





How Transportation Reform

Could Increase the Availability of

Housing Affordable to Families

with a Mix of Incomes Near

Public Transit, Job Centers, and

Other Essential Destinations

By Jeffrey Lubell and Emily Salomon









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Introduction

For much of 2008 and 2009, the foreclosure crisis has dominated the attention of housing policy practitioners and policymakers. While it is far too early to declare the crisis over – and there remains an urgent need to help homeowners at risk of foreclosure and aid communities and families impacted by foreclosures – it is not too early for policymakers to begin thinking about addressing other looming housing challenges. In particular, the following challenges stand out as fundamental obstacles to achieving the nation's goal of a decent and suitable home for all Americans:

- Higher energy prices that drive up household utility and transportation costs. To afford the high
 costs of housing, many families have moved to the periphery of metropolitan areas, where
 housing costs are lower, but transportation costs are higher. Other families have bought or
 rented older homes that are poorly insulated. As the energy price spike of 2006-2008 showed,
 both groups are vulnerable to energy price increases, which are expected to continue over the
 long-term.
- Shortages of land on which to develop affordable homes in growing metropolitan areas. The housing correction of 2007 to 2009 has brought home purchase prices back down to earth, but home prices in many markets remain out of reach of moderate-income working families.² Rents also remain high relative to incomes.³ While the foreclosure and credit crises have generated an excess of housing supply at certain price points, shortages remain at more affordable levels. Over the long-term, growing metropolitan areas will need to expand the supply of housing affordable to moderate-income families, but will be constrained by shortages of land, as well as regulatory barriers to both new construction and substantial rehabilitation of existing housing.
- Not-In-My-Backyard (NIMBY) sentiment that makes it difficult for developers in many areas to
 obtain permission to build affordable homes. Both for-profit and non-profit developers identify
 community opposition as one of the biggest obstacles to building affordable housing. Few
 incentives currently exist for communities to allow for the development of affordable homes,
 leading many proposed projects to experience increased costs (to meet legal and regulatory
 challenges) or be scuttled altogether.
- Budget deficits that make it difficult for the federal government to expand funding for
 affordable housing. While the budget of the U.S. Department of Housing and Urban
 Development (HUD) has increased in recent years, much of the increase is due simply to the
 increased costs of serving the same number of families. The Obama Administration has

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²Paycheck to Paycheck: Wages and the Cost of Housing in America. Center for Housing Policy. Accessed on September 6, 2009 http://www.nhc.org/chp/p2p/>

³ Ibid.

proposed to fund a new federal housing trust fund at \$1 billion. This is an important policy development that will help thousands of families, but it represents incremental progress, rather than a complete solution to the nation's housing affordability and quality challenges.

This paper argues that to make substantial progress in addressing these difficult challenges, the housing community needs to look beyond the normal housing policy levers to seek reform of the federal transportation funding system. Congress is presently in the process of debating the reauthorization of the federal transportation programs that provide over \$50+ billion annually for transportation planning, maintenance, and infrastructure. This legislation could serve as a vehicle for better aligning housing and transportation policy in a way that advances core national objectives for transportation reform – especially reductions in greenhouse gas emissions and improvements in energy security by increasing the share of the population that could be efficiently served through public transportation – while also providing the "game-changer" needed to make substantial progress in meeting the nation's housing challenges.

The most important change needed is a modification in the way that transportation funding is allocated to provide strong financial incentives for states, metropolitan areas and local communities to:

- Increase the compactness of residential development;
- Expand the availability of homes affordable to families with a mix of incomes near public transit, job and retail centers, and other essential destinations; and
- Better coordinate affordable housing, transportation and workforce policies.

These changes could be transformational. If local communities knew they had to make substantial progress toward these objectives in order to achieve their full allocation of federal transportation dollars, they would have a strong incentive to do so. In many communities, this could help break down traditional barriers to affordable housing development. By ensuring that affordable homes are available in areas where families would be less dependent on cars, these policies also could help to reduce the combined costs of housing, transportation and utilities – the 'costs of place' – improving overall affordability, while advancing the national transportation objectives of reductions in greenhouse gas emissions and improvements in energy security.

