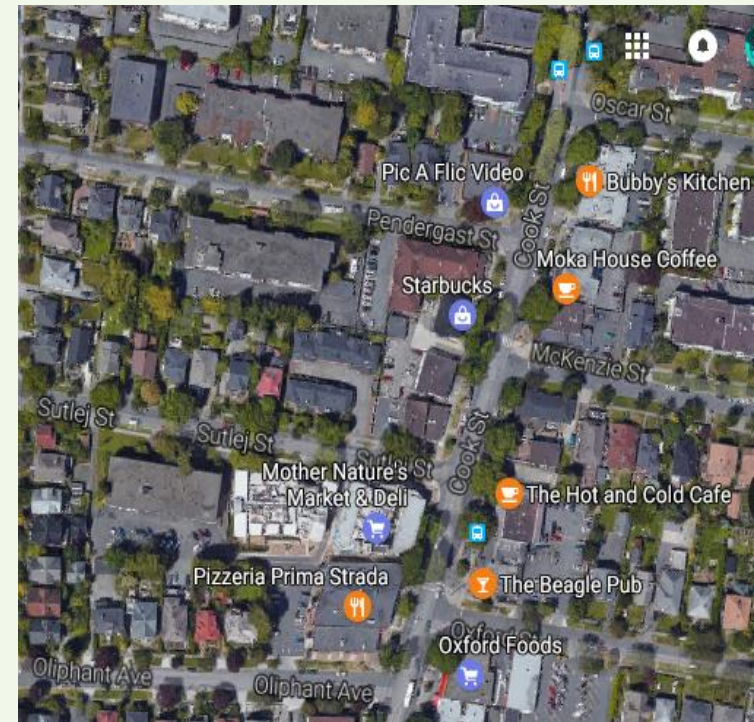
Considering both housing and transport costs, more central locations are often more affordable overall





# *Recipe for Multi-modalism*

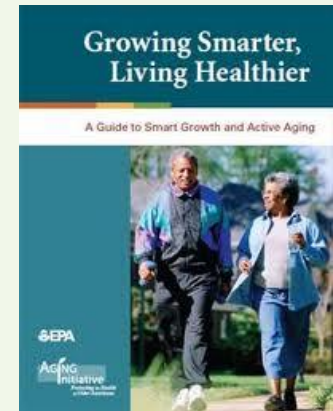
- Located near urban center
- Sufficient density and mix, so most homes are within an easy 10-minute walk of commonly needed services (public transit, shops, schools, parks, etc.).
- Complete and connected streets
- Excellent walking and cycling conditions
- Affordable public transit, taxi and ridehailing services
- Carsharing (vehicle rental services)
- Delivery services
- Information on mobility options





# *Smart Growth Policies*

- Compact (higher density)
- Mixed use
- Diverse housing types
- Connected roads
- Multi-modal
- Good walking and cycling conditions
- Good public transit services
- Efficient parking management
- Emphasis on the public realm (public places where people interact)



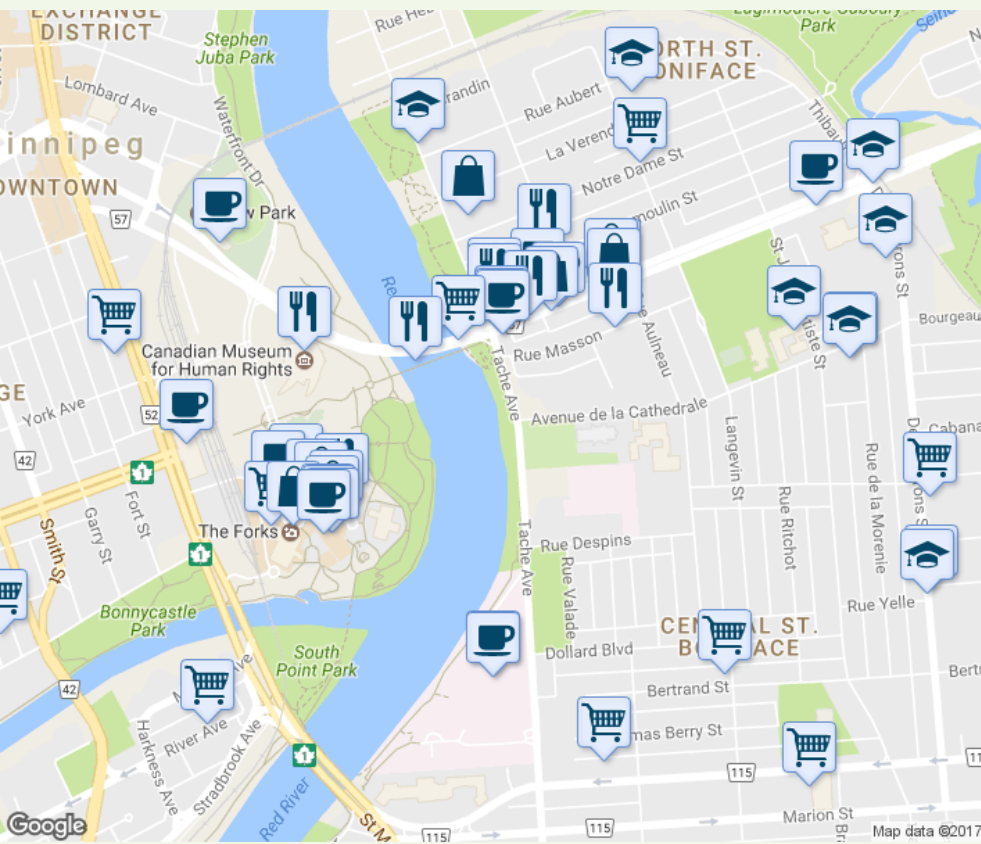
# *Transit-Oriented Development*

- Compact, mixed-use development within ten-minute walk of high quality transit (train stations or bus stops with frequent service).
- This creates “urban villages” where commonly-used services (shops, restaurants, schools, parks, etc.) and a significant number of jobs are easily accessible without a car.

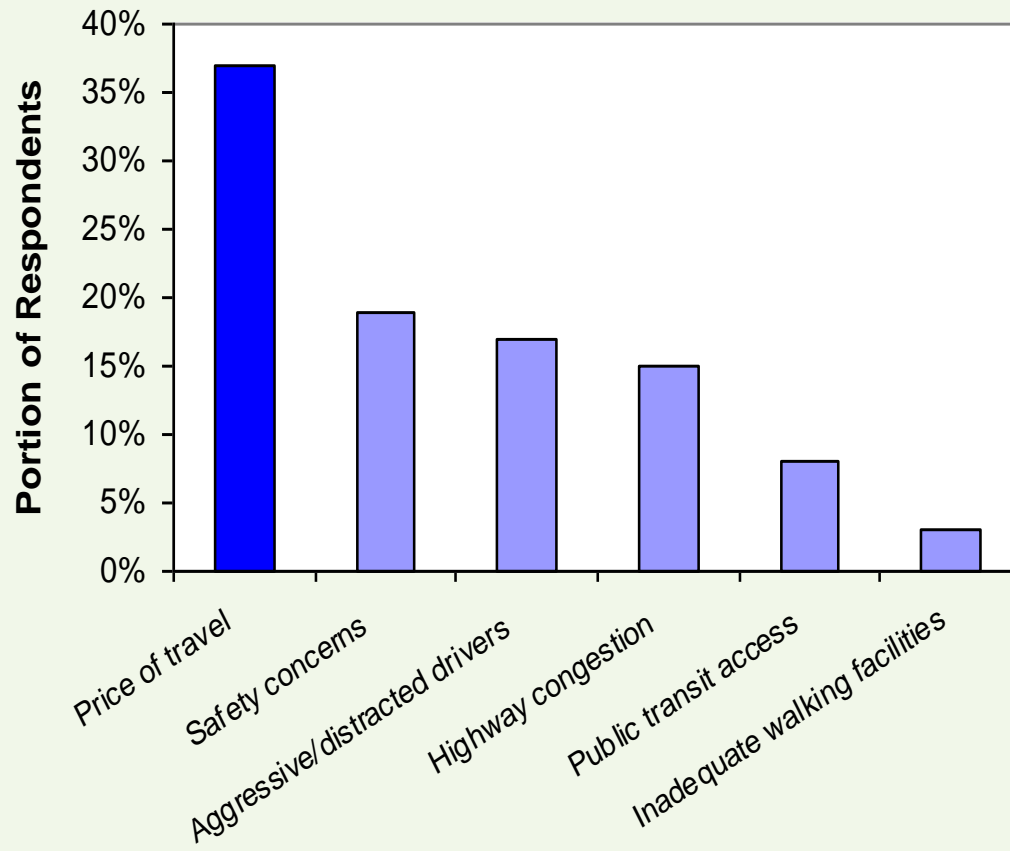




# *Walk Score*



# *Transport Affordability*



2009 National Household Travel Survey respondents ranked the “Price of Travel” most important of the six transport issues considered.

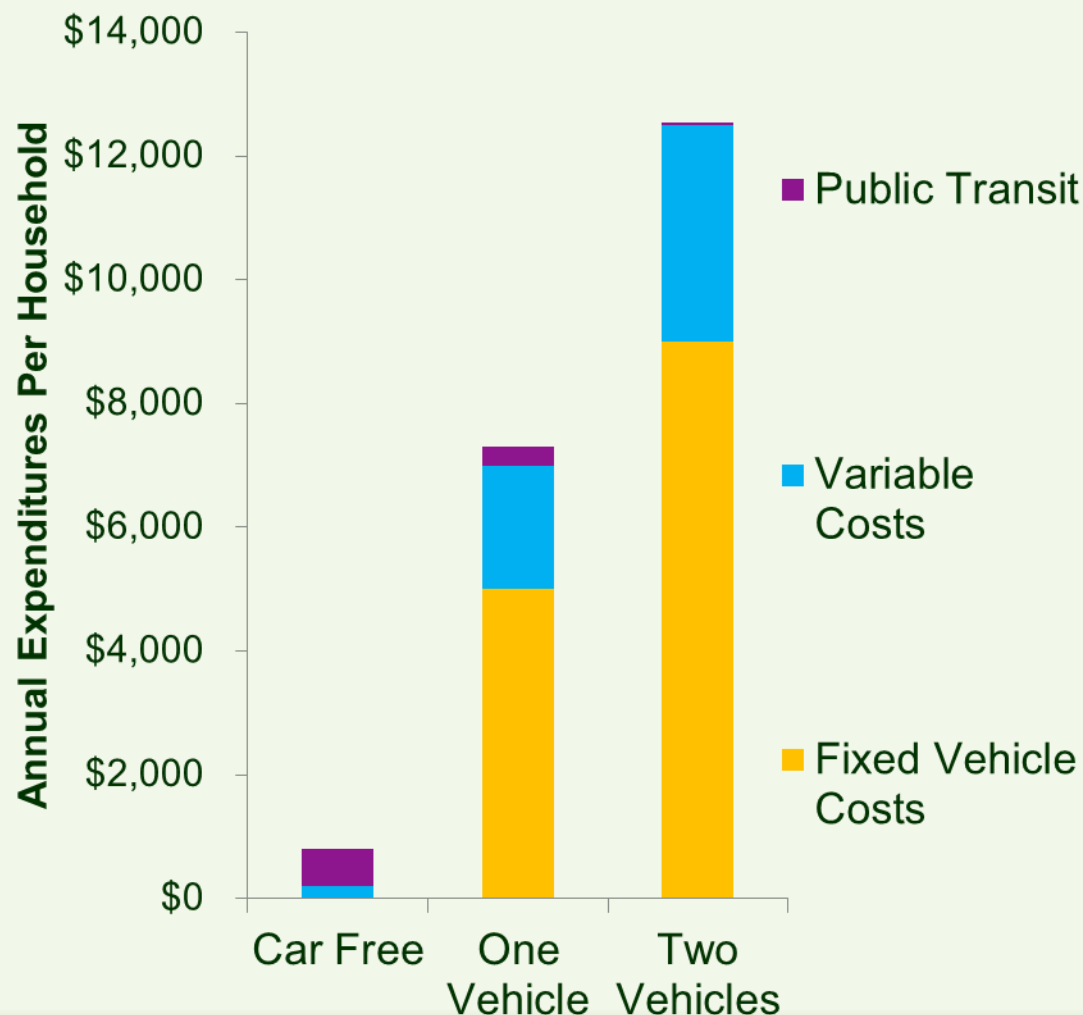


# *Affordability*

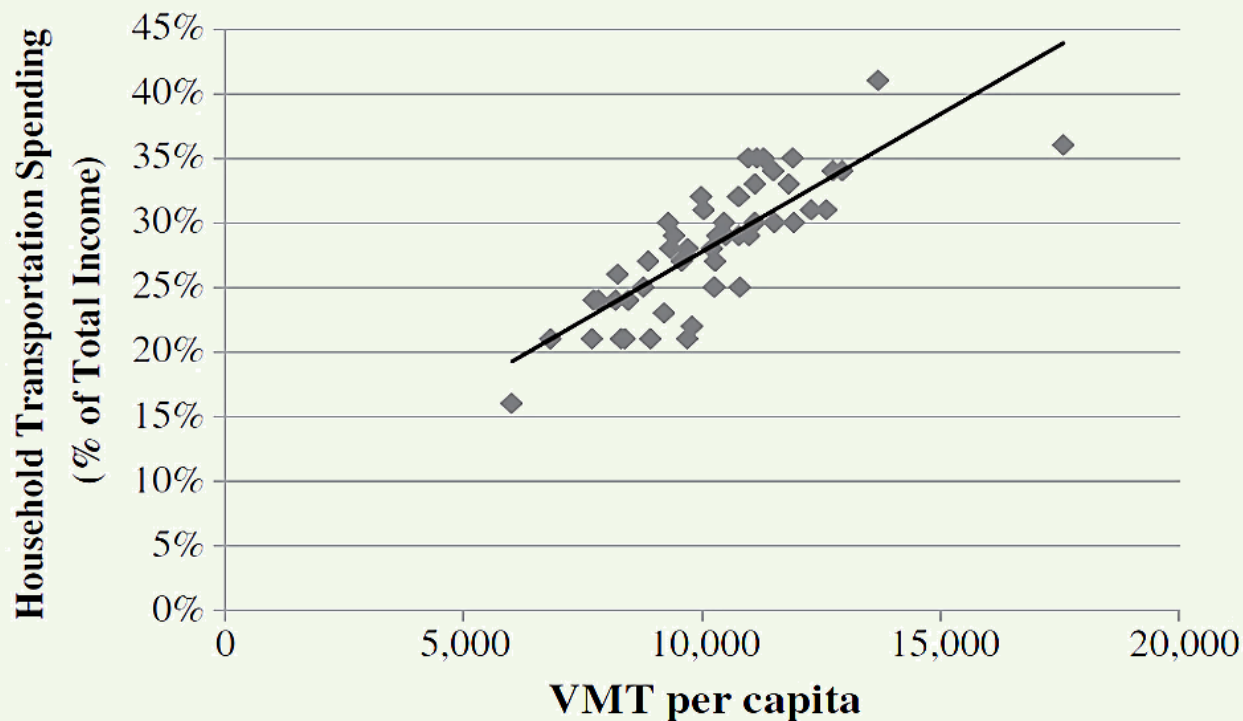
Households can save thousands of dollars annually by reducing their vehicle ownership.

