



THE DENVER REGIONAL EQUITY ATLAS

Mapping Access to Opportunity at a Regional Scale

HOUSING



MileHighConnects

Acknowledgements Page

About The Atlas

The Denver Regional Equity Atlas is a product of Mile High Connects (MHC), which came together in 2011 to ensure that the region's significant investment in new rail and bus service will provide greater access to opportunity and a higher quality of life for all of the region's residents, but especially for economically disadvantaged populations who would benefit the most from safe, convenient transit service. The Atlas visually documents the Metro Denver region's demographic, educational, employment, health and housing characteristics in relation to transit, with the goal of identifying areas of opportunity as well as challenges to creating and preserving quality communities near transit.

Primary Authors

The Atlas is a collaborative effort between two MHC members, the Piton Foundation and Reconnecting America. Additional support was provided by MHC's Research and Evaluation steering committee.

Reconnecting America

Reconnecting America is a national nonprofit that works to better communities – places where transportation choices make it easy to get from place to place, where businesses flourish, and where people from all walks of life can afford to live, work and visit. Reconnecting America conducts research, provides technical assistance, advocates for public policy, builds on-the-ground partnerships, and convenes the players necessary to accelerate decision-making. Reconnecting America is the managing partner of the Center for Transit-Oriented Development, the only national nonprofit effort dedicated to providing best practices, research and tools to support market-based transit-oriented development.

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Piton Foundation

The Piton Foundation provides opportunities for children and their families to move from poverty and dependence to self-reliance. The Foundation's Children's Corridor initiative, which overlaps significantly with the East Line transit corridor, aims to focus community resources, energy and ideas on more effective, accessible health and education services that help children grow into self-reliant and successful members of society.

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About Mile High Connects

What We Are

Mile High Connects is an emerging collaborative of nonprofit and philanthropic organizations working together to ensure that the creation of the region's \$6.7 billion FasTracks transit system benefits all communities in the region, including low-income populations.

Our Vision

Mile High Connects ensures that the Metro Denver regional transit system fosters communities that offer *all* residents the opportunity for a high quality of life.

Who We Are

Mile High Connects includes the following partners:

- Anschutz Family Foundation
- The Denver Foundation
- First Bank
- FRESC: Good Jobs, Strong Communities
- Housing & Homelessness Funders' Collaborative
- Kaiser Permanente
- Linda D. Campbell Fund
- Piton Foundation
- Rose Community Foundation
- Urban Land Conservancy
- Wells Fargo Bank
- The Colorado Health Foundation
- Enterprise Community Partners
- The Ford Foundation
- Gates Family Foundation
- J.P. Morgan Chase Foundation
- L.P. Brown Foundation
- Living Cities
- Reconnecting America
- Surdna Foundation
- U.S. Bank

As MHC evolves we will continue to build partnerships with private- and public-sector entities as well as other nonprofit and philanthropic organizations.

What We Do

Our primary goal is to ensure that the creation of FasTracks improves accessibility to affordable housing, good-paying jobs, essential services, educational opportunities, improved health, and other elements of a high quality of life for all of Metro Denver's residents, especially those with lower incomes. To do this, we are:

- Providing a vision and roadmap for FasTracks and the development around FasTracks stations to help improve opportunities for all communities, including low-income neighborhoods.
- Working across city and county lines to create a shared vision and build a movement for people throughout the eight-county Metro Denver area to improve the quality of life across the region.
- Convening private, public, and nonprofit leaders and community groups that have a stake in the build-out of the FasTracks system to ensure all communities, including lower income, benefit from its construction.
- Investing in various projects around the region that are designed to ensure equitable outcomes in the FasTracks build-out process.

Who Supports Us

Our work is made possible by the generous contributions of our members and by contributions from the Ford Foundation's Metropolitan Opportunity initiative, the Surdna Foundation, and Living Cities.

Contents

Acknowledgements Page 1

About The Atlas 1

Primary Authors 1

Reconnecting America 1

Piton Foundation 1

Research & Evaluation Steering Committee (in alphabetical order): 1

About Mile High Connects 2

What We Are 2

Our Vision 2

Who We Are 2

What We Do 2

Who Supports Us 2

Executive Summary 7

Introduction 7

Key Findings 8

The region has a tremendous opportunity to increase transportation options through transit expansion 8

Last-mile connections are essential to make transit a viable transportation alternative 8

The region is interdependent 8

Many low-income and other economically disadvantaged populations cannot currently take advantage of affordable transit choices 8

Completion of the regional transit network will improve access to opportunities for low-income populations 8

Many of the region's affordable housing units are located near current or future transit stations, but increased demand for living near transit may cause gentrification and displacement pressures 8

This is a once-in-a-lifetime opportunity for the region 9

Connecting Dots Between Transit And Other Regional Priorities 9

Public Transportation in Denver: Why Does It Matter? 9

Population and Demographics 9

The Metro Denver region's racial and ethnic populations are highly concentrated 9

New transit service will provide better connections to the north, east, and west, but not to the southwest 12

Many planned transit lines will traverse low-income neighborhoods, better connecting them to opportunity but also potentially disrupting them 12

Even at full build-out, many lower income neighborhoods will remain too far from frequent transit 12

Poverty in Denver is a regional issue. It is not concentrated within Denver and Aurora 12

The region's aging population is growing in suburban areas that lack quality access to transit 12

Housing 15

Affordable housing is plentiful near transit, but major gaps remain 15

Affordable housing is available in more places than people realize, but the majority of it is not near transit 16

Preservation and creation of affordable housing opportunities near transit stations is a critical issue 16

Jobs & Economic Development 19

There is a mismatch between major job centers and affordable housing 19

FasTracks will improve connections between housing and jobs, especially for many low-income households 19

Jobs for low- and middle-skill workers often far from where they live 19

Education 20

Transportation presents significant barriers to school choice 20

Increasing participation in free and reduced price school lunch program reflects suburbanization of poverty 20