This paper has five sections, each of which addresses a different aspect of this challenge. In the first section, we state the case for looking beyond traditional definitions of housing affordability to consider the combined costs of housing, transportation and utilities. In the second section, we examine the growing demand for transit-oriented development and urban living and the likelihood of long-term growth in energy prices, which should increase this demand, driving up housing prices near transit and job centers and displacing families with low- and moderate-incomes. In the third section, we explore the consequences of low-density development for the environment and quality of life, arguing that more compact development would have multiple benefits.

In the fourth section, we describe policy options for better coordinating housing, transportation and workforce policies to expand the availability of housing affordable to families with a mix of incomes near jobs, public transit and other essential destinations.

In the final section, we explain how reform of the federal transportation funding system could help realign local incentives to reduce the costs of place and ensure that families with a range of incomes have access to desirable locations near public transit and job and retail centers.

I. The Costs of Place – A More Comprehensive Approach to Housing Affordability

Housing practitioners are long accustomed to defining housing affordability based on the share of income devoted to housing costs. The standard metric is that families should spend no more than 30 percent of their income for housing and utilities. This is based on federal law, which specifies that families in subsidized housing should generally spend no more than 30 percent of their adjusted income for these costs.

But the data suggest that focusing on housing/utility costs alone may be too narrow. According to *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*, a study of 28 metropolitan areas by the Center for Housing Policy in partnership with the Center for Neighborhood Technology, housing, transportation and utility costs together account for some 57 percent of the income of families earning between \$20,000 and \$50,000 in 2000 ("working families"), with transportation accounting for slightly more than half of these costs. Households that spend less on housing often offset those savings by spending more on transportation, and vice-versa, such that the overall percentage of income spent on the combined costs of place remains relatively constant. For example, families that cannot afford to live near their place of work may end up buying or renting a home at a considerable distance that is more affordable, but then forfeit much of their housing cost savings through the higher transportation costs associated with long commutes.

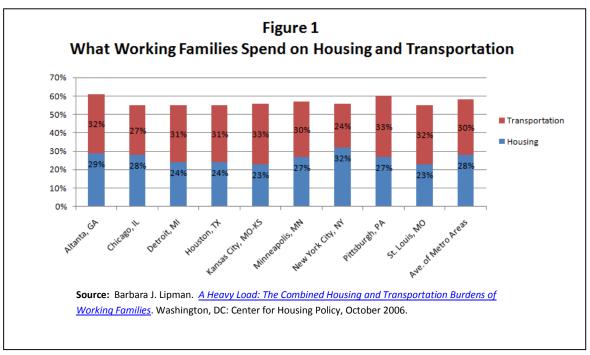
This observation has important consequences for how the housing world thinks about affordability. Take Kansas City, MO, for example, a metropolitan area long viewed as having abundant affordable housing. As shown in Figure 1, working families in Kansas City spent 23 percent of their income on housing and utilities in 2000 – well below the 28 percent average for all the metropolitan areas studied. Because of heavy car reliance and growing sprawl, however, the transportation costs of working families in Kansas City consumed 33 percent of income – above the 30 percent average for all metro areas. The 56 percent combined cost for housing, transportation, and utilities essentially mirrors the average for all areas studied.

New York City represents the opposite extreme. As shown in Figure 1, working families in New York City spent some 32 percent of their income on housing and utilities in 2000 – well above the average. Because of the widespread availability of public transit and dense land-use patterns, however, working families in New York City spent only 24 percent of income on transportation. Again, the combined costs

for housing, transportation, and utilities represent 56 percent of income – the same as Kansas City, Houston, Detroit, and many other places with low housing costs.

Focusing only on housing costs, it would be reasonable to conclude that New York City has a shortage of affordable housing, while Kansas City does not. But taking a broader perspective on affordability, it appears that both areas actually provide similar levels of affordability for working families.