This requires:

- Good walking and cycling conditions and convenient public transit and taxi services.
- Compact, mixed neighborhoods with services and activities near homes.
- Convenient vehicle rental services (such as carsharing)

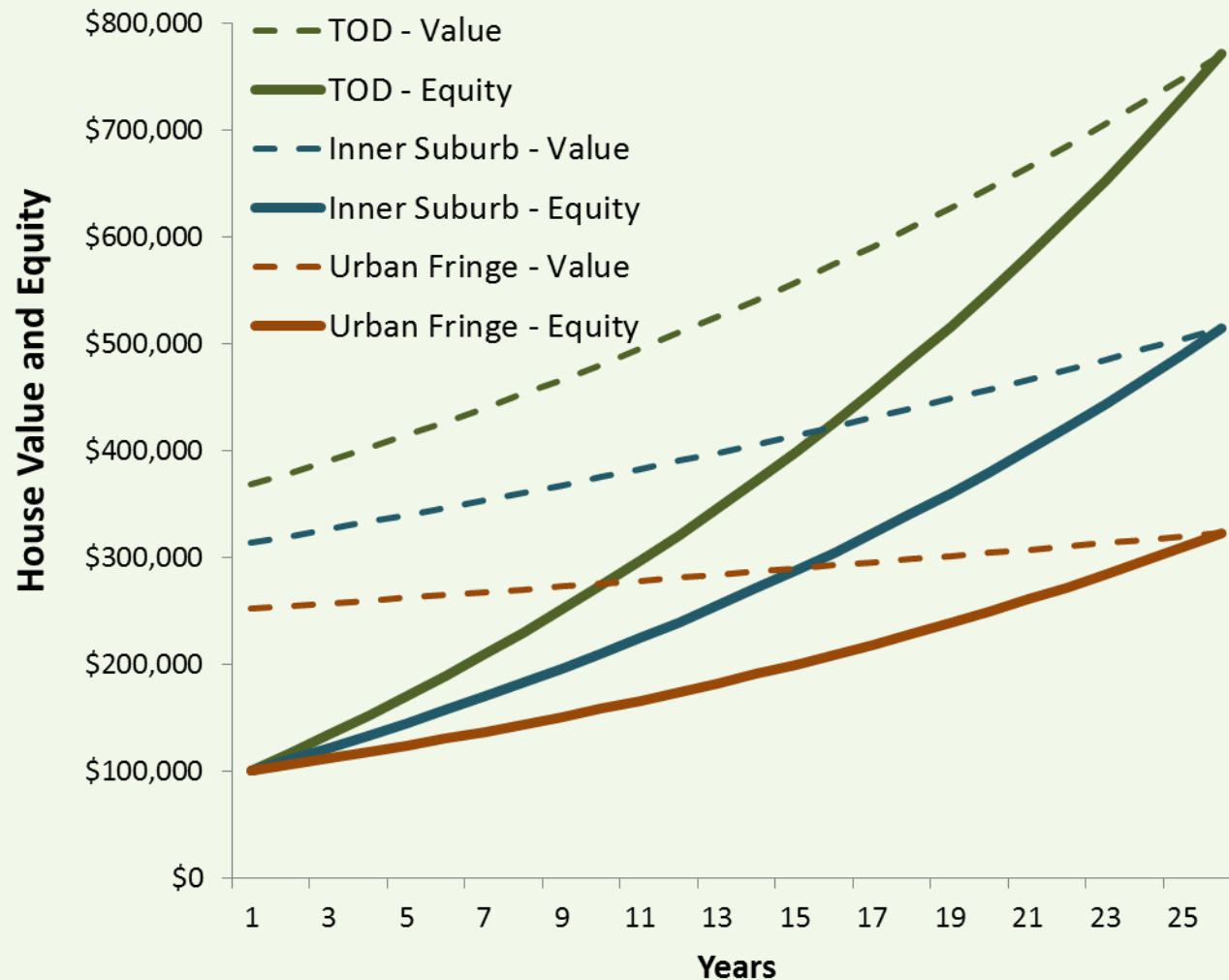


# *Transportation Affordability*



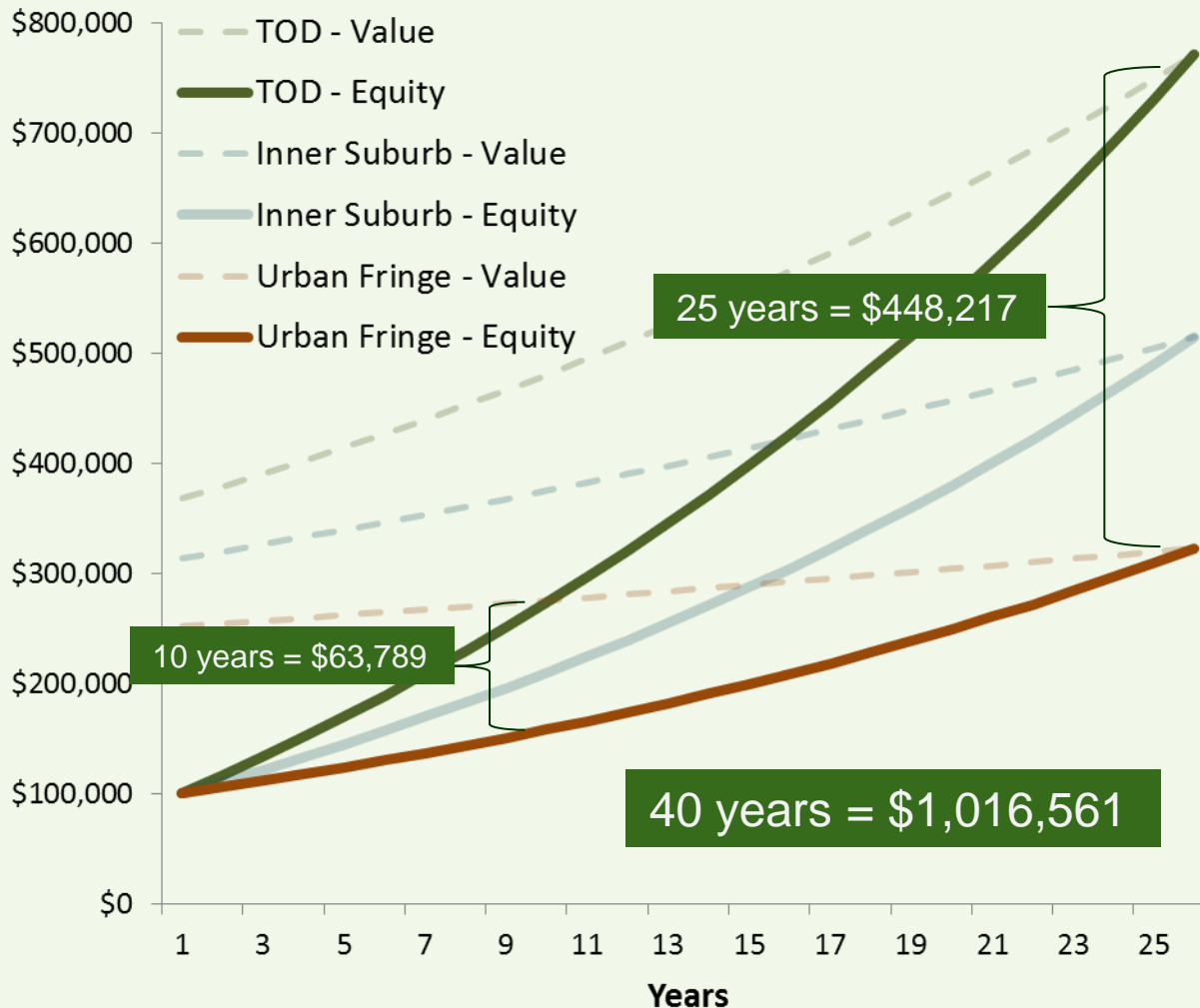
The portion of household income devoted to transport increases with per capita vehicle miles traveled (VMT). Each dot represents a U.S. state.

# *Housing Price Appreciation*



With a total annual \$27,000 housing and transportation budget and a \$100,000 down payment, a household can afford to purchase a \$251,975 urban fringe house, a \$313,862 inner suburb house, or a \$368,405 TOD house.

# Housing Price Appreciation



After ten years the TOD home builds **\$63,789** more equity, and after 25 years **\$448,217** more equity, than an urban fringe home.

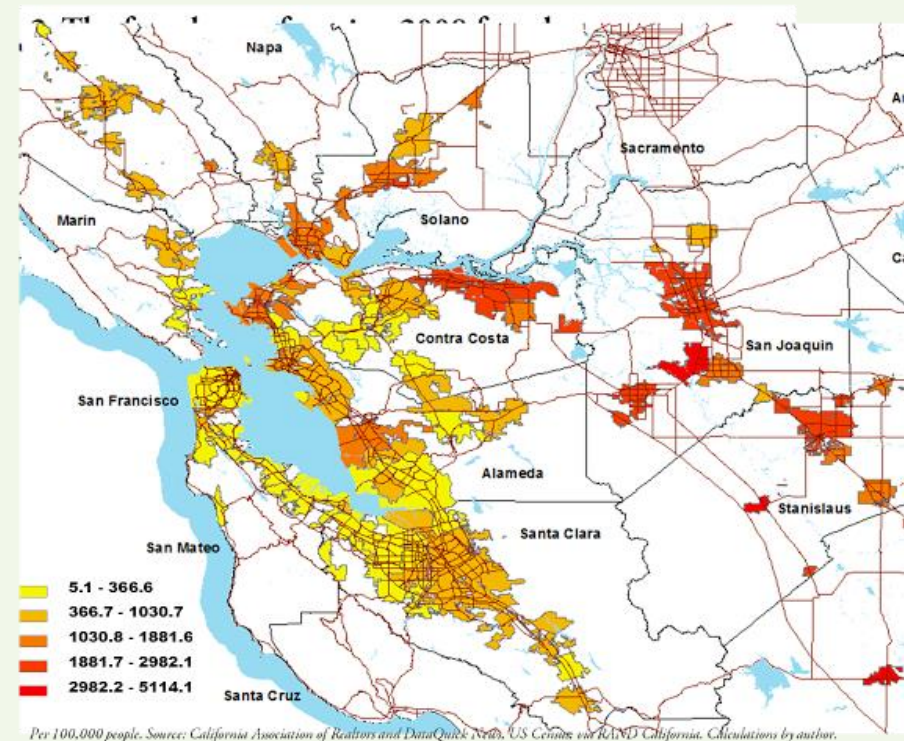
If, starting at age 25, a household always chooses TOD homes and invests the transport savings in real estate, they can retire at age 65 with approximately \$1.8 million in equity, **\$1,016,561** more than if they purchased urban fringe houses with high transportation costs.



# *Economic Resilience*

More compact, multi-modal development increases economic *resilience* by providing affordable transport options that they can use if needed, for example, if their incomes decline, their vehicle fails, or fuel prices spike.

This helps explain why housing foreclosure rates tend to be much lower in urban neighborhoods than in sprawled, automobile-dependent areas.