Many of the region's highest quality schools are not located near frequent transit 20

Few preschools or other early childhood care centers are located near transit 25

Health 25

Many major health care centers are located near frequent transit 27

Smaller health care centers are not as well-connected to transit 27

Healthy food options are limited along many transit corridors 27

There is a need for more localized health data 27

Action Steps Summary 31

Transportation Access 31

Housing 31

Jobs 31

Education 31

Health 31

Housing 32

Affordable housing is plentiful near transit, but major gaps remain. **33**

Affordable housing is available in more places than people realize, but most of it not near transit. **33**

Transit-Oriented Development **36**

Housing & Transportation Costs **36**

Distribution of Rent & Transportation Cost Burdens **37**

Overview of Denver Region's Supply of Affordable Housing **37**

Federally-Assisted Housing **40**

H+T in Other Regions: How Denver Compares 40

AARP Study 41

Distribution of Affordable Rental & Owner-Occupied Housing in the Denver Region **43**

The Suburbanization of Poverty **43**

*The Suburbanization of Housing Vouchers*²⁴ **45**

Housing Age & Income Levels **46**

Center for Housing Policy Study **46**

Employment & Affordable Housing **46**

Endnotes: Executive Summary 50

Endnotes: Housing Section 51

Maps and Figures

Figure HOU-1: Average Household Expenditures 37

Figure HOU-2: Family Housing & Transportation Burden 37

Figure HOU-3: The Denver Region's Housing & Transportation Costs 40

Map EXS-1: Overview of Denver Region Transit System **10**

Map EXS-2: Distribution of Race & Ethnicity in Denver Region **11**

Map EXS-3: Concentration of Low-Income Households in the Denver Region **13**

Map EXS-4: Distribution of Denver Residents Who Are 55 and Older **14**

Map EXS-5: Distribution of Federally Assisted Housing in the Denver Region **17**

Map EXS-6: Overview of Denver Region's Supply of Affordable Housing **18**

Map EXS-7: Distribution of Subsidized Housing & Employment in the Denver Region **21**

Map EXS-8: Overview of Employment Clusters in Metro Denver **22**

Map EXS-9: Relationship of Educational Attainment to Employment Centers **23**

Map EXS-10: Change in School Free & Reduced Price Lunch by School District **24**

Map EXS-11: Access to Quality Schools for School Aged Children in the Denver Region **26**

Map EXS-12: Access to Quality Preschools for Children Under 5 in Metro Denver **28**

Map EXS-13: Major Hospitals & Health Centers in the Denver Region **29**

Map EXS-14: Access to Healthy Food for Residents of Subsidized Housing **30**

Map HOU-1: Distribution of Federally Assisted Housing in the Denver Region **34**

Map HOU-2: Distribution of Affordable Rental Housing in the Denver Region **35**

Map HOU-3: Distribution of Rent & Transportation Cost Burdens **38**

Map HOU-4: Overview of Denver Region's Supply of Affordable Housing **39**

Map HOU-5: Distribution of Affordable Owner Housing in the Denver Region **44**

Map HOU-6: Pre-War Housing Stock and Low Income Neighborhoods in the Denver Region **47**

Map HOU-7: Distribution of Subsidized Housing & Employment in the Denver Region **48**

Table HOU-1: Comparison of the Sun Valley and Lincoln Park neighborhoods 42

Table HOU-2: Share of Housing Choice Vouchers in Suburbs, 2000 and 2008 45

Executive Summary

Introduction

The Metro Denver region has embarked on one of the most ambitious and extensive investments in new rail and bus service in the United States. This investment has the potential to expand the reach of opportunity for many people, providing better connections among housing, jobs and other essential destinations. New service will provide more transportation options to parts of the region where congestion and its effects have become costly and time-consuming. Other regions are watching closely to see how the network is built out and if transit can spur new development and redevelopment in station areas. In anticipation of transit service, many of the region's cities and counties have prepared land-use plans for new stations, with transit-oriented development (TOD) as the key outcome. Within walking distance of most transit stations, communities hope to build a mix of housing, office, shopping and other essential community resources to create a unique sense of place and to reduce reliance on automobiles.

Improving access to opportunity via transit is especially important to households with lower incomes, who spend a greater proportion of their income on housing and transportation. Ensuring that transit-oriented communities remain affordable and inclusive is a major concern for those segments of the population who rely on transit the most. Moreover, making the connection between transit and important issues such as education, health and economic development requires significant capacity building and collaboration to help stakeholders and decisionmakers understand how better transit service combined with TOD can benefit the entire Metro Denver region.

To help visualize the connections between the places people need to go and the transportation options available to them, Mile High Connects has created this Regional Equity Atlas, which maps the region's major origins and destinations in relation to the current and future transit network, emphasizing the enhanced access to opportunity that transit will provide. The goal of this document is to help raise awareness about the benefits and opportunities that a robust public transportation network can create, including how issues such as housing, jobs, education and health are integrally linked to transportation. The Atlas will also establish a baseline for measuring equitable outcomes as the transit network is built out. Finally, it will further build the case for why the Metro Denver region needs to focus on creating and enhancing access to opportunities through affordable transportation options and development oriented around these new transit lines.



RACTOD on Flickr.com / Creative Commons

The following five topics form the organizational structure for the atlas:

1. Population and Demographic Characteristics of the Region
2. Access to Affordable, Quality Housing Options
3. Access to Jobs and Economic Development Opportunities
4. Access to Educational Opportunities
5. Access to Health Care, Healthy Foods, and Recreational Facilities

Data was collected for seven counties in the Metro Denver region – Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson – and analyzed down to the lowest geography available. Geographic information system (GIS) software was used to spatially analyze the data and produce maps illustrating the findings. Each map shows the existing and proposed transit network.