The data in Figure 1 were compiled based on the 2000 census, when gas averaged \$1.50 per gallon. As the spike and precipitous decline in gasoline prices in 2008 demonstrated, energy prices are extremely volatile, leaving families who live far from their place of work and public transit stops highly vulnerable to gasoline price pressures. Over the short-term, these fluctuations are likely to undermine families' residential stability, leading to unpredictable cost increases that could reduce the residual income available to families to meet their housing costs, as well as costs for food, health care, and education. One estimate suggests that the increase of gas prices to three dollars a gallon in 2006 increased the average household transportation costs by 14 percent.⁴



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⁴ The Center for Transit-Oriented Development and the Center for Neighborhood Technology. *The Affordability Index: A New Tool for Measuring the True Affordability of a Housing Choice*. Washington, DC: Brookings Institution, January 2006. As a 2009 American Public Transportation Association report found, higher fuel prices have led to a growing demand for transit services. (Sun, Lena, "Public Transit Ridership Rises to Highest Level in 52 Years; 4% Increase Comes Despite Job Loses, Plunging Gas Prices." Washington Post. March 9, 2009). Public transit systems can help those families lucky enough to live in an area with good transit access to save on transportation expenses. But many families are not well-served by transit, and as noted below, higher energy costs are likely to increase the demand for housing near transit stops, pushing housing prices in these areas beyond the reach of moderate-income families.

Over the long-term, many analysts believe that energy prices will rise substantially, greatly increasing families' transportation and utility costs (see next section). In a world of higher energy costs, it will be essential to consider the combined costs of housing, transportation, and utilities – the costs of place – to ensure that families have adequate residual incomes to afford other necessities. This in turn, suggests the importance of policies and practices that help to reduce these combined costs – for example, by ensuring the availability of affordable homes near public transit and job and retail centers, so that families have options to reduce car usage. Such options may include increased use of walking, biking, or public transportation, as well as shorter and fewer car trips.

II. Demographic Trends and Shifting Consumer Preferences

By 2000, over half of the U.S. population was living in suburban areas – a result of a 50-year pattern of steady population decline in U.S. cities. Yet demographic changes and shifts in consumer preferences in the years since 1990 indicate that the downward trend in city population has largely ended and that city populations are growing once again – slowly in the aggregate, but more quickly in cities such as Charlotte, NC; Denver, CO; and New York City. As shown in Figure 2, after decades of decline, the number of households living in the central parts of large cities increased slightly between 1990 and 2000 – a trend that appears to have continued since 2000.

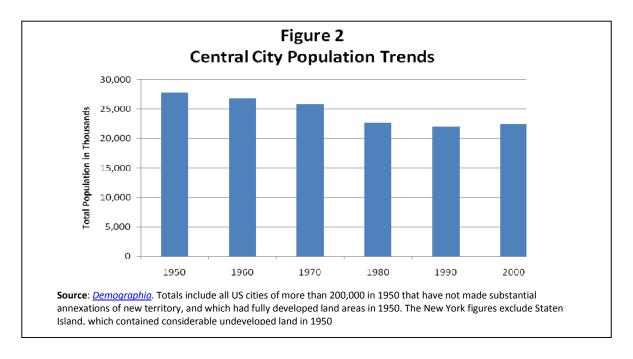
Analysts believe the modest increase in central city population is due in part to overall population growth (the housing implications of which are magnified by reductions in household size) as well as to increases in the number of households that are young or have an elderly head – household types that are generally more likely to choose to live in an urban setting. In 2000, one-third of households had children, but by 2025 it is projected that the number will shrink to one-quarter of all households, largely because a growing number of homes will be occupied by empty-nesters or non-family householdsd without children. Similarly, one in four homes in 2025 are projected to be occupied by a single-person.⁷

⁵Arthur Nelson. *Leadership in a New Era*. Journal of the American Planning Association 72(4), Autumn 2006. Chicago, IL: American Planning Association.

⁶ U.S. Census Bureau. (2009, July 1). *Table 3: Population Estimates for the Largest U.S. Cities based on July 1, 2008 Population Estimates: April 1, 2000 to July 1, 2008*. Accessed October 6, 2009 < http://www.census.gov/Press-Release/www/releases/archives/population/013960.html >

⁷ Arthur Nelson. *America Circa 2030: The Boom To Come.* Architect Magazine, October 15, 2006.