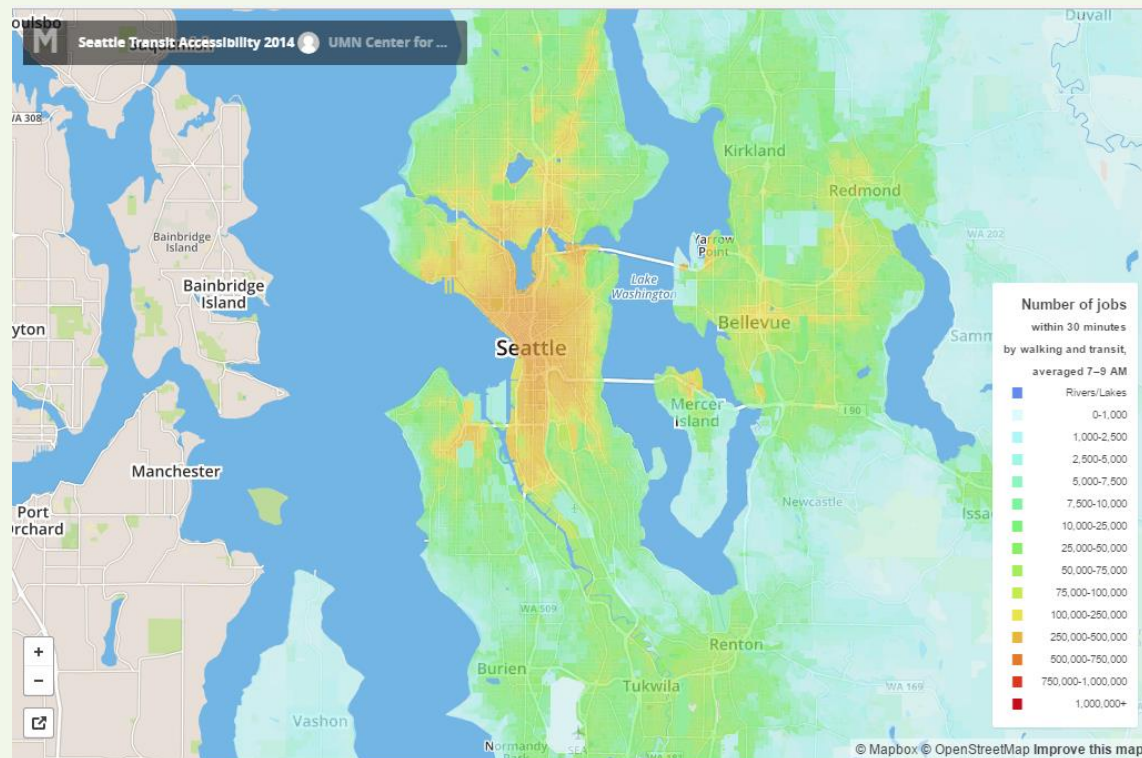


# *Economic Opportunity and Mobility*

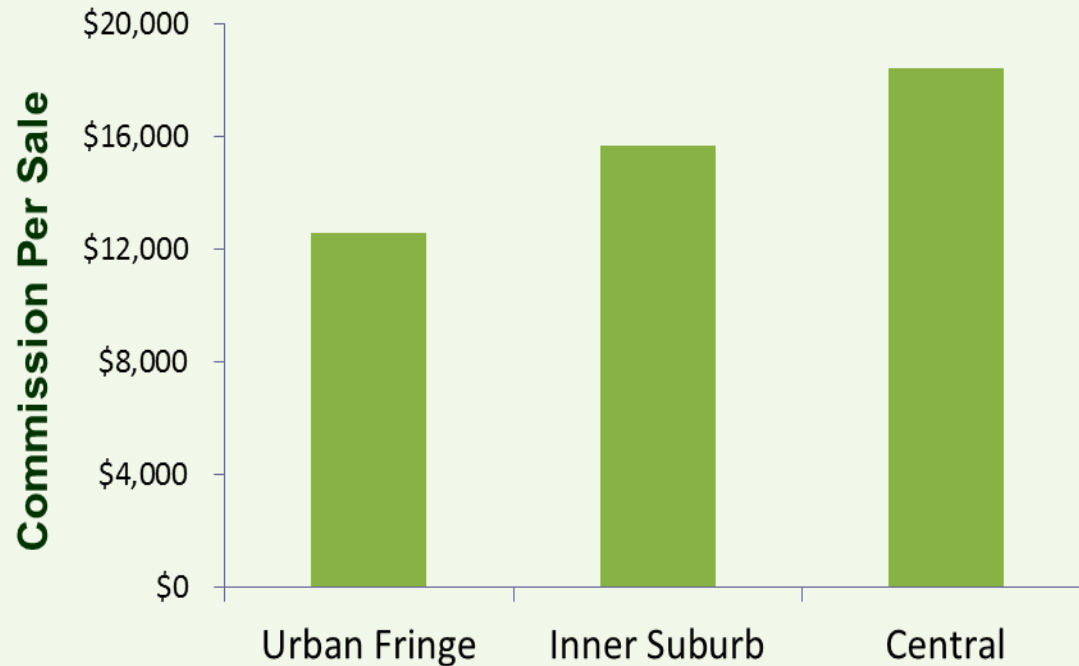
New research identifies factors that affect economic opportunity and economic mobility.

More accessible, multi-modal locations increase the number of jobs available to potential workers and the pool of workers available to businesses.

Mixed-income neighborhoods turn out to be a key indicator of a family's ability to rise out of poverty.



# *Development Industry Benefits*



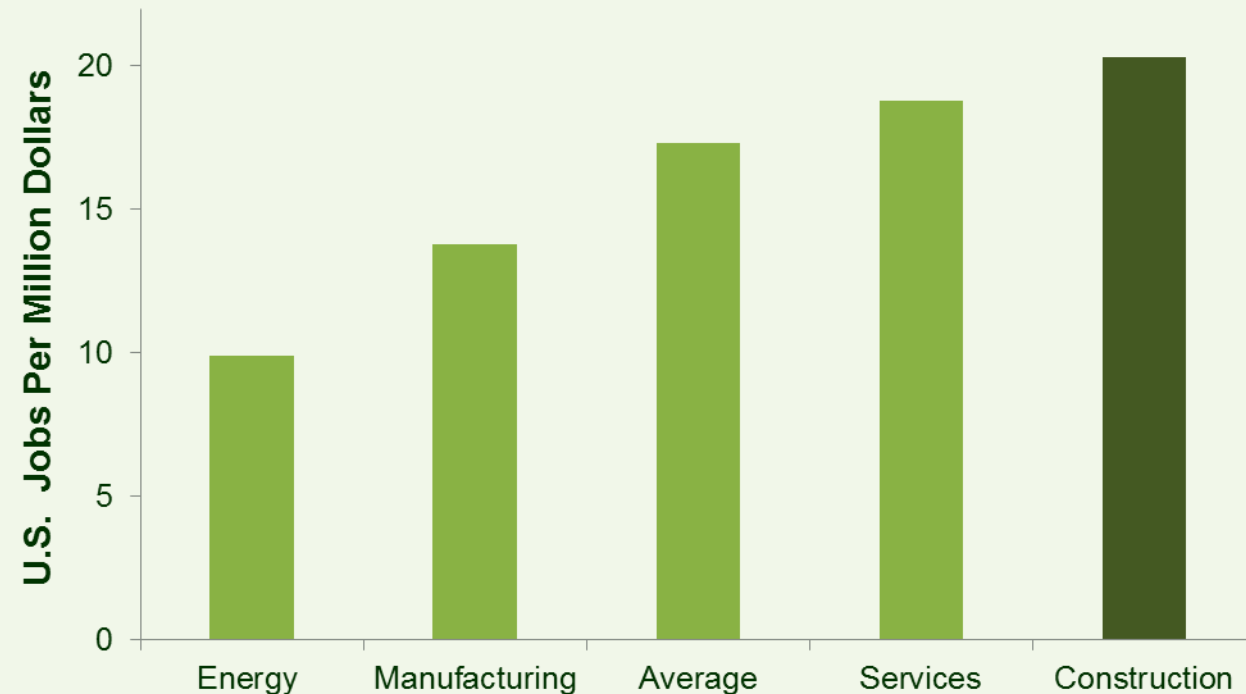
Real estate agents earn larger commissions and developers larger profits if their customers spend less on transport and more on housing.



“Housing Rich”  
Development



# *Regional Economic Development*

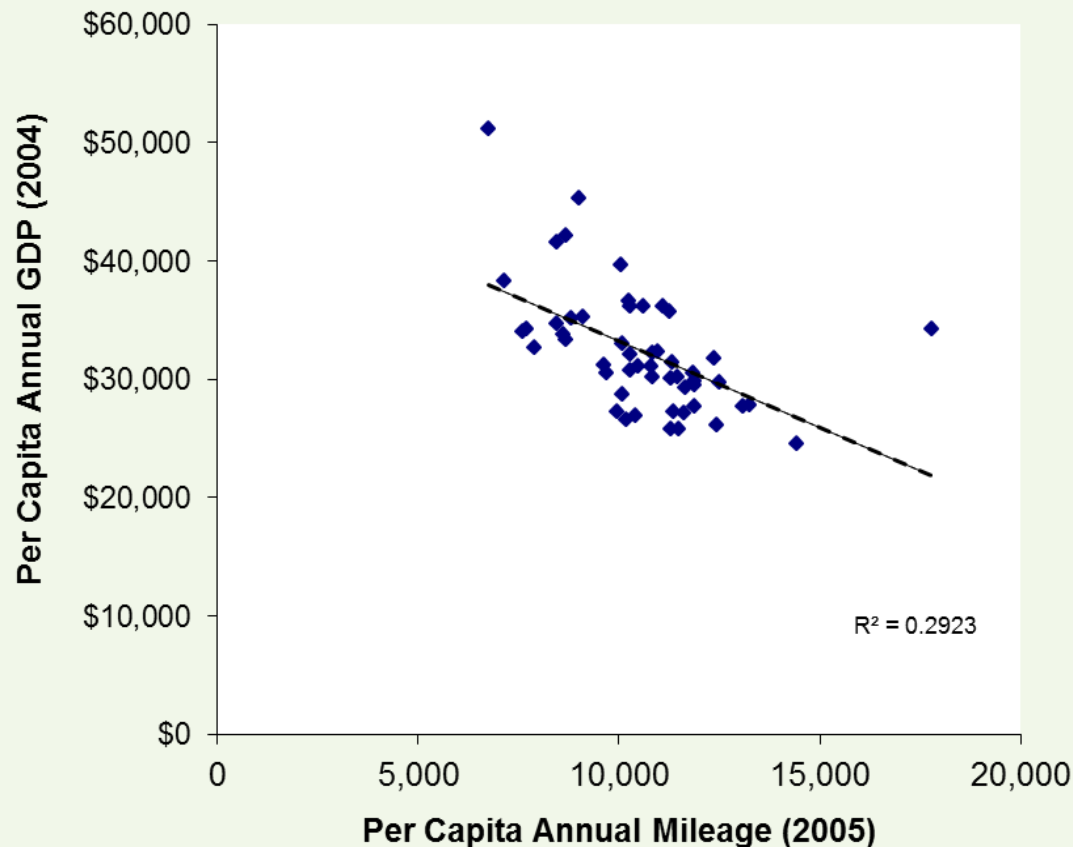


Building construction creates about twice as many national jobs per dollar as expenditures on energy (fuel).

These differences are much larger at the regional level, since most regions import vehicles and fuel.



# *Regional Economic Development*

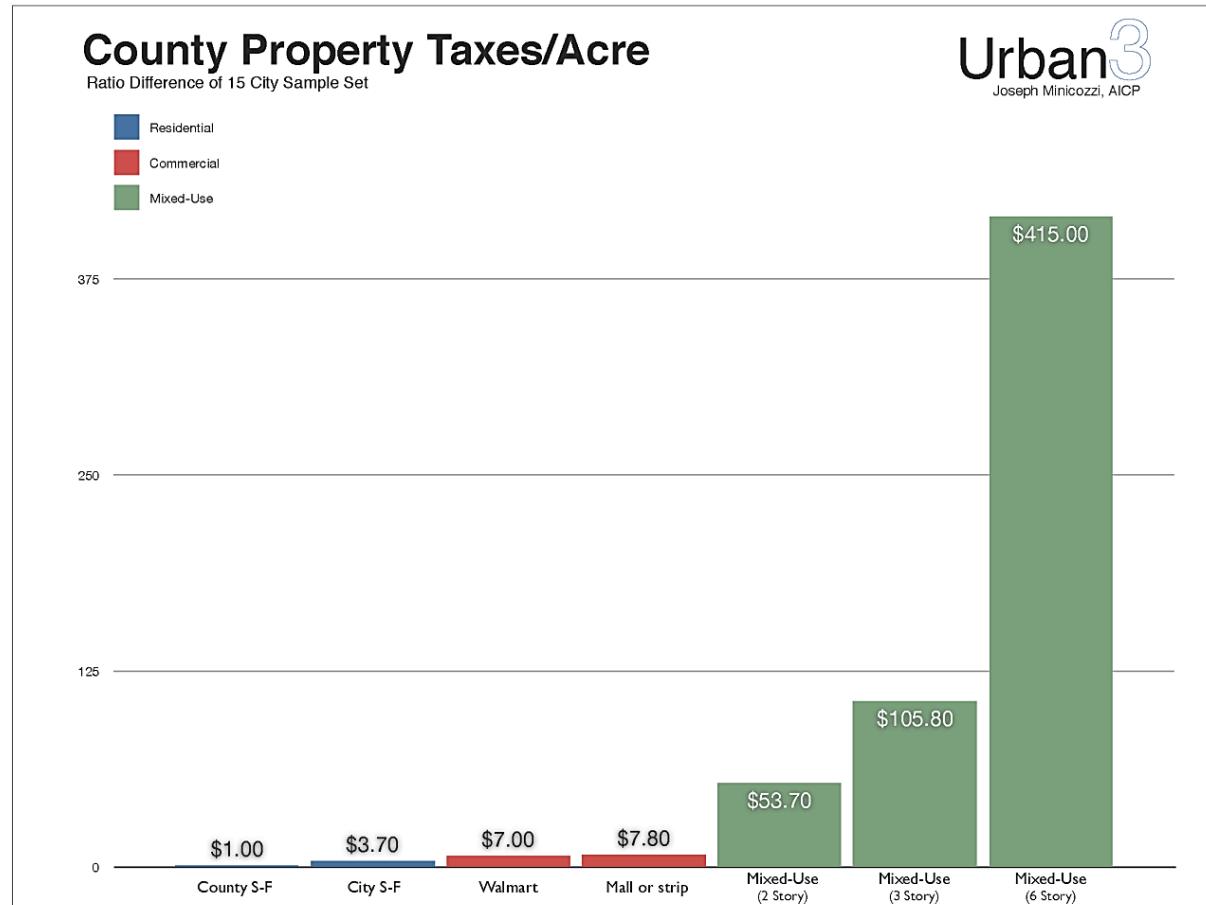


Per capita economic productivity tends to increase as vehicle travel declines. (Each dot is a U.S. state.)