This executive summary includes several maps per issue area that explore the relationship to transit in greater detail. Separate reports are available for each issue area that contain the full set of maps and further analysis.

Key Findings

The maps convey the following overarching messages for the Denver region:

The region has a tremendous opportunity to increase transportation options through transit expansion

When built out, the transit network will better connect people to jobs, health care providers, schools, grocery stores, parks and other essential destinations. Moreover, the enhanced transit connections will increase the number of walking and bicycling trips as people walk or bike to their nearest transit station, which will in turn connect them to even more destinations.



Denver Regional Transportation District

Last-mile connections are essential to make transit a viable transportation alternative

Many important destinations lie outside a comfortable walking distance from transit stations. Many people may still choose to drive if they cannot safely and conveniently take public transportation to work, school, the grocery store and other essential destinations. Communities need to invest in pedestrian and bicycle infrastructure that will connect people to the places they need to go within the station area and farther afield.

The region is interdependent

Opportunities and resources in the region are dispersed, and people need quality transportation infrastructure in order to access these goods and services. New rail and bus services will not by themselves connect everyone to every place they need to go, but they will improve access to many important destinations.

Many low-income and other economically disadvantaged populations cannot currently take advantage of affordable transit choices

Poverty is a regional problem, not a just central-city issue. Pockets of poverty in suburban communities lack adequate access to jobs, schools, and essential services. These areas, along with more urban, centralized communities, would benefit from better access to public transportation, as well as more supportive environments for walking and bicycling. Living near transit and in pedestrian- and bike-friendly neighborhoods can help low-income families keep costs down by reducing their reliance on automobiles. Driving less often can also lead to improved health outcomes.

Completion of the regional transit network will improve access to opportunities for low-income populations

The existing and future transit lines run through many neighborhoods with lower household incomes and lower levels of educational attainment, yet they also run through major employment and retail centers, many of which contain hospitals, grocery stores, schools, and other places that provide essential goods and services. Therefore, many of these economically disadvantaged groups will be better connected to jobs and other places of importance as the transit network grows.

Many of the region's affordable housing units are located near current or future transit stations, but increased demand for living near transit may cause gentrification and displacement pressures

The demand for housing near transit across the country is expected to grow exponentially in the coming decades. As a result, the cost to live in these neighborhoods is expected to rise. The region already has several mechanisms for this but more will be needed as the transit network expands.

This is a once-in-a-lifetime opportunity for the region

Unlike cities with long-established transit systems, Denver's system is still in its infancy. With major construction under way, now is the time to leverage this massive investment. Land-use decisions should align with the transportation plans to co-locate the elements of a prosperous, equitable, and sustainable region: affordable housing, job centers, educational institutions, quality-of-life amenities and community resources such as day care, markets, health centers, and commercial districts. Local transportation planning must also facilitate connections between different modes of transportation to make it safe and convenient for people to reach destinations by a means other than a personal automobile.

Connecting Dots Between Transit And Other Regional Priorities

The maps in this Atlas paint a picture of where people currently live and where the opportunities and challenges are to improving their quality of life. The maps also provide a vision of what the region might look like as new transit lines open and communities become better connected within the region. Thus the maps provide both a current and future look at access to opportunity. This document starts with a brief overview of public transportation, then discusses the issue areas in the following order: population and demographics, housing, jobs, education and health.

Public Transportation in Denver: Why Does It Matter?

Map EXS-1: Overview of Denver Region Transit System shows current and future transit network. It includes fixed-guideway transit – light rail, BRT and commuter rail – and high-frequency bus service, which is defined as having 10 to 15 minute frequencies during peak hours.

Effective transit networks reduce traffic congestion and air pollution and offer a cost-effective alternative to owning and maintaining an automobile. According to the American Public Transportation Association, the average driver in Denver could save \$834 a month by switching to transit, or about \$10,000 per year.¹ This is especially critical for lower income households, who often spend a disproportionate percentage of their income on their combined housing and transportation costs. For low-income households who already utilize public transit regularly, the expanded service can improve their access to education, jobs and other essential destinations. Public transportation also has health benefits derived from increased daily exercise as transit riders walk and bike to and from stops.

Population and Demographics

Maps in this section:

- Distribution of Race & Ethnicity in Denver Region
- Concentration of Low-Income Households in the Denver Region
- Distribution of Denver Residents Who Are 55 and Older

Overlaying population and demographic data with the transit network identifies locations of high and low access to opportunity. Often there is a mismatch between places with good transit service and those that need it most. This is especially true with lower income neighborhoods and communities of color.