Projections suggest the baby boomer generation is the fastest growing segment of the U.S. population, with one in five adults projected to be over the age of 65 by 2030.⁸



The Center for Transit-Oriented Development estimates that the demand for compact housing near transit is likely to more than double by 2025 as a result of changing demographics and housing preferences.⁹ For example, as the population of older adults that are retired and living on fixed incomes increases, the demand for quality, affordable housing with access to services, transit and other amenities will be great. Likewise, as gasoline prices climb – by 2030, gasoline prices are projected to reach \$130 per barrel (in 2007 dollars), an increase of \$35 per barrel from 2008 ¹⁰ – it seems likely that the increased costs of living far from work and other destinations will affect the decisions that families make about where they want to live and what types of homes they want to live in. The stress of long commutes, traffic congestion, high gasoline prices and lost time with family are all expected to increase the demand for housing in central-city and other close-in locations.

Many policymakers and policy analysts welcome the increased demand for housing near public transit and in close-in locations near work and other amenities, and there is much to appreciate in this trend.

⁸ William Frey. *Mapping the Growth of Older America: Seniors and Boomers in the Early 21*st *Century.* Washington, DC: Brookings Institution, May 2007.

⁹ Hidden in Plain Site: Capturing The Demand For Housing Near Transit. Oakland, CA: Reconnecting America, 2004.

¹⁰ In nominal dollar terms, gasoline prices are projected to be \$189/barrel in 2030; this equals \$130 in 2007 dollars. Energy Information Administration. Annual Energy Outlook 2009, September 2009; and Energy Information Administration. A Primer on Gas Prices, July 2009.

Notably, this increased demand could lead to more compact development patterns that reduce car usage and corresponding energy use and emissions of greenhouse gases. It also could lead to the redevelopment of urban areas that have long been neglected. At the same time, however, without government intervention, this trend will most likely lead to an increase in the price of housing in these close-in locations and a displacement of low- and moderate-income families.

Already, studies have found that mixed-use, higher density developments are more fiscally stable than low-density suburbs. Sales data from the National Association of REALTORS® and other real estate market studies show that the price appreciation for condominiums and cooperatives is higher than detached and townhomes throughout the country, 11 suggesting a growing preference for smaller homes in denser locations that require less maintenance than a single-family home. Not surprisingly given the high costs of construction and strong consumer demand, many compact, mixed-use, and transit-oriented developments consist of luxury apartments and condominiums targeted on high-end consumers.

While an increased demand for market-rate housing in cities is in many ways a good sign, it also threatens to undermine the diversity and vitality of our cities. To create and preserve vibrant, diverse cities – and ensure that low- and moderate income families have equal access to locations that allow them to reduce their transportation costs – policies need to be adopted to ensure that some fraction of housing in these desirable locations is and remains affordable to families with a mix of incomes.

III. Environmental and Economic Benefits of Compact Development

While families' choices about where to live are influenced by many factors, including schools, perceptions of safety, etc., one of the principal causes of the leapfrog development that creates and aggravates sprawl appears to be the search for affordable, amenity-rich homes. During the housing boom of the first half of the 2000s, the high price of housing in desirable, close-in locations forced many families to "drive till they qualify," seeking lower-priced housing on the periphery of metropolitan areas. The collapse of the housing market and subsequent foreclosure crisis have temporarily brought housing prices back down to earth, but with tightened credit requirements and recession-related job losses, as well as rents that have not fallen nearly as much as home sale prices, 12 it's not at all clear that overall

¹¹ Arthur Nelson. *Leadership in a New Era*. Journal of the American Planning Association 72(4), Chicago, IL: American Planning Association. Autumn 2006.

¹² Apartment rents haven't seen the same volatility as home values in most communities. Some markets have seen apartment rents decline for specific rental products due to high vacancy rates (See Nick Timaraos. "Apartment Glut Expands: Vacancy Rate Rises to 7.8% as Unemployment Dents Demand; Monthly Rents Slip." Wall Street Journal. October 6, 2009.) Other markets have remained stable or seen rent increases for products serving low-to-moderate income households as former homeowners are forced in to rental apartments, increasing the demand and lowering the vacancy rate. In 2008, some 40.6% of renters spent over 35 percent of their household

affordability has significantly improved. Moreover, initial reports suggest that housing prices in desirable close-in locations have held up much better than in more remote areas. ¹³ As a result, moderate-income working families are likely to continue to be pushed to live far from their place of work and other essential destinations, thus enduring long and stressful commutes, spending more of their household income on transportation costs, and having less time available to spend at home with their families.