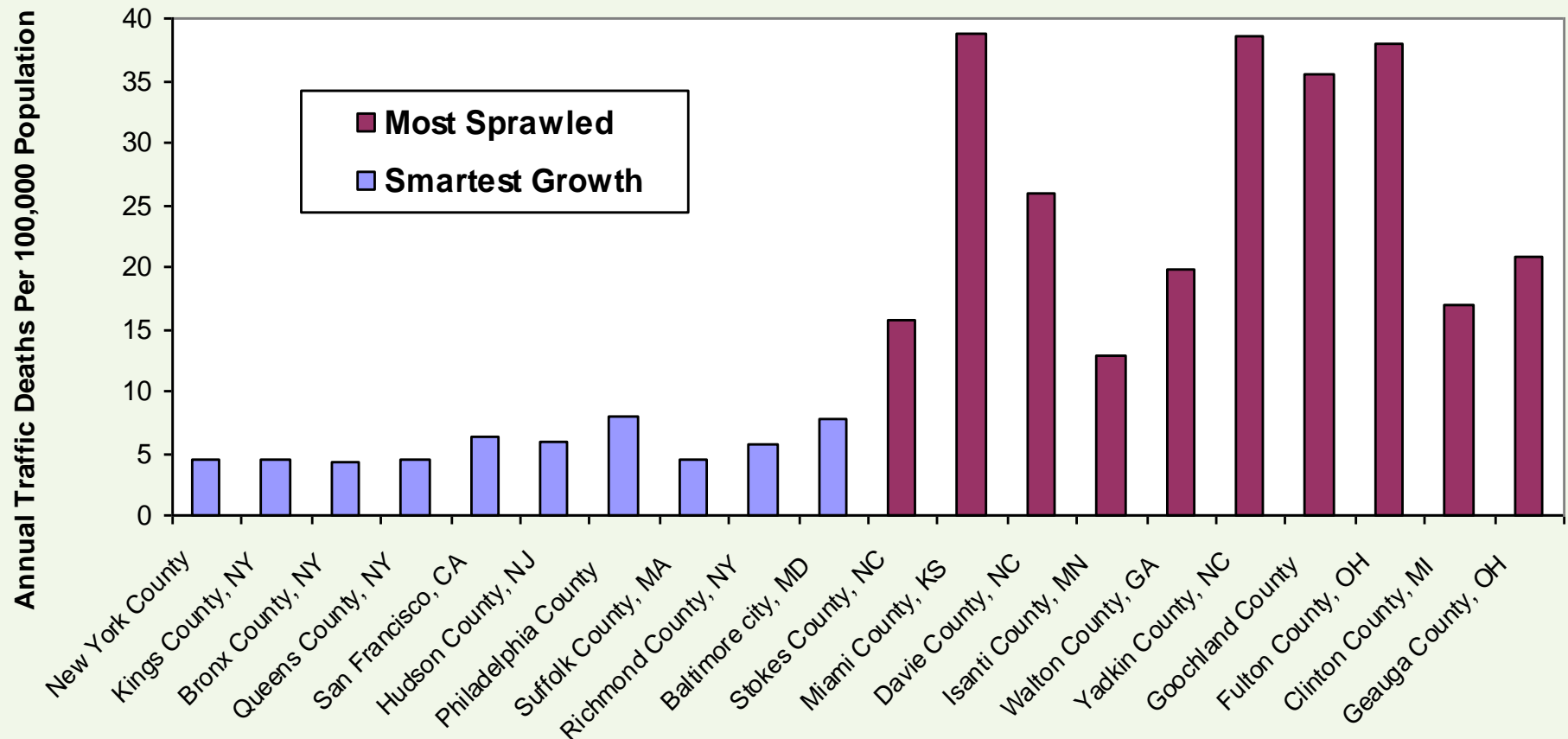
This and other research indicate that many of the factors that encourage automobile travel are overall economically harmful, and Transit Oriented Development tends to increase economic productivity by reducing per capita vehicle travel and associated costs.

# *Tax Revenue Per Capita and Acre*

Smart growth tends to provide more economic activity and tax revenue per capita and per hectare.



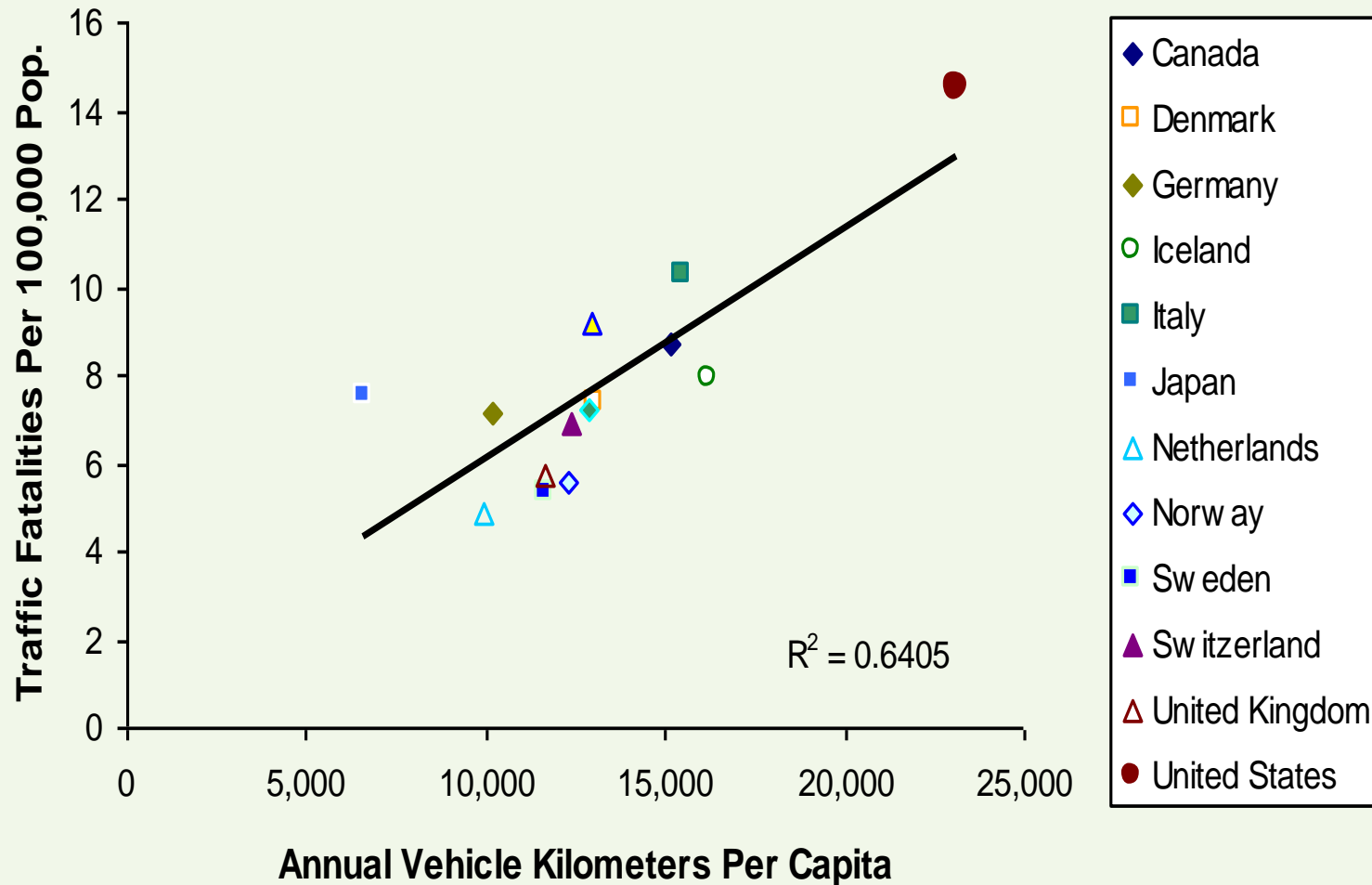
# *Traffic Safety and Health*



*The most sprawled counties have about four times the traffic fatality rates as the Smartest Growth counties.*



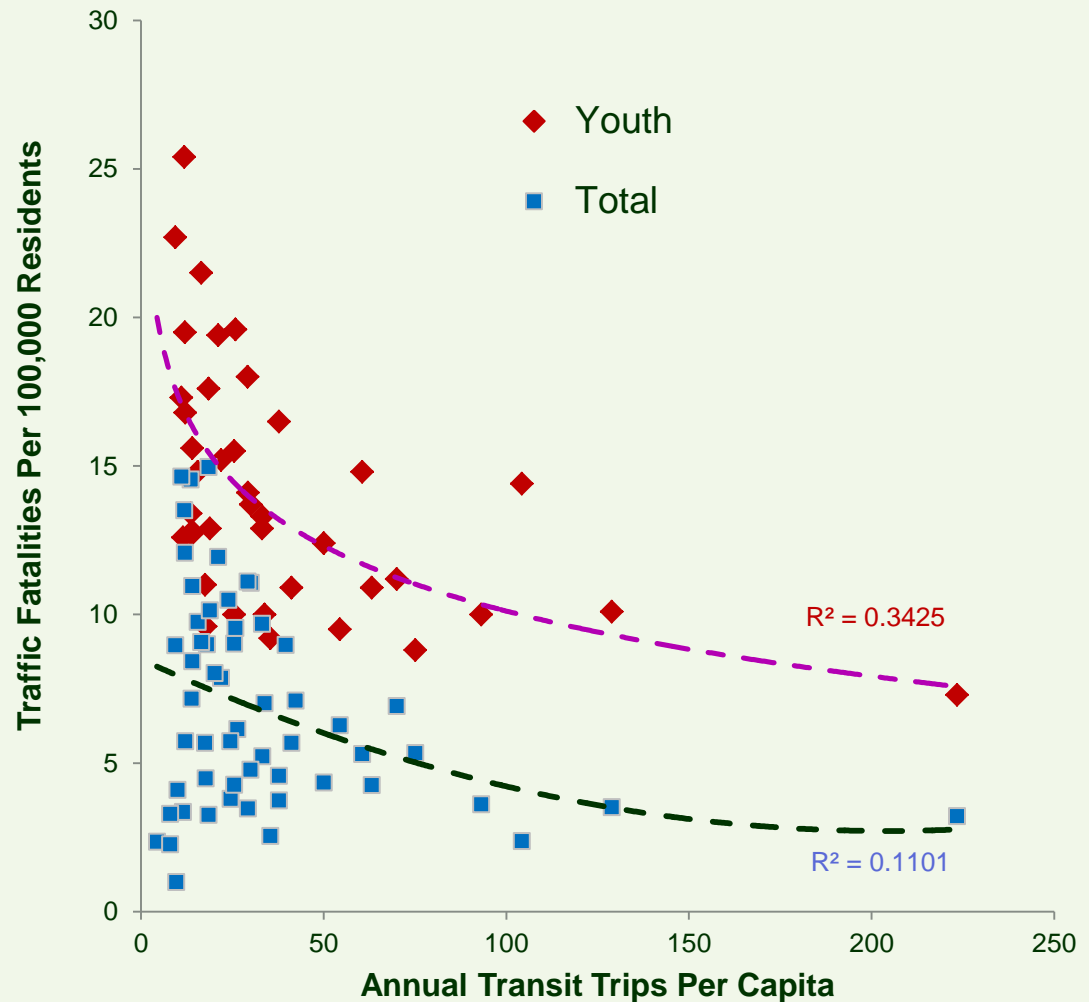
# *Transit Travel Vs. Traffic Deaths*



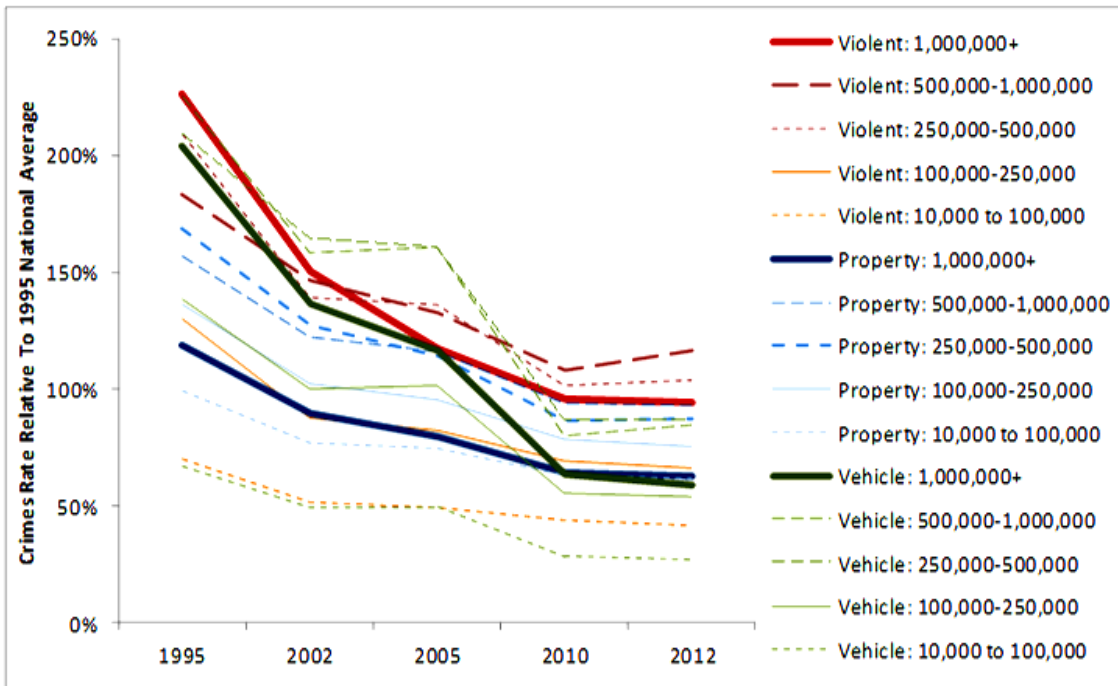
# *Youth Traffic Fatalities*

Both youth and total traffic fatality rates decline significantly with increased transit travel: cities where residents take more than 50 transit trips have about half the average traffic fatality rate as cities where residents average fewer than 20 annual transit trips.

This research indicates that many people are willing to reduce higher-risk driving if given suitable alternatives.



# *Personal Security*



Crime rates declined significantly during the last two decades, particularly in cities with more than a million residents. Crime rates are now lower in large cities than in medium-size cities (250,000 to one million).