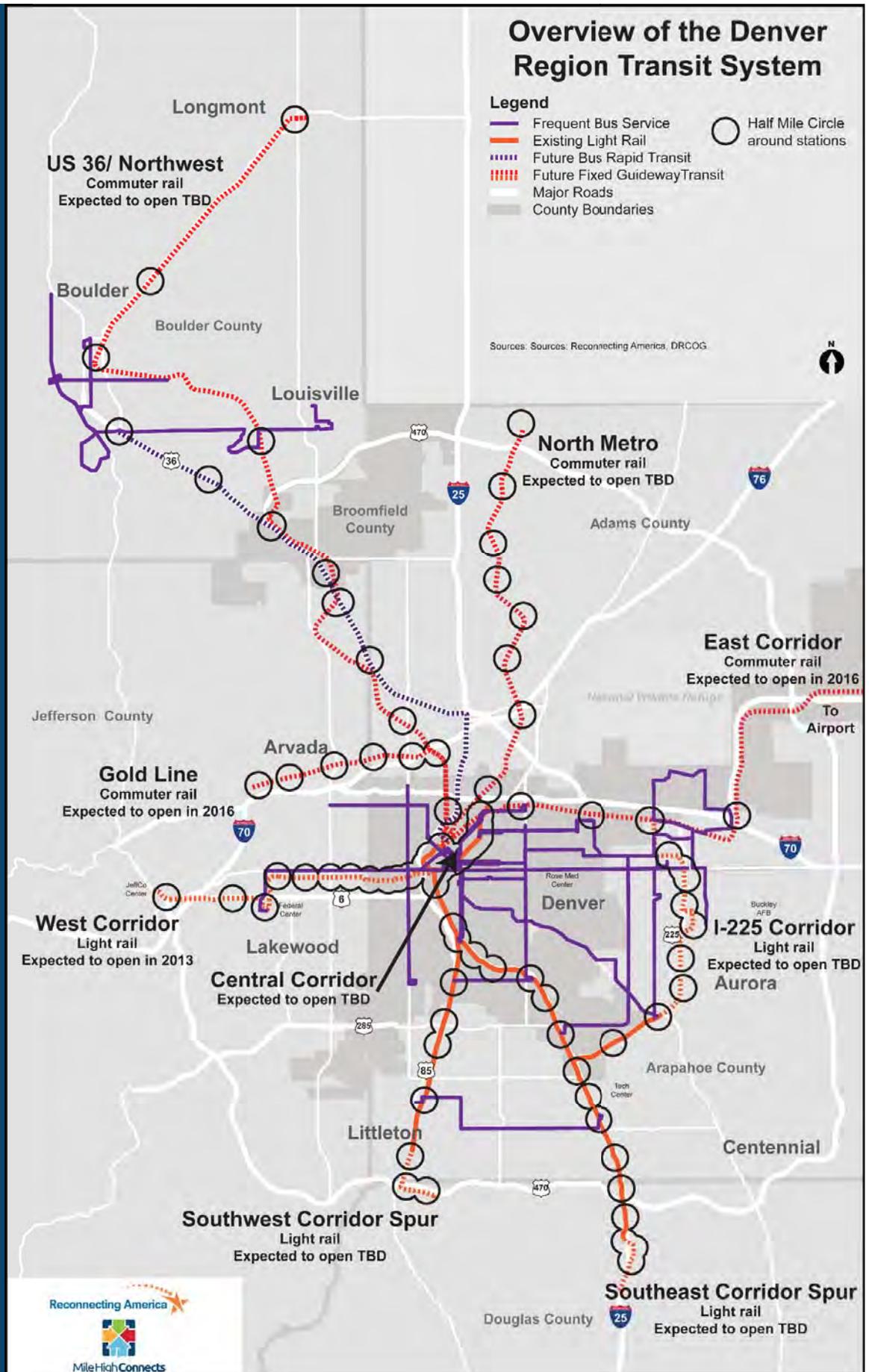
The following key findings describe some of the major population and demographic characteristics of the Metro Denver region:



James Roy II / Creative Commons

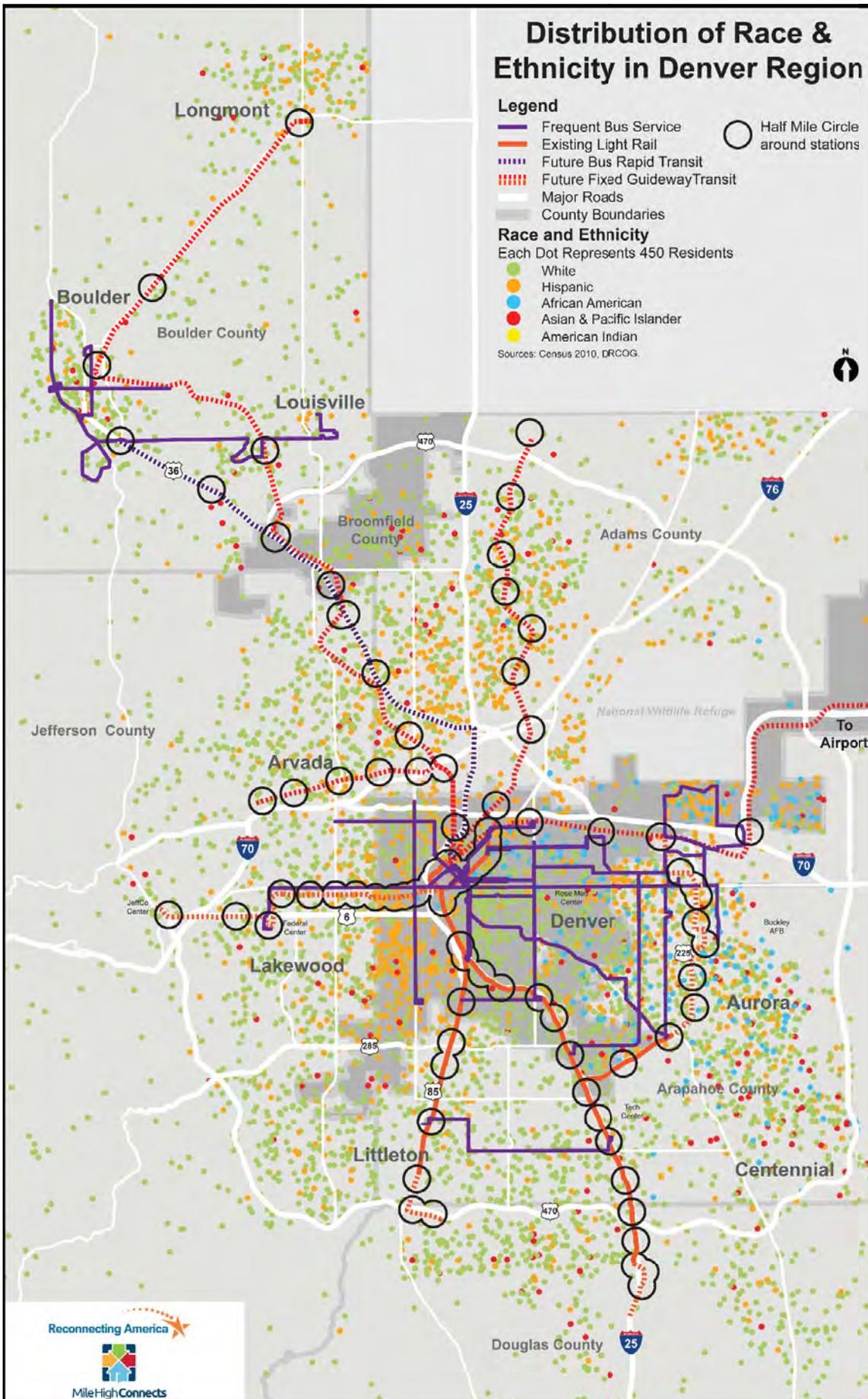
The Metro Denver region's racial and ethnic populations are highly concentrated

