
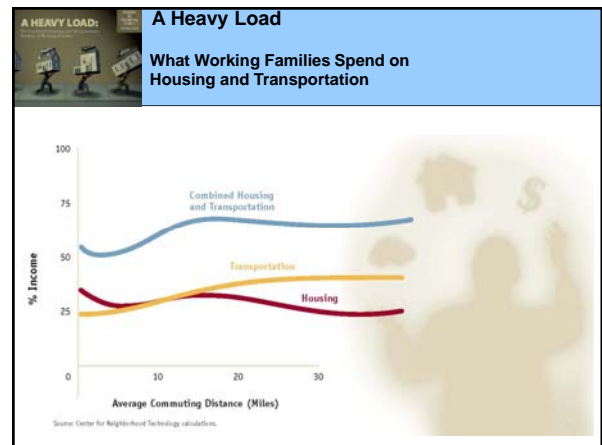
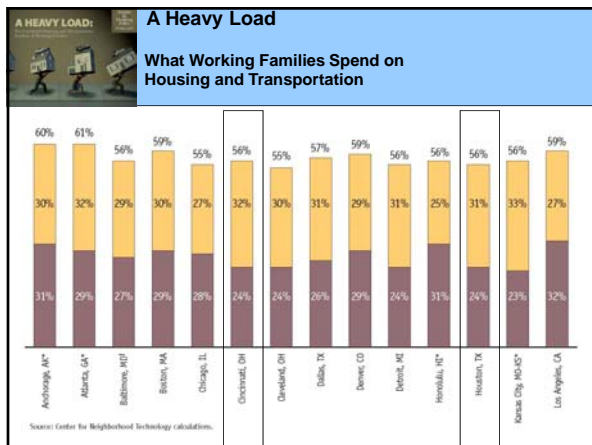
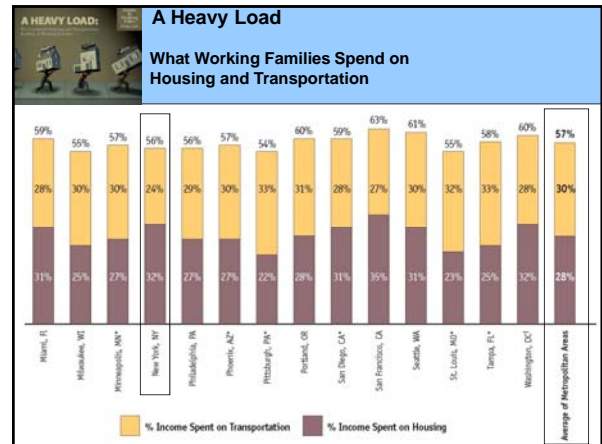


The Combined Burden of Housing and Transportation Costs

**Jeffrey Lubell, Executive Director
Center for Housing Policy**

ULI Fall Meeting – Miami, FL
Oct. 30, 2008

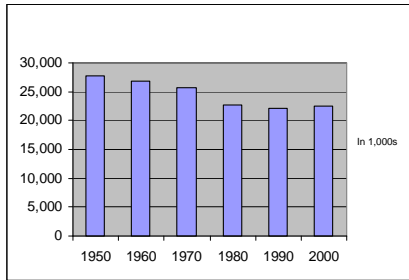
Focus group, Washington DC Metro

- “All we considered was proximity to work and price. The question was, ‘Could we afford the mortgage?’”
- “Definitely most of my income goes directly to the house expenses.”

Conclusion #1

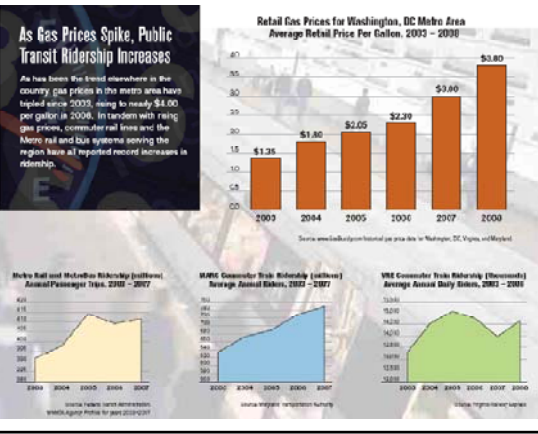
- If we care about affordability, we should care about the complete costs of place:
 - Housing
 - Transportation
 - Utilities

Central city population trends



Source: Demographia. Totals include all US cities of more than 200,000 in 1950 that have not made substantial annexations of new territory, and which had fully developed land areas in 1950. The New York figures exclude Staten Island, which contained considerable undeveloped land in 1950

JURISDICTION	Population, 2005 (Thousands of People)	Projected Population Growth, 2005 - 2030
CENTRAL JURISDICTIONS:	912.9	23.5%
District of Columbia	577.8	23.8%
Arlington County, VA	199.3	21.7%
City of Alexandria, VA	136.3	25.9%
INNER SUBURBS:	1,002.2	22.5%
City of Fairfax, VA	22.1	19.8%
Fairfax County, VA	1,043.7	27.8%
City of Falls Church, VA	10.6	45.4%
Montgomery County, MD	938	22.1%
Prince George's County, MD	852.9	16.4%
OUTER SUBURBS:	1,204.7	90.6%
Calvert County, MD	52.8	22.5%
Charles County, MD	138	4.8%
Fredrick County, MD	n/a	
Loudoun County, VA	247.3	89.4%
City of Manassas, VA	35.6	11.3%
City of Manassas Park, VA	12.9	30.7%
Prince William County, VA	349.4	58.9%
Stafford County, VA	117.6	70%
OUTER RING JURISDICTIONS:	202.9	70%
Clarke County, VA	14.1	33.8%
Fauquier County, VA	64.7	102.8%
City of Fredericksburg, VA	20.7	63.3%
Jefferson County, WV	46.8	63.3%
Spotsylvania County, VA	116.8	80.4%
Warren County, VA	n/a	
Entire Metro Area	5,398	34.1%



Conclusion #2

- If we care about vibrant, diverse cities, we should care about:
 - Creating and preserving housing that is affordable to families with a mix of income near:
 - Public transit stops
 - Job centers

Other trends

- ↑ Commutes
- ↓ Time with family
- ↑ Greenhouse gas emissions
- ↓ Green space
- ↑ Infrastructure costs

Focus group, Washington DC Metro

- “It takes forever to get to work.”
- “I normally drive myself and leave extra early just to beat traffic.”
- “The higher gas prices have definitely put a crimp in my budget.”

Conclusion #3

- If we care about our planet, we should care about:

Increased housing density

to reduce vehicle-miles-traveled and the consumption of green space and

ensure a strong ridership for public transit

How can we solve this?

- Make it easier for families to reduce reliance on cars
 - Increase density near public-transit and job centers
 - Improve public transit system
 - Facilitate biking and walking
- Guarantee access by families with a mix of incomes to transit- and job-accessible neighborhoods
 - Preserve existing affordable housing: rental housing preservation and home rehab loans.
 - Create new affordable housing in these locations through inclusionary zoning, tax-increment financing, other programs
 - Ensure affordable homes stay affordable over time through shared equity homeownership and permanent rental affordability covenants.
- Improve energy efficiency in the construction, rehabilitation, and operation of homes

But how do we deal with NIMBY ????

And how can we ensure this is a priority for localities?

Reform the transportation funding system

Create strong incentives for communities to:

1. Increase the compactness of development
2. Increase the number and percentage of homes affordable to families with a mix of incomes near public transit and job centers

Clarify the authority of communities to:

3. Use federal transportation dollars to support transit-oriented development and other constructive land use patterns

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