# Personal Security

Many people assume that urban neighborhoods are dangerous. In fact, all else being equal more compact, mixed communities tend to reduce per capita crime rates because:

- **More Community Cohesion and Passive Surveillance.** *Community cohesion* refers to the quantity and quality of positive interactions among neighbors. Increasing community cohesion and more *passive surveillance* (also called *eyes on the street*) help reduce crime. Geographic crime analysis indicates that all else being equal, crime rates are negatively associated with development density and mix, and the number of pedestrians walking through an area.
- **Reduced Poverty Concentration.** Crime is strongly correlated to concentrated poverty. Development policies that improve poor residents' travel options, and therefore their economic opportunities, and create more mixed-income communities are likely to reduce concentrated poverty.
- **Reduced Motor Vehicle Crime.** Reduced vehicle ownership reduces vehicle crimes (vehicle assaults, thefts and vandalism), which are a major portion of total crimes, and far more common and costly than transit crimes.



# *What Gets People Moving?*

Walking is a natural and essential activity. If you ask sedentary people what physical activity they will most likely to stick with, walking usually ranks first.



# *Memo From Future Self*

Hope for the best but prepare for the worst:

- *Physical disability* – diverse and integrated transport with universal design (accommodates people with disabilities and other special needs).
- *Poverty and inflation* – affordable housing in accessible, multi-modal locations.
- *Higher energy prices* – improve efficient modes (walking, cycling and public transport).
- *Isolation and loneliness* – community cohesion (opportunities for neighbors to interact in positive ways).





# *Basic Mobility and Accessibility*

- *Basic mobility* and *basic accessibility* refer to people's ability to access goods, services and activities society considers "basic" or "essential."
- Inadequate basic mobility can contribute to health problems, including inadequate access to healthy food, exercise and healthcare.
- In most communities, 20-30% of the population cannot drive due to constraints including age (including teenagers), disability and poverty.
- Improving walking, cycling, public transit and taxi services, and providing more affordable-accessible housing improves basic access to disadvantaged populations.





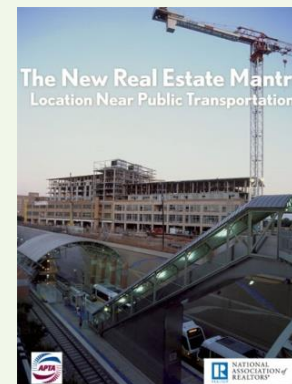
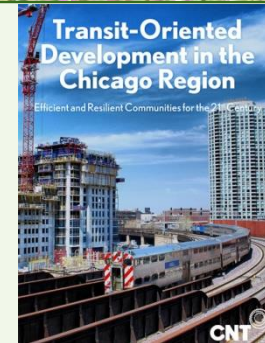
# *Affordable Infill Benefits*

More Affordable Housing	Less Vehicle Traffic	Reduced Sprawl
Improved housing options, particularly for disadvantaged households	Reduced total traffic and parking congestion	Reduced per capita land consumption
Household financial savings	Reduced road and parking infrastructure costs	Reduced costs of providing public infrastructure and services
Reduced homelessness and associated social problems such as crime	Reduced traffic crash costs	Improved accessibility and economic opportunity for disadvantaged residents
Creates more diverse neighborhoods, allowing “aging in place”	Reduced traffic accidents	Energy conservation and pollution emission reductions
Higher property values and tax revenues per urban acre	Reduced chauffeuring burdens	More local economic development
	More efficient public transit services	

# Critiquing Existing Information

Although many professional organizations promote compact, multi-modal development, their material tends to focus on a limited set of benefits. Often overlooked benefits include:

- Increased household long-term wealth
- Transportation cost savings and
- Increased economic resilience
- Reduced traffic risk and improved health
- Improved mobility for non-drivers and reduced chauffeuring burdens
- Higher real estate commissions and developer profits
- More local regional productivity and development
- Increased per capita tax revenues, which can lead to improved public services



## TOD Can Offer a Wide Range of Benefits Beyond Transit Ridership



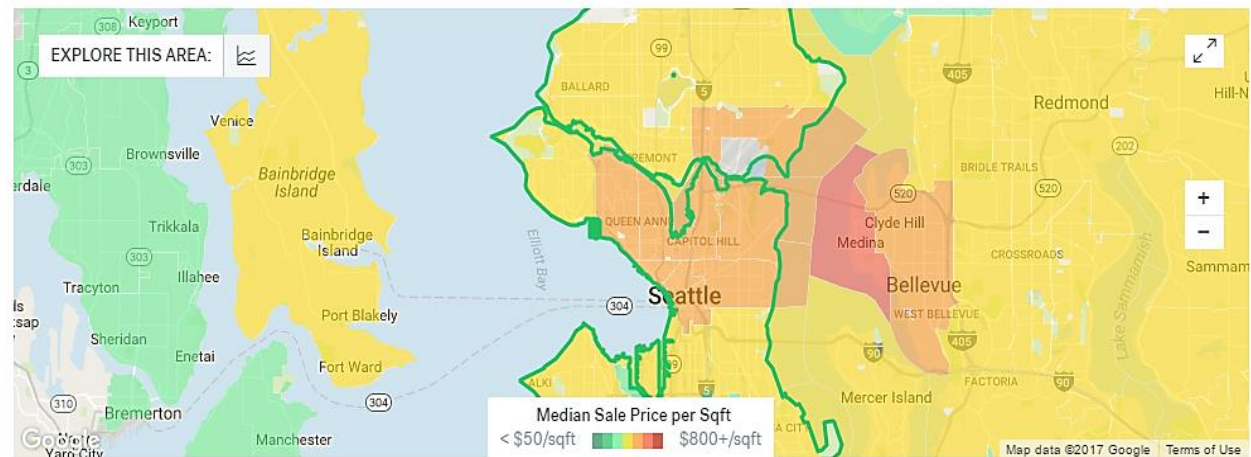
# *Housing Price Per Square Foot*

The real estate industry often compares housing prices per square foot for different areas.

This generally makes urban fringe areas seem more affordable and to provide greater value.

## Real Estate Data for Seattle

Seattle market trends indicate an increase of \$36,000 (7%) in median home sales over the past year. The average price per square foot for this same period rose to \$445, up from \$391.



## Median Sales Price in Seattle

☐ 1 Br ☐ 2 Br ☐ 3 Br ☐ 4 Br ☒ All properties

1 yr 5 yr Max

Median Sales Price

\$600K

Number of Sales

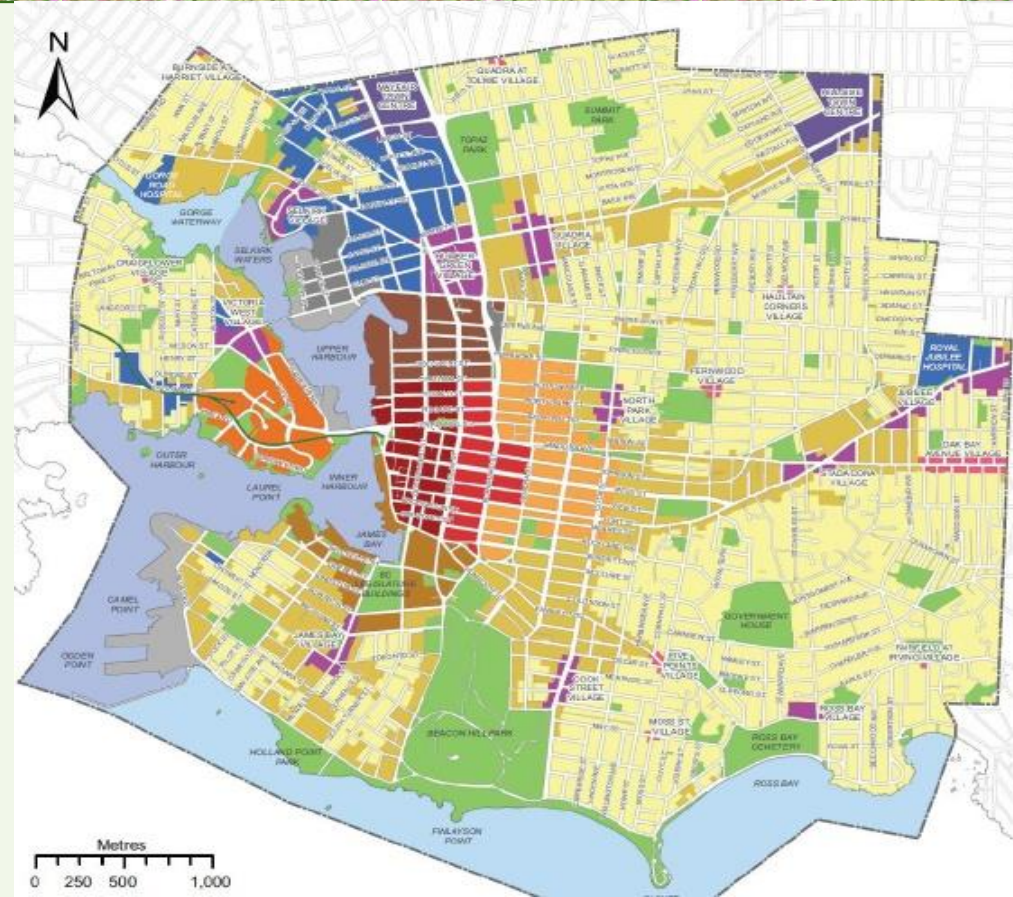
4,000



# *Welcome to Our Neighborhood!*

A low-rise apartment in a walkable urban neighborhood is generally the cheapest housing option.

Most residential neighborhoods prohibit such housing, reducing affordability.



*Most neighborhoods prohibit affordable multi-family housing (yellow).*



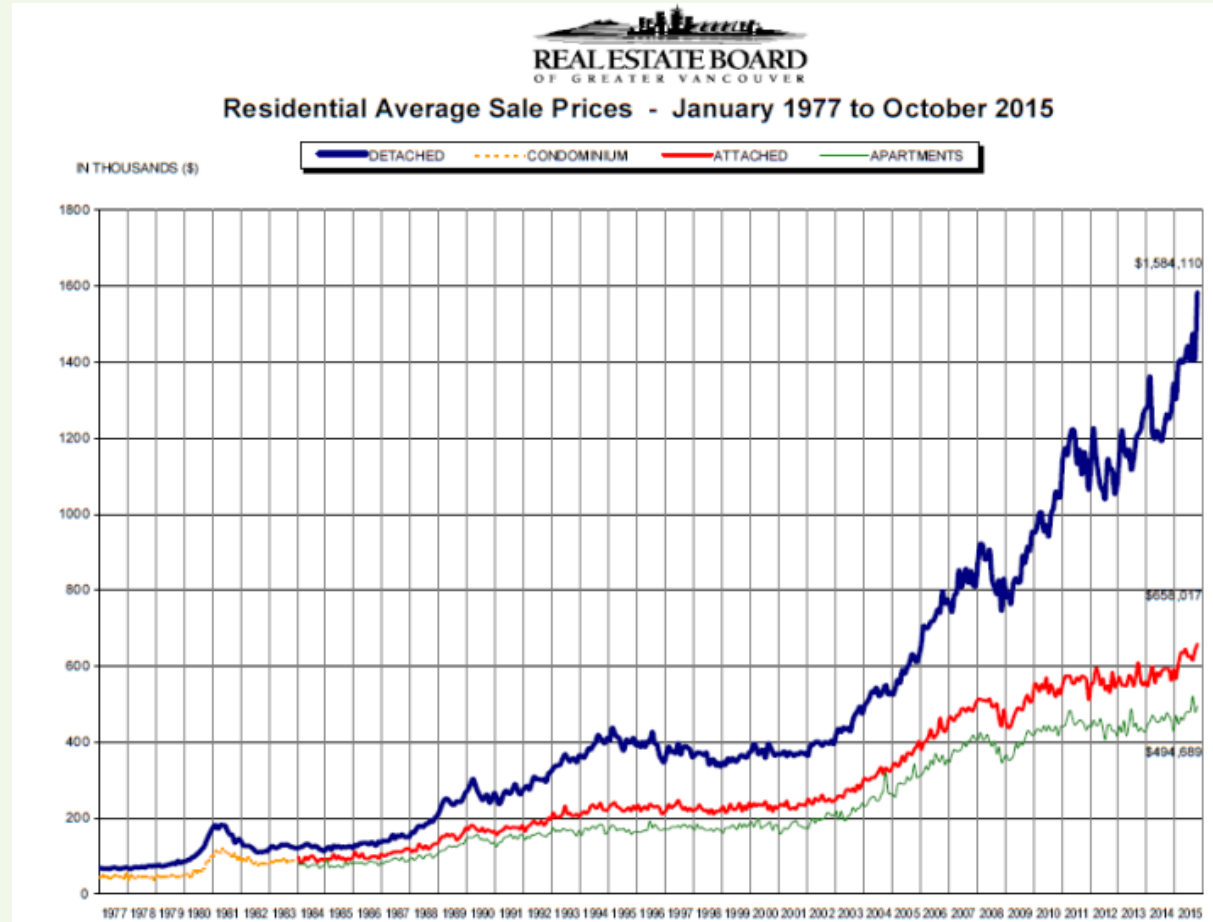
# *Affordable Housing Approaches*

Approach	Advantages	Disadvantages
<b>“Slum” housing. Older houses in undesirable neighborhoods</b>	Requires no public investment or policy initiatives.	Housing is inferior (inefficient and often dangerous), and poverty is concentrated which exacerbates social problems such as crime.
<b>Housing construction subsidies or vouchers</b>	Directly benefits disadvantaged households.	Requires public funding. Can usually only serve a small portion of needs. Vouchers can inflate housing costs.
<b>Urban expansion. Inexpensive houses built on cheap urban fringe greenfield land.</b>	Allows lower-income households to have larger-lot housing, and avoids disruption of infill development.	Increases infrastructure, transportation, environmental and health costs.
<b>Affordable infill. Policies encourage more compact</b>	Affordable housing is located in accessible, multi-modal neighborhoods, which minimizes transport and other sprawl-related costs.	Infill construction tends to be disruptive, and existing residents often oppose affordable housing in their neighborhoods, which increases development costs.