Map EXS-2: Distribution of Race & Ethnicity in Denver Region illustrates the racial and ethnic breakdown of the Metro Denver region. The Hispanic population is most prevalent in western Denver and Lakewood, and the African American population is concentrated in Denver's northeast neighborhoods and northwest Aurora. There is also a large Hispanic population in



Map EXS-1:
Overview of
Denver Region
Transit System





Map EXS-2:
Distribution of
Race & Ethnicity
in Denver Region



the northern part of the region between the two planned rail lines, as well as in Aurora along the I-225 Corridor.

New transit service will provide better connections to the north, east, and west, but not to the southwest

Because many of the planned transit stations are extensions to the suburbs, the neighborhoods with more nonwhite residents may not benefit from direct connections to the fixed guideway system. While many of these neighborhoods do have high-frequency bus service connecting them to the regional transit network, the future rail and bus rapid transit network as a whole skips over many communities of color. Improving connections to stations will be critical to ensuring access to opportunities.

Many planned transit lines will traverse low-income neighborhoods, better connecting them to opportunity but also potentially disrupting them

Spatial income patterns often reflect racial and ethnic concentrations. **Map EXS-3: Concentration of Low-Income Households in the Denver Region** shows where low-income households are concentrated. Low-income households are defined as those earning 80% or less of the area median income (AMI), which is \$47,968.² The majority of transit station areas are in low-income neighborhoods, especially along the West Corridor, Gold Line, and I-225 Corridor. Longmont and Boulder also have a high percentage of low-income households. Completion of the system will provide greater access to opportunity for these residents, but it also raises concerns about gentrification and displacement as demand for housing near transit grows beyond the supply and puts pressure on housing costs.

Even at full build-out, many lower income neighborhoods will remain too far from frequent transit

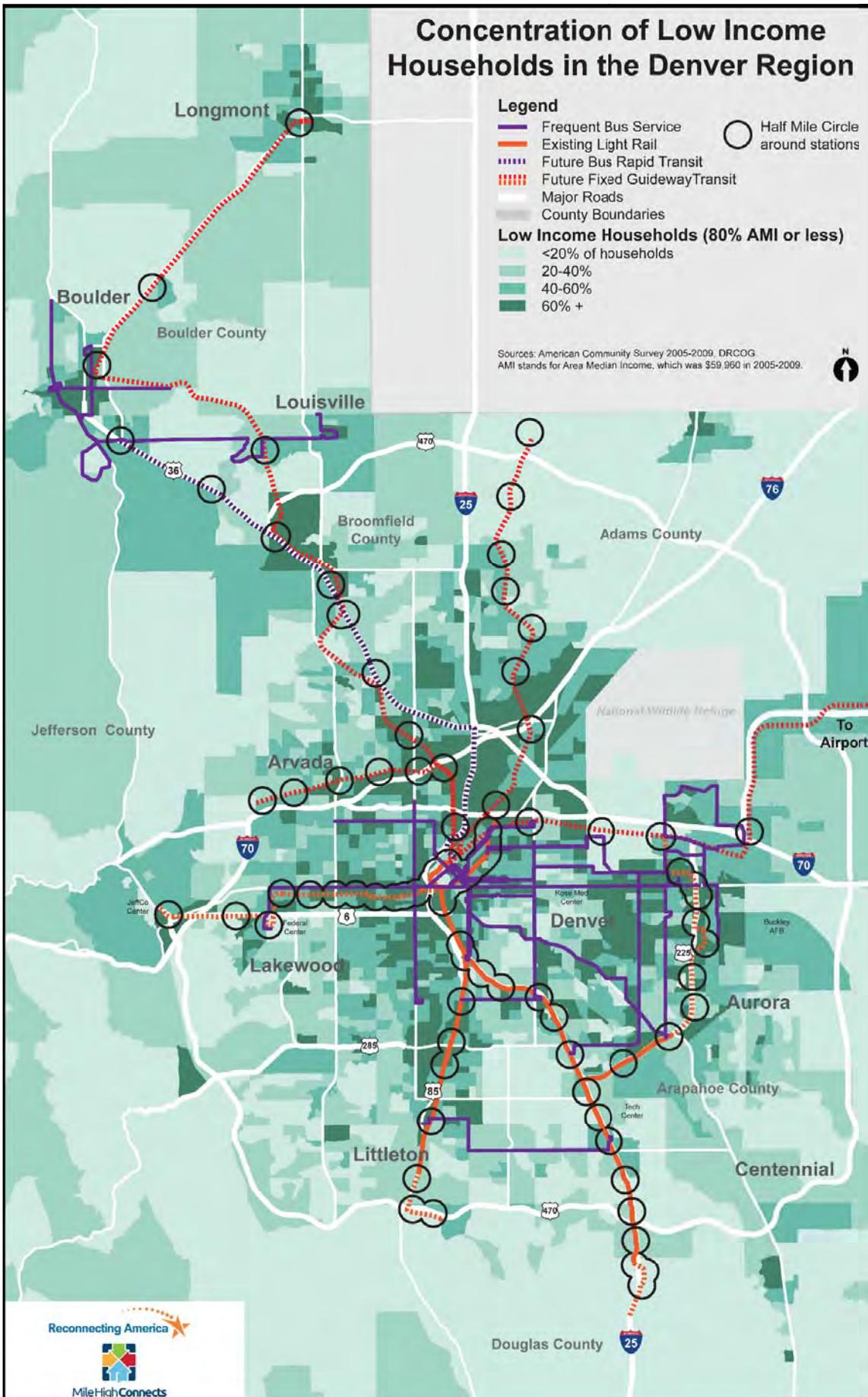
Many low-income neighborhoods in southwestern Denver and Aurora will still be far from quality transit service. While many low-income neighborhoods have high-frequency bus routes nearby, they will need stronger connections to light rail to be able to take advantage of the expanded network. These neighborhoods also need better pedestrian and bicycle connections to stations, as many neighborhoods lack sidewalks and bike lanes. Another area of concern is North Denver, where the Globeville and Elyria-Swansea neighborhoods are split by interstate highways. The presence of the highways and other busy roads will make access to the new stations difficult.