By preserving and expanding the availability of compact housing for owners and renters near public transit stops, job centers and other essential destinations, and ensuring that a portion of these homes are affordable to low- and moderate-income families, communities can provide real alternatives for working families, leading to positive economic and environmental outcomes. For one, increased residential development in infill locations can help to preserve open space and farmland and accommodate more homes on less land that might otherwise be lost to development. Such development practices can also prevent water pollution and excess runoff from the addition of new roadways and non-permeable surfaces, reducing costs to local governments by utilizing existing roads, sewers and other infrastructure.

When compact, residential development is located near public transit hubs or work centers, it can cut down on travel time for working individuals and reduce the time they spend in the car, increasing the amount of time available for workers to be with their families and potentially increasing workers' overall satisfaction and productivity. More compact development is also better able to support dedicated public transit, helping to reduce individual transportation costs and area traffic congestion. Residents of higher-density communities can often access an array of amenities on foot, without needing to rely on a car or drive long distances for basic goods and services. Such efforts can improve air quality by reducing vehicle miles traveled (VMT), enable safe pedestrian or biking activities, and accommodate the population density needed to make such amenities as public transit and street-level retail economically viable. Additionally, the cost savings for families living near public transportation and other amenities is

income on rent compared to 40.2% in 2007. (Levy, Francesca. "America's Changing Landscape." <u>Forbes.com</u>. September 21, 2009).

For example, A Washington Post analysis found that in 2008, median home sale prices declined by eight percent for single-family houses, townhouses, and condominiums throughout the Washington, DC metropolitan region. Home sales in the most remote jurisdictions of the region experienced the sharpest declines in home sale prices, whereas central jurisdictions experienced only modest home sale price declines. For example, in the outer suburbs of Prince Williams County, VA, and Manassas, VA, the median home price dropped by 23 percent and 48 percent, respectively. By comparison, median home prices in closer-in jurisdictions, such as Arlington County, VA and Alexandria, VA dropped by five and seven percent, respectively. In the District of Columbia, median home prices actually increased by eight percent. (Alejandro Lazo," A Trying Year, by The Numbers: Recession Hit the Region in a Big Way in '08, Driving Down Sales and Prices." Washington Post. March 28, 2009).

significant. One study found that families living in auto-dependent neighborhoods spend an average of 16 percent more on transportation than households in transit-rich neighborhoods.¹⁴

IV. Improving the Coordination of Housing, Transportation, and Workforce Policies

All of the above factors reinforce the importance of improving the coordination of housing, transportation, and workforce policies. Such coordination would reduce the combined burden of housing, transportation, and utility costs, helping to free up funds for food, health care, higher education, and other essential goods and services. This is especially important in a housing market where the overall supply of housing is tight – or in any market where demand for compact, mixed-use development exceeds supply – because in these markets, the increased demand for compact, well-located development will likely lead to increases in the price at which such homes are sold or rented. Effective policy coordination can also bridge efforts across departmental silos and geographic boundaries; link housing and transportation plans to leverage investments; identify opportunities to ensure affordable housing is located near jobs; reduce vehicle miles traveled and carbon emissions; and utilize existing land and infrastructure to prevent sprawling land development.

Dialogues sponsored by the Metropolitan Planning Council and the Center for Housing Policy in Atlanta and the Twin Cities in early 2009 helped to clarify some of the challenges to improved coordination of these diverse policy areas, including:

- Fragmented planning and policy decisions due to housing, transportation, and land-use planning agency silos.
- Difficulty coordinating projects that achieve joint housing and transportation objectives due to disparate sources of state and local funds and strict funding guidelines.
- A lack of financial and technical capacity to develop and implement integrated housing and transportation plans.
- Limited opportunities for local government leaders and agencies to work together on a regional level.