# *What is a "House"*

Although urban single-family house prices have increased significantly, townhouses and condominiums remain relatively flat.

Is housing affordable or unaffordable in these cities?



Vancouver Housing Prices

# *Affordable-Accessible Housing Types*



Small-lot single-family housing.



Accessory Units



Laneway houses



Duplex



Townhouses



Residential over retail



Low-rise Apartment



Loft apartments

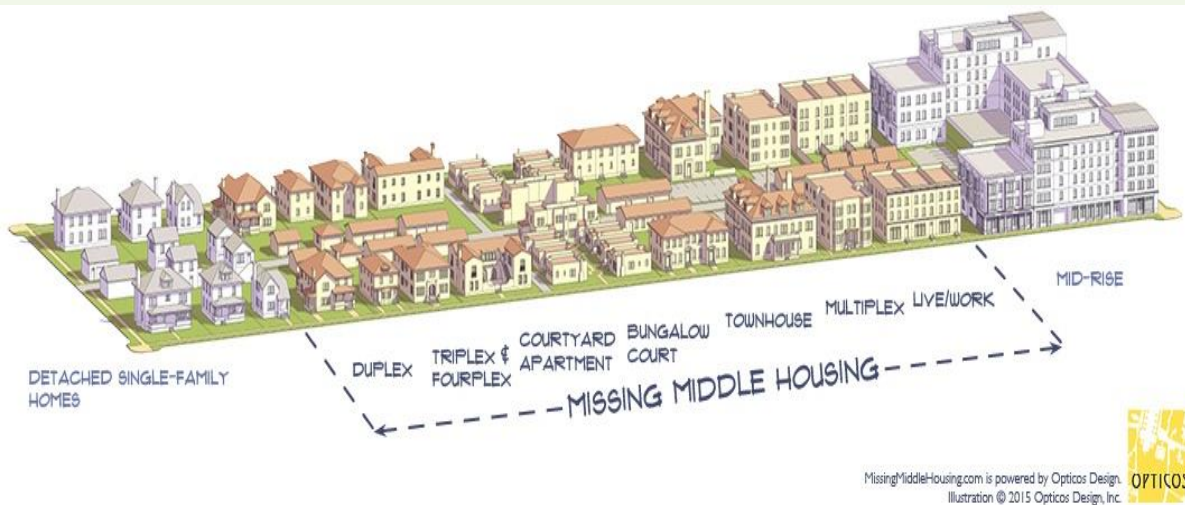


High-rise Apartment



# *Missing Middle Housing (Parolek 2014)*

In most communities the lowest-priced housing types include townhouses, multiplexes (two to eight units) and low-rise apartments, called *missing middle* housing since they are denser than single-family housing but less dense than high-rise, and so are suitable for urban neighborhoods.





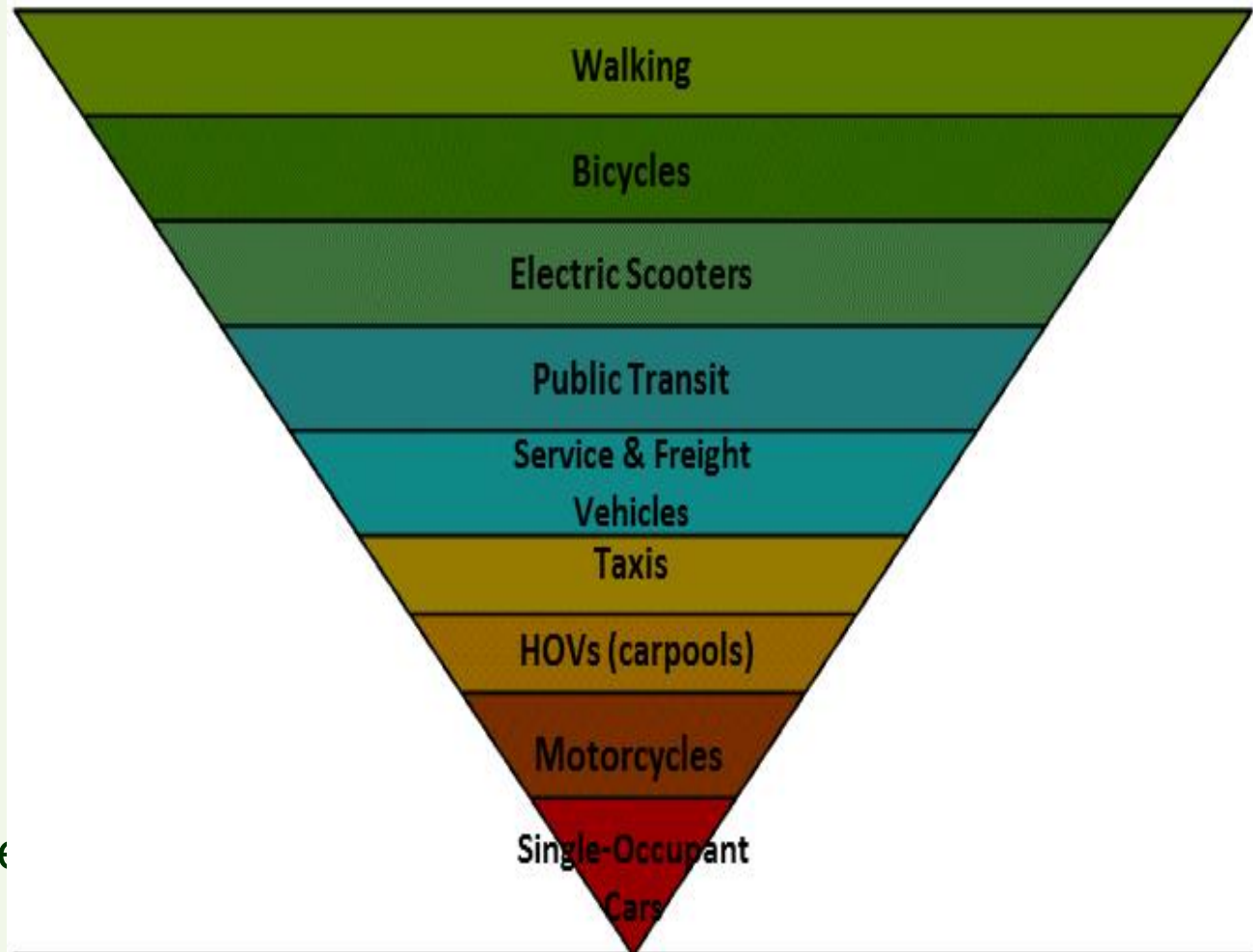
# *Gentrification: For Better and Worse*

- Higher housing prices (good for owners, bad for buyers and renters)
- Displacement (low-income people leave)
- Changes in community identity and cohesion
- Increased safety and security
- Improved public service (schools, policing, parks, etc.)
- More social and economic mix
- Improved economic opportunity and mobility for disadvantaged residents
- Envy and disrespect of lower-income and minority residents



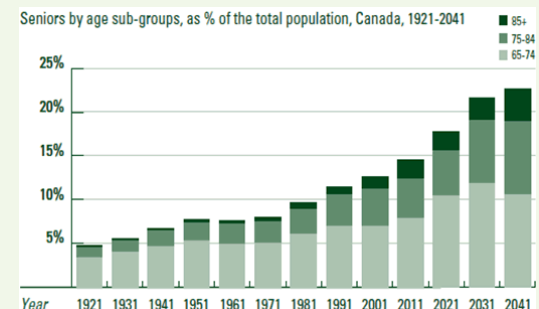
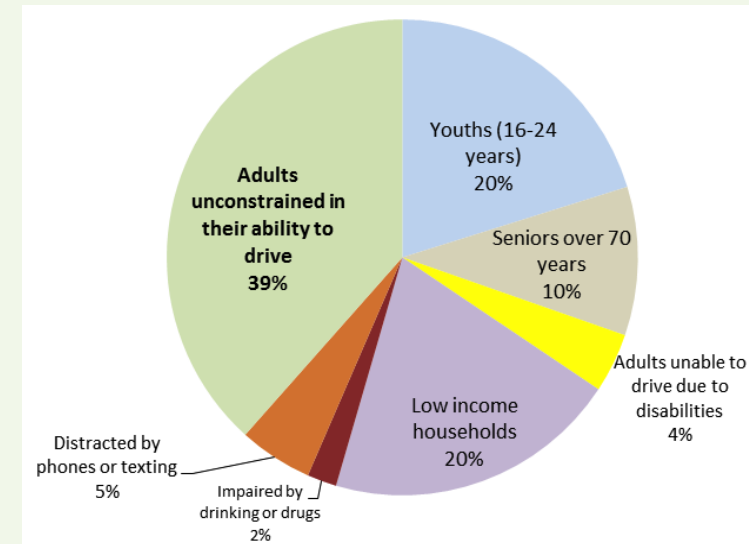
# *Sustainable Transport Hierarchy*

1. Walking
2. Cycling
3. Public Transit
4. Service & Freight
5. Taxi and carsharing
6. HOV
7. Private Automobile



# *Who Benefits from Multi-modalism?*

- Youths 10-20 (10-30% of population).
- Seniors over 70 who do not or should not drive (5-15% of total population and increasing).
- Adults unable to drive due to disability (3-5%).
- Lower income households burdened by vehicle expenses.
- Law-abiding drinkers.
- People who walk or bike for enjoyment and health.
- Pets that want to be walked for enjoyment and health.
- Residents who don't want vehicle pollution.
- Drivers who want to avoid chauffeuring burdens.
- Motorists who want convenient parking.



# *Social Equity Objectives*

Multi-modal transportation helps achieve social equity objectives:

- It provides basic mobility for people who are unable to drive an automobile due to low incomes and disabilities.
- It supports economic opportunities (access to jobs and housing) for economically disadvantaged people.
- It ensures that people who don't drive receive a fair share of public resources such as road space and parking facilities.





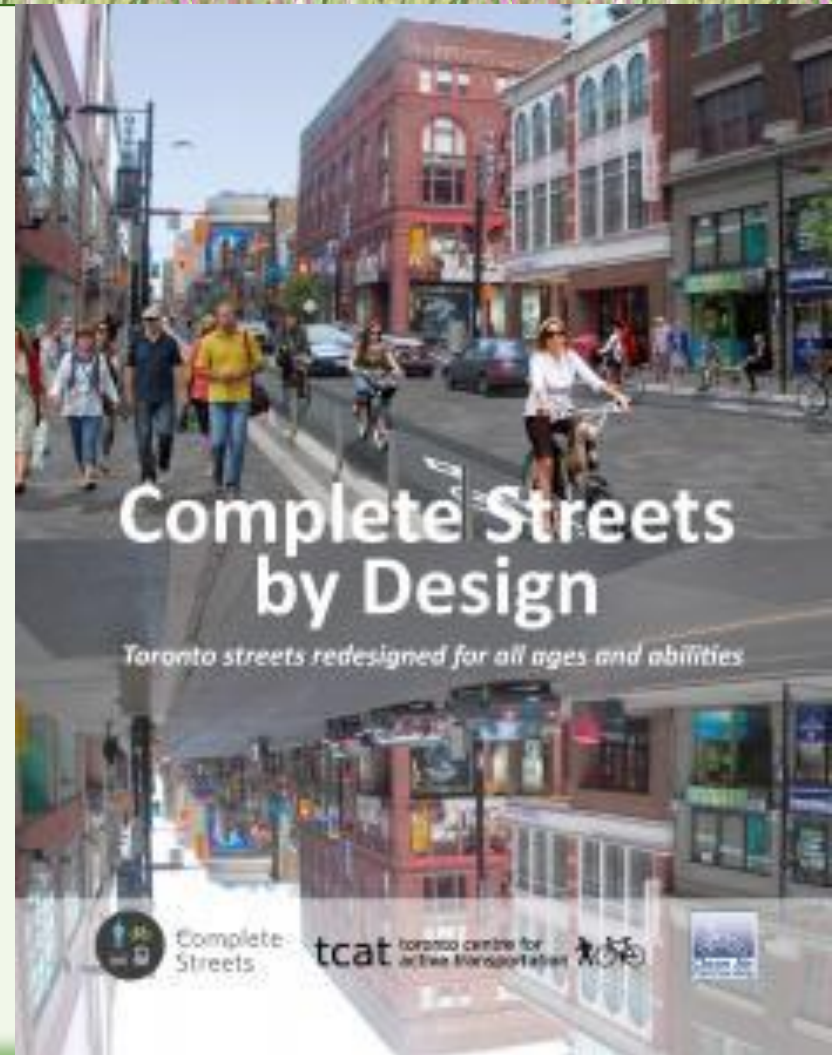
# *Latent Demand for Active Transport*

- The FHWA's *Nonmotorized Transportation Pilot Program* found substantial increases and continual growth in nonmotorized travel activities in each of the studied corridors and intersections.
- Community-wide increases of 22% for walking and 49% for bicycling between 2007 and 2010.
- Most of these increases consisted of utilitarian, plus increased recreational and exercise activity.



# *Complete Streets*

A Complete Street is designed for all activities, abilities, and travel modes. Complete Streets provide safe and comfortable access for pedestrians, cyclists, transit users and motorists, and a livable environment for visitors, customers, employees and residents in the area.



























# Multi-Modal LOS

New indicators can be used to evaluate multiple modes.

This is critical for creating more efficient and diverse transportation systems.