Poverty in Denver is a regional issue. It is not concentrated within Denver and Aurora

In the last decade, the poverty rate in Denver's suburbs rose 96.4%.³ This is a national trend that is a cause for concern, since communities that lack access to regional opportunities are likely to decline. In 1999, large U.S. cities and their suburbs had roughly equal numbers of poor residents, but by 2008 the number of suburban poor exceeded the poor in central cities by 1.5 million.⁴ Poverty rates are still higher in central cities (18.2% vs. 9.5% in 2008), but poverty rates are increasing at a quicker pace in suburban areas.

The region's aging population is growing in suburban areas that lack quality access to transit

Map EXS-4: Distribution of Denver Residents Who Are 55 and Older shows where Metro Denver's residents age 55 and older live. There are high numbers of these along the Southwest and Southeast corridors, which are already in service. Station areas along these lines may present opportunities for senior housing. There are also large numbers of older adults between the West and Gold Lines and in northern Denver on the North Metro Corridor. While connections to job opportunities are not as critical to this age cohort, service to health care centers, recreational options, and food and retail stores are important considerations. These areas will need a combination of connections to the regional transit network and neighborhood improvements making it safe for walking and accessing transit. The aging of the population will continue to be a challenge for the region and the state. Over the next five years, the number of Colorado residents 60 years and older will grow by 30%, rising to more than 1 million. By 2035, one of every four residents in the Denver region will be 60 years old or older.⁵



*Map EXS-3:
 Concentration
 of Low-Income
 Households
 in the Denver
 Region*



Distribution of Denver Residents who are 55 and older

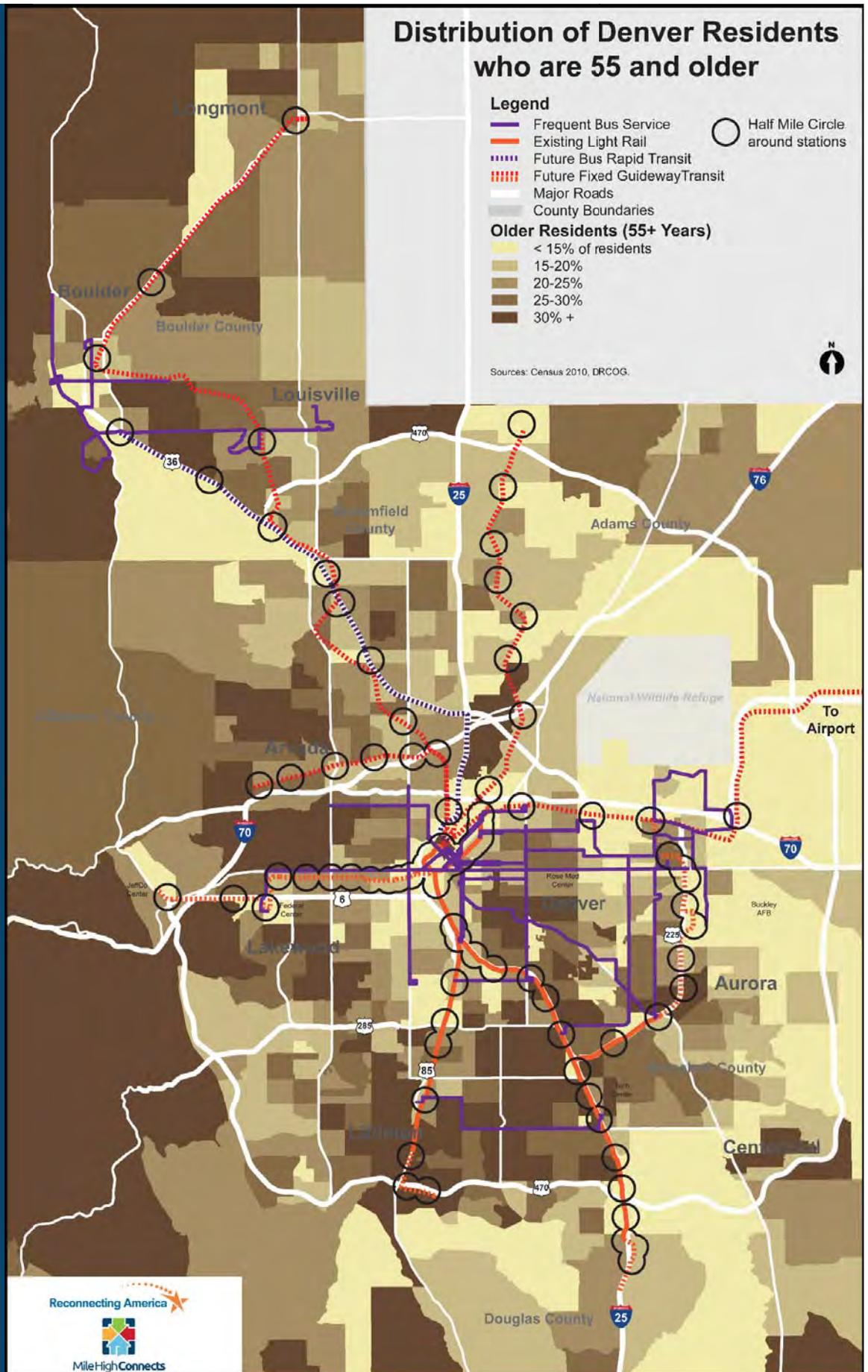
Legend

- Frequent Bus Service
- Existing Light Rail
- Future Bus Rapid Transit
- Future Fixed Guideway Transit
- Major Roads
- County Boundaries
- Half Mile Circle around stations