The dialogues also identified a number of innovative policy solutions being implemented at the local and state levels that could be expanded or replicated were federal funding to be increased for these or similar efforts. For example:

• In Atlanta, the Metropolitan Atlanta Rapid Transit Authority (MARTA) and Atlanta Development Authority have partnered to create incentives for affordable housing developers to purchase

¹⁴ Realizing the Potentials: Expanding Housing Opportunities Near Transit. Oakland, CA: Reconnecting America's Center for Transit Oriented Development, May 2007.

MARTA-owned properties near transit stations. Prior to sale, many of the MARTA properties are rezoned by the City of Atlanta to accommodate mixed-use, transit-oriented projects, streamlining the development process.

- The state housing finance agency, Minnesota Housing, in partnership with the Metropolitan Council (the MPO representing the Twin Cities), administers a land acquisition fund that provides loans to local governments and non-profit developers that prioritize green, affordable housing development near employment centers, transit, and other amenities to minimize vehicle miles traveled.
- The Metropolitan Planning Organizations in the Atlanta and Twin cities regions offer grant programs to support efforts by local communities to plan and implement strategies that link transportation improvements, affordable housing, and land use development strategies.

Despite the progress being made in Atlanta, Minneapolis, and other communities to coordinate housing, transportation and workforce housing policies, it is clear that even greater progress could be made if stronger incentives were put in place at the federal level to foster and support these types of programs.

V. The Transformative Potential of Federal Transportation Reform

Congress is presently debating the reauthorization of some \$50+ billion in annual federal transportation funds. This provides an opportunity to develop a clear vision and set of priorities for the future of transportation policy and consider how the federal government could provide stronger support for efforts to improve the coordination of housing and transportation policy.

Most importantly, transportation reform could lead to a restructuring in how federal transportation funds are allocated to create strong financial incentives for jurisdictions to increase the compactness of residential development and expand the availability of housing permanently affordable to families with a mix of incomes near public transit stops and job centers. By using the carrot of federal transportation dollars to provide incentives for local communities to adopt innovative land use policies and apply existing housing subsidies to meet the need for affordable housing near public transit stops and job centers, such a policy could transform the local landscape for affordable housing. Rather than seeing affordable housing as a burden, communities would come to see affordable housing as a means of maximizing their transportation funding, while at the same time achieving key transportation policy objectives, including reductions in vehicle miles traveled, energy usage, and greenhouse gas emissions.

Another desirable policy change to consider would be to clarify that federal transportation funding can be used at the discretion of local officials to support transit-oriented development, the coordinated development of housing, transportation and land use plans and other similar investments that help to advance national transportation priorities. Giving local jurisdictions this flexibility would have little or no cost to the federal government.

Coordinated planning is another area where legislative mandates could make a difference. At present, the Department of Transportation requires local governments to establish short-and long-range transportation plans to receive funding. But such plans need to be coordinated with local land use and housing plans. Mandating the coordination of these diverse plans will not by itself be a panacea, but it could help ensure that the housing implications of new transportation investments are fully explored and that plans are put into place to preserve and expand the availability of affordable housing near public transit stops and near job centers and other essential destinations. Coordination of these plans, in turn, with state and local workforce efforts would also be useful to identify locations where special efforts should be made to preserve or attract employers, or where housing or transit lines should be constructed in order to improve the co-location of housing, jobs, and transit. Finally, it would be useful if the new federal transportation legislation set aside adequate resources to provide technical assistance to states and localities to ensure that agencies implementing federal funds have the knowledge and capacity to develop coordinated plans that meet housing, transportation and workforce objectives.

Other, complementary transportation reforms that could help support the coordination of housing, transportation and workforce policy objectives, include:

- Increasing the amount of federal transportation funding provided to support public transit.
- Adopting a "fix-it-first" approach to transportation funding to ensure that existing roads and
 other transportation infrastructure are adequately maintained a necessary step to ensure the
 ongoing attractiveness and feasibility of infill development.