Level of Service	Automobile	Bicycle	Pedestrian	Bus
A/B	  			 >4 buses/hour
C/D	  			 2 to 4 buses/hour
E/F	  			 ≤ 1 bus/hour
				

Source: FDOT Quality/Level of Service Handbook

# *Carsharing*

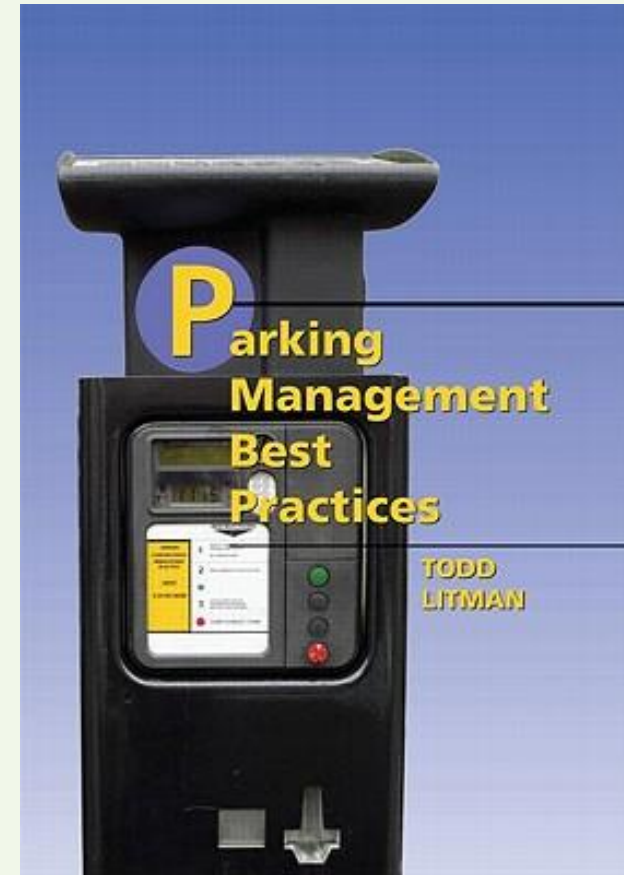
Automobile rental services intended to substitute for private vehicle ownership.



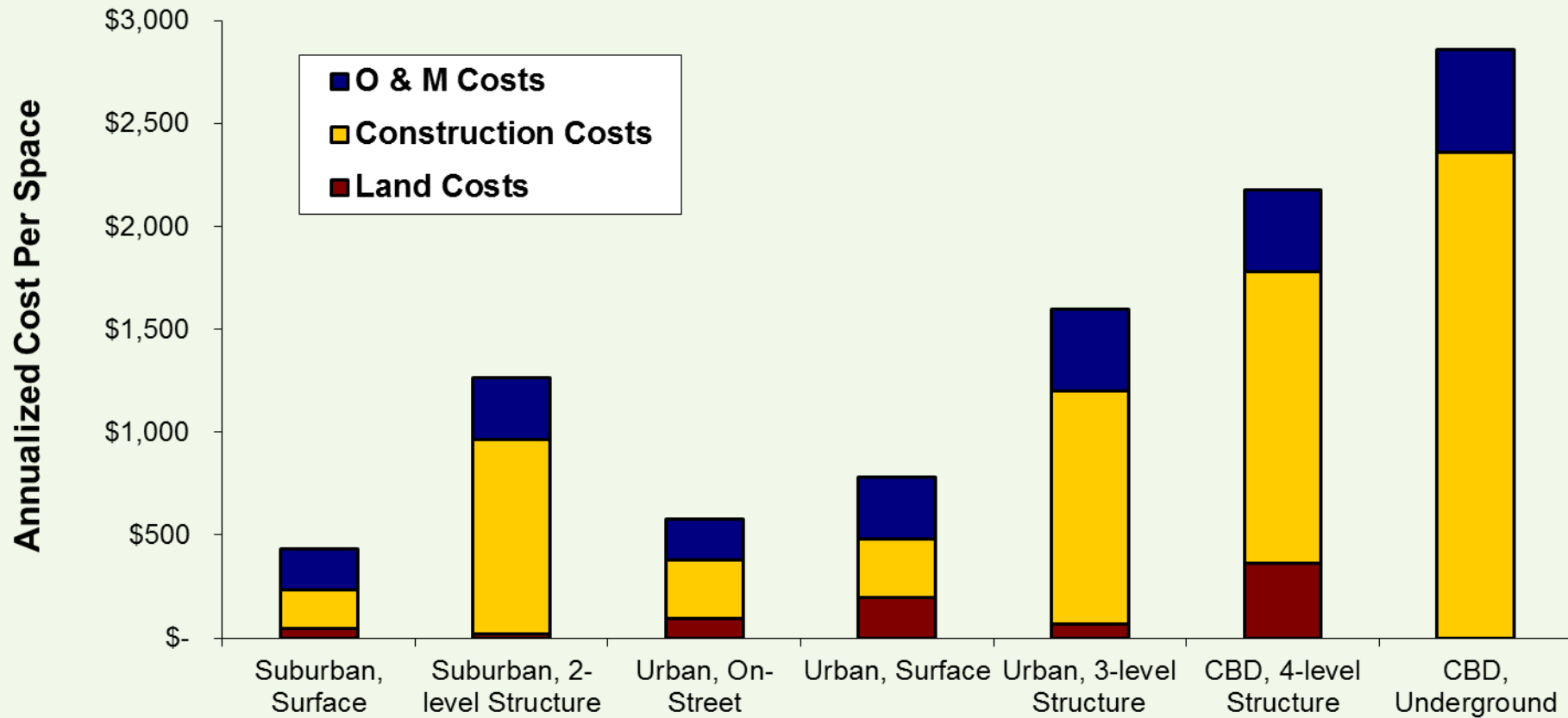


# *Parking Management Strategies*

- Share spaces, within a parking lot and between destinations
- Use of off-site parking, particularly for occasional overflow
- Reduced and more flexible requirements
- Regulate and price to prioritize use of the most convenient spaces
- Encouraging use of alternative modes, particularly during peak periods
- Improved walking conditions, to allow more convenient use of off-site parking facilities
- Improved user information, so travelers can determine their travel and parking options.
- Improved design of existing parking facilities



# *Parking Facility Costs*

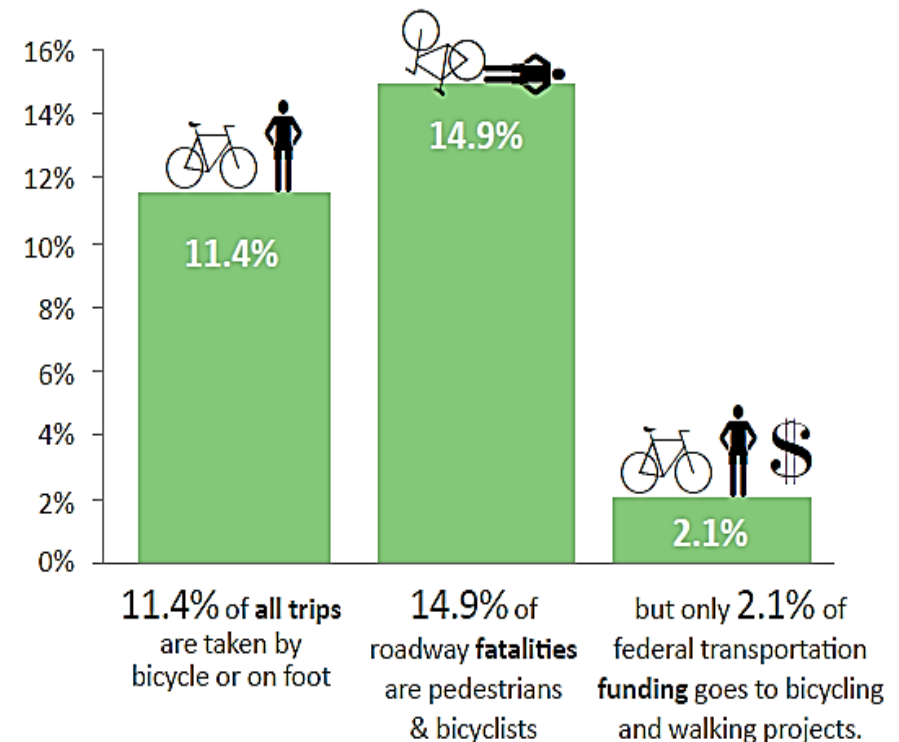


# *Active Transport Investments*

Walking and cycling resource efficient and affordable, and so tend to be most sustainable.

Yet, they often receive less than a fair share of public investment.

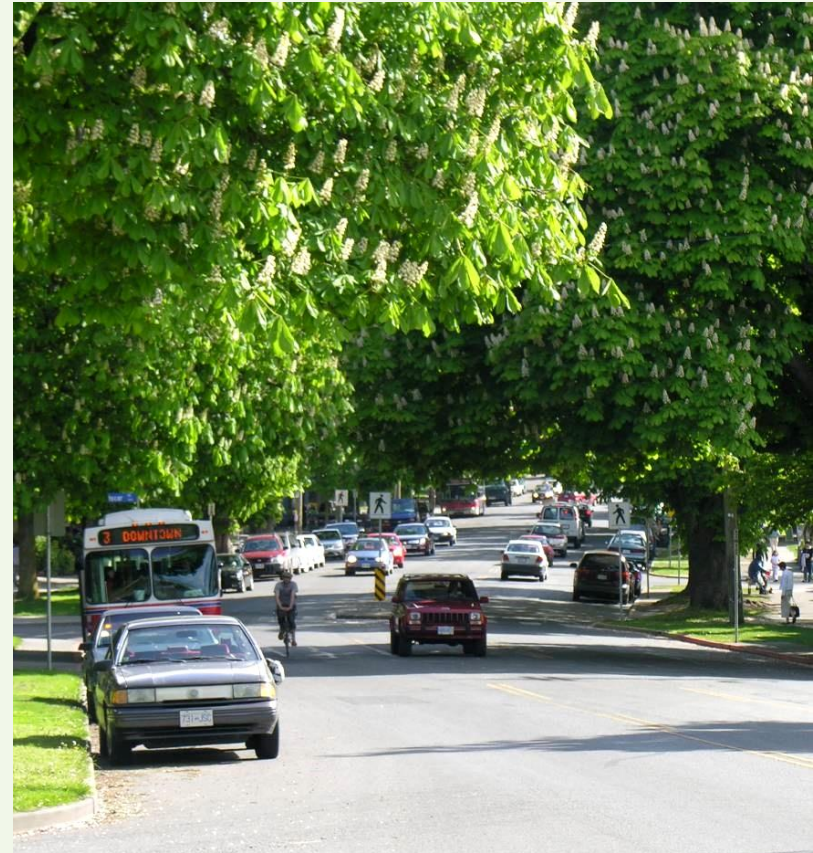
Disparity of Pedestrian and Bicycle Mode Share, Fatalities, and Funding



(US Data, ABW 2014)

# *Smart Growth Policies*

- **Compact**, infill development.
- **Mixed** land use.
- Good sidewalk and road **connectivity**.
- Improved **walkability**.
- **Urban villages**.
- Transportation **diversity**.
- Efficient parking **management**.
- Attractive **public realm**.
- **Traffic calming** and speed control.





# *Policies that Reduce Affordability*

Affordable Housing	Affordable Transportation	Compact Development
<ul style="list-style-type: none"><li>• Minimum parcel size and restrictions on subdivision</li><li>• Restrictions on building density, floor area ratios (FARs), height and lower-priced housing types</li><li>• Restrictions on mixed-use development (such as apartments over commercial)</li><li>• Minimum parking and setback requirements</li><li>• Fees and design requirements that increase housing development costs</li></ul>	<ul style="list-style-type: none"><li>• Streets that lack sidewalks</li><li>• Wider roads designed for high traffic speeds, which create barriers to walking and cycling.</li><li>• Urban freeways that divide communities</li><li>• Abundant, subsidized parking supply</li><li>• Underinvestment in public transport</li><li>• Lack of cycling facilities</li><li>• Low fuel prices</li></ul>	<ul style="list-style-type: none"><li>• Restrictions on development density and compact housing types</li><li>• Urban fringe infrastructure investments (roads, water and sewers lines, etc.) not charged directly to users</li><li>• Minimum parking requirements</li><li>• Public facilities (schools, post offices, etc.) that are difficult to access without a car</li></ul>

# *Policies That Increase Affordability*

Affordable Housing	Affordable Transportation	Compact Development
<ul style="list-style-type: none"><li>• Allow higher building density, floor area ratios (FARs), height.</li><li>• Allow more affordable housing types (such as apartments and secondary suites) and mixed-use development (such as apartments over commercial).</li><li>• Eliminate or reduce minimum parking and setback requirements.</li><li>• Reduce development impact fees for compact infill development.</li></ul>	<ul style="list-style-type: none"><li>• Complete streets policies and more multi-modal transport funding.</li><li>• Improve walking and cycling conditions.</li><li>• Traffic calming and speed control</li><li>• Improve public transit services, including investments and bus lanes.</li><li>• Reduce public transit fares.</li><li>• Unbundle and cash out parking.</li><li>• Support carsharing</li><li>• Encourage delivery services.</li><li>• Reduce automobile fees and taxes.</li></ul>	<ul style="list-style-type: none"><li>• Reduce minimum parcel size and restrictions on subdivision</li><li>• Improve public facilities and services in more central, multi-modal locations.</li><li>• Reduce minimum parking requirements</li><li>• Locate and design public facilities (schools, post offices, etc.) for multi-modal access.</li></ul>

# *Infill Housing Perspectives*

- 1. Existing neighborhood residents.** They are concerned with local impacts (construction noise, increased traffic and parking congestion, low-income residents who may increase crime or other social problems).
- 2. Future neighborhood residents.** They will directly benefit from such housing, but currently have no voice.
- 3. Developers.** They perceive direct financial benefits if the project succeeds, but generally prefer higher-priced housing.



2003, developer proposed the Bohemia, a three-story mixed-use commercial and residential building with 26 residential units, and the Castana, a four-story building with 45 residential units on land previously occupied by three single-family homes. A third of the units would be moderate-price rentals. The city council rejected the proposal due to objections by local residents to what they described as the project's excessive size, parking and traffic generation.

In 2006 the developer proposed a smaller three-story design, which was approved. The total number of residential units declined from 71 to 51. These units are larger, more expensive and none will be rentals.