Older Residents (55+ Years)

- < 15% of residents
- 15-20%
- 20-25%
- 25-30%
- 30% +

Sources: Census 2010, DRCOG.



Map EXS-4:
Distribution
of Denver
Residents Who
Are 55 and Older



Housing

Maps in this section:

- Distribution of Federally Assisted Housing in the Denver Region
- Overview of Denver Region’s Supply of Affordable Housing

Historically, housing has been considered affordable if it constitutes no more than 30% of a household’s annual income.⁶ However, with the rise of transportation costs over the last 100 years, experts today agree that the combined cost of housing and transportation is a better measure. The combined cost gives a better sense for what a housing choice really means for a family. The amount of money a household spends on transportation is directly connected to the location of their home. When transportation costs are added to the cost of renting or owning a home, many places that seemed affordable are shown to be more expensive. Instead of using the metric of less than 30% income for housing, a better measure of affordability is that the combined housing and transportation cost constitutes no more than 45% of a household’s income.⁷

While almost seven out of ten communities in the United States (69%) meet the 30% affordable housing cost threshold, only four out of ten (39%) meet the 45% affordable housing and transportation cost threshold. The Center for Neighborhood Technology estimates that for every dollar a working family saves on housing, it spends 77 cents more on transportation (as of 2006).⁸ This is especially true of places far from regional employment centers and local amenities – where driving long distances is the only way to get around.

One outcome of Metro Denver’s transit investment will be new development in areas surrounding stations. This will help lower housing and transportation costs for people who choose to live there. Transit-oriented development (TOD) is generally defined as higher-density, mixed-use development within walking distance – a half-mile – of transit stations. But TOD is also about creating attractive, walkable, sustainable communities that allow residents to have housing and transportation choices and to live convenient, affordable, pleasant lives – with places to raise a family and retire comfortably.

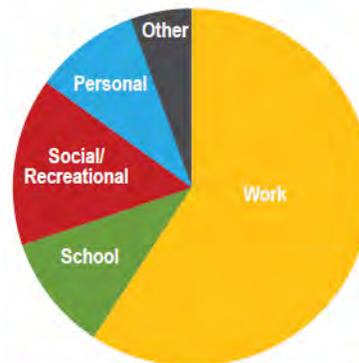
In the Metro Denver region, demand for housing near transit could grow to 155,000 households by 2030, up from 45,000 in 2006.⁹ The Center for Transit-Oriented Development (CTOD) estimates that at least 40% of the demand for TOD in the Denver region will come from those making less than 80% of the area median income, which was \$51,600 for a family of three in 2006.¹⁰ The high demand for housing near transit may push the price of housing too high for those who would benefit financially from living in a compact, transit-oriented community. The potential for rents to rise as transit station areas are redeveloped poses displacement concerns for lower income residents who could be forced to move.

The following key findings describe some of the major opportunities and challenges related to housing and transit.

Affordable housing is plentiful near transit, but major gaps remain

Map EXS-5: Distribution of Federally Assisted Housing in the Denver Region displays the locations of federally subsidized affordable housing¹¹ within the Metro Denver region. A majority of this housing is close to existing or planned fixed-guideway transit, or along bus routes with frequent service, such as Parker Road and Colfax Avenue. A few outlying developments in

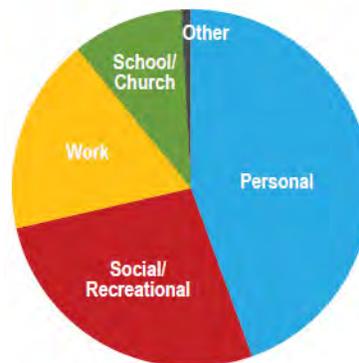
FIGURE 1 Trip Purpose - Transit Trips



Transit Trip Purpose	% Of Trips
Work	59.2
School	10.6
Social/ Recreational	15.3
Personal	9.3
Other	5.7

Source: 2007 APTA Transit Factbook

FIGURE 2 Trip Purpose - All Modes



Trip Purpose	% Of Trips
Personal	44.5
Social/ Recreational	26.9
Work	17.8
School/Church	9.8
Other	0.9

Source: Commuting in America III

SOURCE: Center for Transit-Oriented Development, 2008. Transit and Employment.

places such as Golden, Brighton, Centennial and Thornton would benefit from better transit connectivity. The I-225 Corridor presents a major opportunity to connect low-income households to transit. There are numerous affordable housing units in Aurora, Glendale and southeast Denver that are within two to three miles of the planned light rail line, and enhanced bus service could provide necessary connections. This area also has a high concentration of jobs at either end – Fitzsimmons and the airport to the north and the Tech Center to the south – so it will also improve connections for people living along other corridors.

Affordable housing is available in more places than people realize, but the majority of it is not near transit

Map EXS-6: Overview of Denver Region’s Supply of Affordable Housing shows the location of all types of affordable housing throughout the region. This includes:¹²

- Multifamily apartments with income restrictions or subsidized rents (via HUD’s Section 8 vouchers and Low-Income Housing Tax Credits).
- Deed-restricted single-family homes available for ownership at reduced rates.
- Unrestricted market-rate units available for rent or for sale that are considered affordable to:
 - Rentals: Those making less than 60% of the area median income.
 - For-Sale: Those making less than 100% of the area median income for a family of four on for-sale units.