While legislation will be needed to advance many of these goals, there is much progress that could be made through improved coordination of policy among federal agencies. Of particular promise is a new interagency partnership announced in 2009 between the U.S. Department of Housing and Urban Development, the U.S. Department of Transportation, and the Environmental Protection Agency. Called the Sustainable Communities initiative, the federal program aims to better link housing and transportation policy to create more choices for affordable housing near public transit and employment opportunities; improved transportation options; lower costs for transportation and the combination of housing and transportation; shorter travel times; improvements in the environment; and safer, healthier and more livable communities.

Conclusion

In sum, there is much that transportation reform could do to preserve and expand the availability of affordable homes for renters and owners. By creating tangible financial incentives for communities to invest in affordable housing near public transit stops, job centers, and other essential destinations, transportation reform could have a transformative impact in reducing the combined costs of housing and transportation. At the same time, this approach would advance critical national transportation objectives, including reductions in vehicle-miles-traveled, energy use and emissions of greenhouse gases, and greater ridership for public transit.

Key Resources

Advancing Livability Principles: Federal Investment Reform Lessons from the Chicagoland Experience

Drafted by the Metropolitan Planning Council and partner organizations, this white paper outlines the partners' collective ideas for putting the Obama administration's joint-agency livability principles into action, and showcases the Chicago region's successes as models for nationwide implementation of federal investment policies that are goal-oriented, right-sized, and coordinated.

Affordable, compact and well-located housing is critical to achieving the nation's transportation policy objectives

This white paper, co-authored by the Center for Housing Policy, National Housing Conference, and Reconnecting America, analyzes the potential of reauthorization of the federal transportation bill to incent the improved coordination of transportation, housing and land use policy to reduce the combined burdens of housing and transportation costs and expand access to affordable, efficient and convenient transportation options.

Center for Neighborhood Technology

The Center for Neigborhood Technology (CNT) is a non-profit organization focused on urban sustainability. CNT researches urban problems to build knowledge through tools and activities that change how residents, policymakers, and market actors respond to issues such as efficient use of resources, strategies for reducing pollution, or ways to improve public transportation. They build coalitions to advocate for public policies that can help address urban sustainability issues; and design, develop, and operate economic development demonstration projects to address urban sustainability in innovative ways.

Center for Transit-Oriented Development

The Center forTransit-Oriented Development is a partnership between Reconnecting America, the Center for Neighborhood Technology, and Strategic Economics dedicated to providing best practices, research and tools to support market-based transit-oriented development.

HousingPolicy.org

This online guide to state and local housing policy provides examples of proven solutions for expanding the availability of homes for working families and others. The site includes easily accessible information on a broad range of state and local policy tools, as well as guidance on how to put them together to form a comprehensive and effective housing strategy, including employer-assisted housing and development strategies to increase the availability of affordable homes near transit.

Metropolitan Planning Council

The Metropolitan Planning Council is a group of business and civic leaders committed to serving the public interest through the development, promotion, and implementation of sound planning and

development policies so all residents have access to opportunity and good quality of life, the building blocks of a globally competitive greater Chicago region.

National Housing Conference and Center for Housing Policy

The National Housing Conference (NHC) is a nonpartisan advocacy organization that promotes national policies and legislation for suitable housing in a safe, decent environment. The Center for Housing Policy, NHC's research affiliate, specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs.

Reconnecting America

Reconnecting America is a non-profit organization focused on integrating transportation systems and the communities they serve, with the goal of generating lasting public and private returns, improving economic and environmental efficiency, and giving consumers more housing and mobility choices.

Regional Coordination in Atlanta Metro and in the Twin Cities: Understanding the Challenges and Opportunities of Coordinating Housing, Transportation and Workforce Policies

This issue brief outlines the challenges and the opportunities to coordinating housing, transportation and workforce policies based on the experience of Atlanta and the Twin Cities.

Smart Growth America

Smart Growth America is a coalition of national, state and local organizations working to support citizendriven planning that coordinates development, transportation, revitalization of older areas and preservation of open space and the environment.

Transportation For America

The Transportation for America campaign represents a broad coalition of housing, business, environmental, public health, transportation, equitable development, and other organizations to align national, state, and local transportation policies with an array of issues like economic opportunity, climate change, energy security, health, housing and community development.