# *Addressing Neighborhood Concerns*

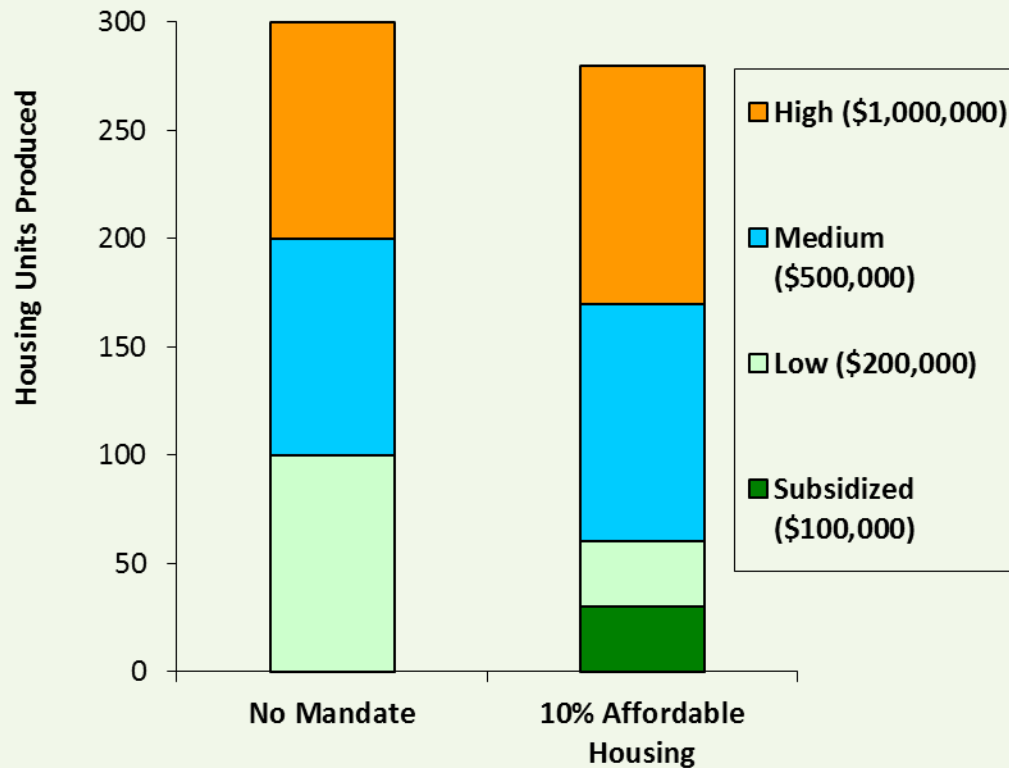
Concern	Response
Construction disruption	This can be addressed through good project management
Reduced privacy	This can be addressed through good design and landscaping
Increases traffic and parking problems	Lower-income households located in accessible neighborhoods tend to own relatively few vehicles and drive less than conventional traffic models predict, and much less than if they lived in sprawled locations
Lower-income households are dangerous and demanding	Existing residents may want affordable-accessible housing in the future in order to age in place (continue living in their community as they grow old) or to allow family members and friends to live nearby (AARP 2005)
Increased crime	Most affordable-accessible housing residents are responsible and law abiding, they are lower-wage workers, students and pensioners. Affordable-accessible, mixed income development tends to reduce total crime.
Reduced property values	Allowing increased density tends to increase property values
Increased tax rates, if property values increase	The additional taxes will be recouped when the property is sold. Municipal governments can offer tax deferral policies, so taxes are paid upon sale.
Changes “neighborhood character”	Changes can be good as well as bad, including more local services. Existing residents may someday want to live in affordable housing in their neighborhood.



# *Addressing Neighborhood Concerns*

Federal & Provincial/State	Regional & Local	Non-Government
<p>Change tax policies to reduce incentives that favor larger houses and home ownership over smaller and rental housing.</p> <p>Support public transit and transit-oriented development</p> <p>Favor accessible locations for public housing</p> <p>Encourage turnover of used housing</p> <p>Provide funding for affordable housing</p> <p>Support urban brownfield remediation</p> <p>Reform lending program rules and practices</p>	<p>Reduce minimum lot sizes and increase allowable densities and heights in accessible neighborhoods</p> <p>Allow affordable housing types, such as secondary suites, townhouses and apartments</p> <p>Reduce or eliminate minimum parking requirements in accessible areas</p> <p>Encourage used housing turnover</p> <p>Favor accessible locations for public housing</p> <p>Favor accessible neighborhoods for public infrastructure improvements, such as streetscaping, parks and better schools</p> <p>Provide affordable housing incentives or inclusionary requirements</p> <p>Reduce development fees and expedite the approval for affordable-accessible housing</p> <p>Allow development of existing parking lots</p> <p>Support affordable travel modes (walking, cycling and public transit)</p> <p>Discourage or prohibit restrictions on housing unit rentals (for example, in condominiums)</p>	<p>Create coalitions and working groups that include affordable housing advocates and developers to identify obstacles and opportunities to support affordable-infill housing, and promote such policies</p> <p>Mortgage lenders can recognize the transportation cost savings of more accessible locations and resulting reductions in housing foreclosure risks, and so allow better lending terms for housing in such areas.</p> <p>Planning organizations can sponsor research and professional development programs that support affordable infill</p> <p>Planning organizations can sponsor affordable housing design contests</p> <p>Transportation agencies and engineers can apply more multi-modal planning to improve affordable modes.</p> <p>Reform lending program rules and practices</p>

# *Affordability Mandates*

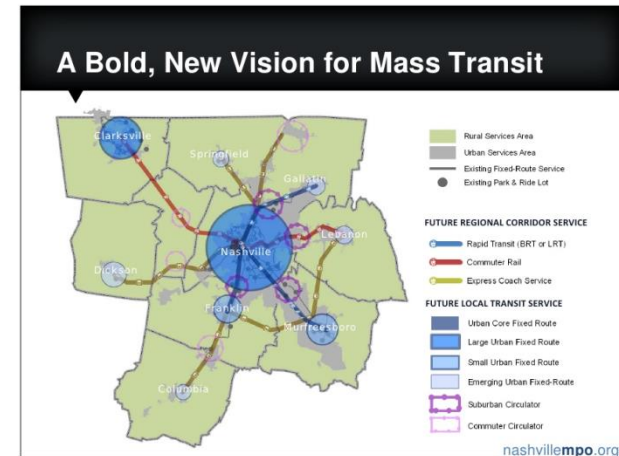


If developers are required to sell 10% of units below production costs, they must recover the subsidy costs by building more, larger and higher-priced units, and fewer smaller, low- and medium-priced units. This reduction in lower-priced housing production may reduce future housing affordability.

# *Raise My Taxes, Please!*

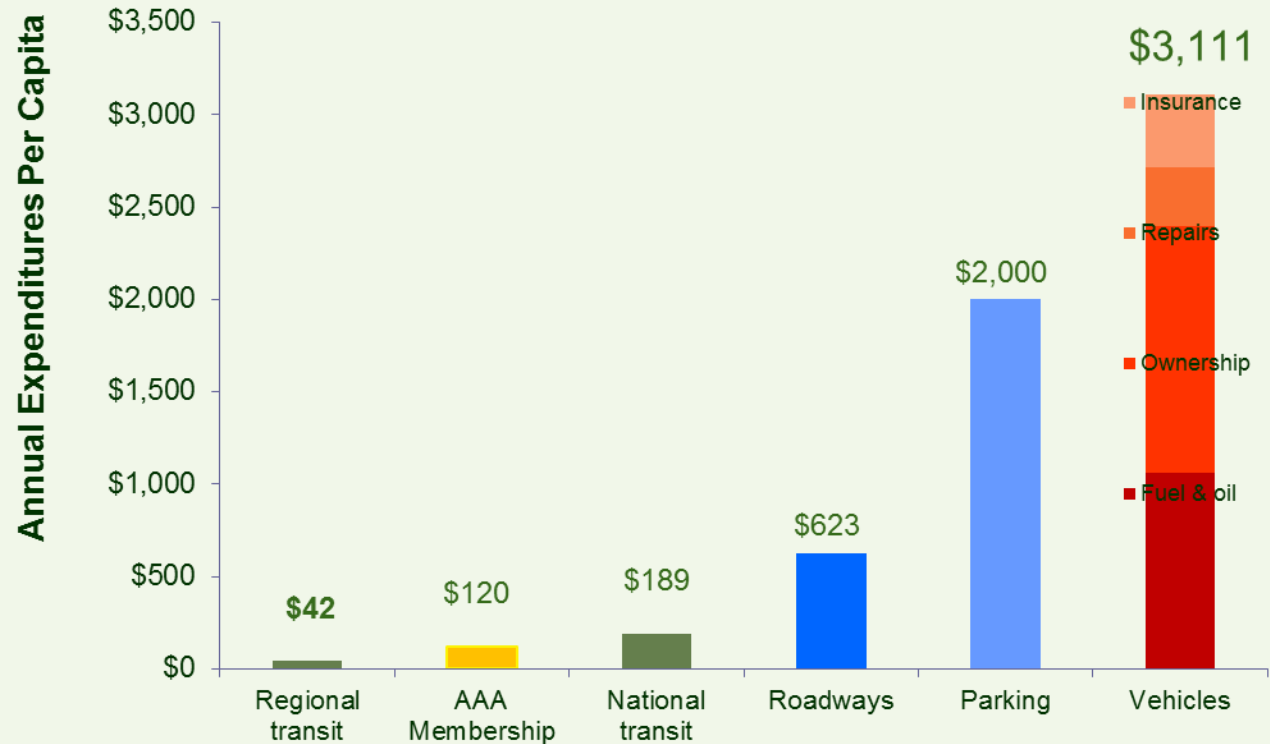
What is the case for raising transportation taxes?

- Travel demands are changing. Although few residents want to give up driving altogether, many would like to drive less and rely more on alternative modes.
- Many residents cannot or should not drive. An efficient and equitable transport system serve their travel needs.
- When all impacts are considered, public transit improvements are often the most cost effective way to address regional transportation problems.



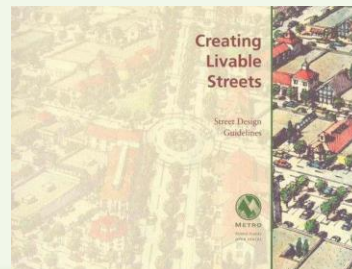
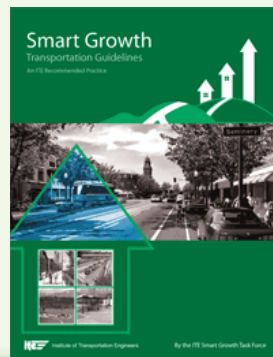
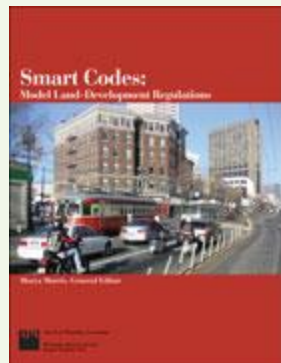
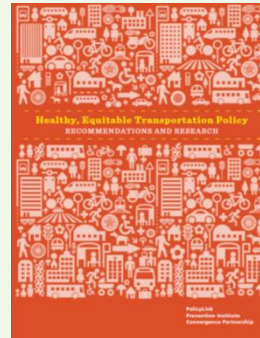
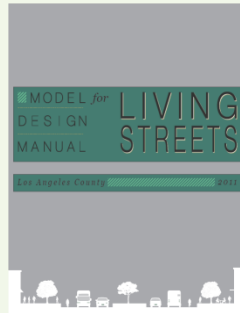
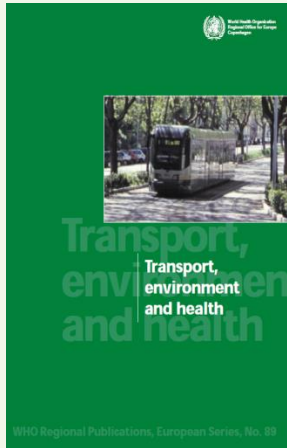
# *Comparing Expenditures*

Walking, cycling and public transit improvements often seem costly because they require new funding, but are inexpensive compared with what residents already spend on roads, parking and vehicles for automobile travel.





# *Supported by Professional Organizations*



International City/County Management Association

Institute of Transportation Engineers

American Planning Association

- American Public Health Assoc.
- Center for Disease Control
- Federal, state, regional and local planning agencies
- World Health Organization
- National Governor's Association
- And much more...

# *Potential Advocacy Partners*

Benefit	Potential Partners
Traffic congestion reduction	Transportation agencies, motorists
Parking congestion reductions	Local transport agencies, motorists, developers, businesses and economic development associations
Improved public safety and health	Transportation agencies, public health agencies and advocacy organizations
Basic mobility for non-drivers and increased affordability	Social service organizations, advocacy groups for seniors, low-income and people with disabilities
Local economic development and increased real estate values	Business and economic development organizations, developers and real estate industries
Energy conservation and emission reductions	Environmental and economic development organizations
Improved service	Current and potential transit users

# *Positive Messages*

Affordable urban infill and improvements to affordable modes can provide many economic, social and environmental benefits.

However, many benefits are often overlooked or undervalued. We can better communicate these benefits and addressing that discourage multi-modalism and urban living.

We must answer the question,  
***“What’s in it for me?”***



# *Discussion Questions*

- How severe is housing & transport inaffordability in your community?
- What factors contribute to this problem (low incomes, expensive housing, automobile dependency)?
- What policies and programs can respond?
- What obstacles and criticisms are they likely to face?
- What can you do to anticipate obstacles and respond to criticisms?
- What groups might support these policies and programs?
- What messages can be used to build support?
- What roles do planners play in implementing them?
- What tools do planners need to support pro-affordability policies?





**“Critique of Demographia's International Housing Affordability Survey”**

**“Transportation Affordability: Evaluation and Improvement Strategies”**

**“Parking Requirement Impacts on Housing Affordability”**

**“Evaluating Active Transportation Benefits and Costs”**

**“Affordable-Accessible Housing in a Dynamic City”**

**“Evaluating Public Transportation Health Benefits”**

**“Understanding Smart Growth Savings”**

**“Selling Smart Growth”**

**“Urban Sanity”**

**“Online TDM Encyclopedia”**

**and more...**

**[www.vtpi.org](http://www.vtpi.org)**