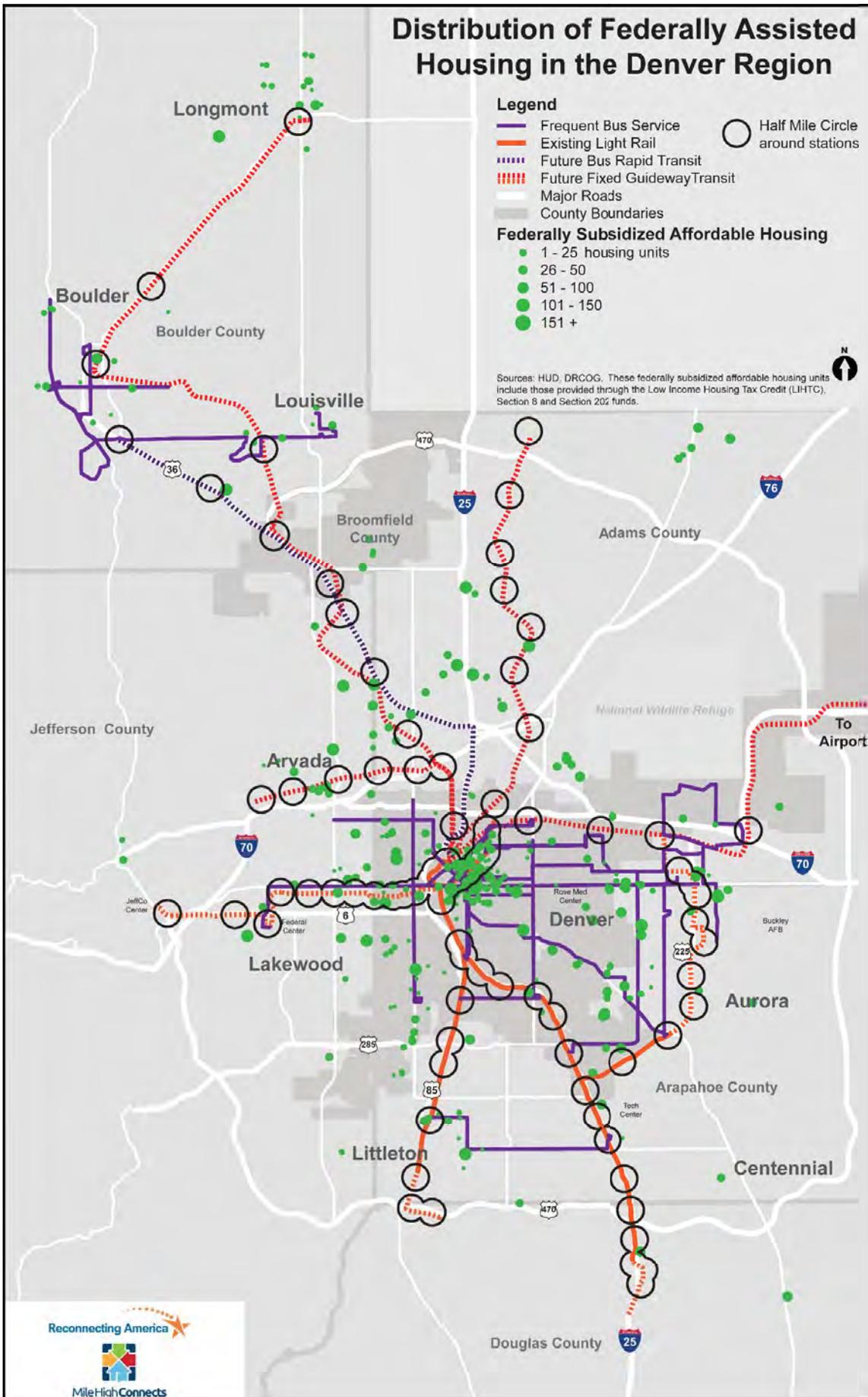
Some parts of the region have a good balance of affordable and market-rate housing, but many are largely unbalanced toward either extreme. Significant pockets of the region’s affordable market-rate housing – particularly to the southwest, north, and southeast (Aurora) – are critically underserved by transit. Overall, while most federally subsidized affordable housing is near transit, the majority of affordable housing units are not. Rental units scattered across the region are far from quality transit service, especially in the southeastern and southwestern parts of the region. It is particularly evident that much of the affordable market-rate ownership housing is located well-outside of the transit system, with large pockets around the periphery. Many of the families who live in these outlying areas “drove ‘til they qualified” when buying these homes, not taking into account the substantial transportation cost they would incur. These households need enhanced bus service to connect them to the transit network.



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Preservation and creation of affordable housing opportunities near transit stations is a critical issue

Many rental units near transit stations are inherently affordable. Increases in demand for living near transit may create displacement and gentrification pressures. Ensuring that affordable and mixed-income housing remain near transit is essential to improving the health and quality-of-life of the Denver region’s residents. A study by Enterprise Community Partners and Reconnecting America found that approximately 75% of the region’s privately owned, federally subsidized affordable housing stock is located within a half-mile of an existing or proposed quality transit station.^{13 14} Denver developers pay an average of 25% more for properties within a quarter-mile of an existing or planned light rail station than for properties farther from transit.¹⁵ Many of the subsidized housing units are not permanently affordable. If owners do not take steps to renew the subsidies, they will expire and these affordable units could be turned into market-rate housing. Several mechanisms already exist to protect affordable housing, including Denver’s “Early Warning System,” but more work is needed to ensure that what has happened in other regions does not happen in Denver.



Map EXS-5: Distribution of Federally Assisted Housing in the Denver Region

Overview of Denver Region's Supply of Affordable Housing

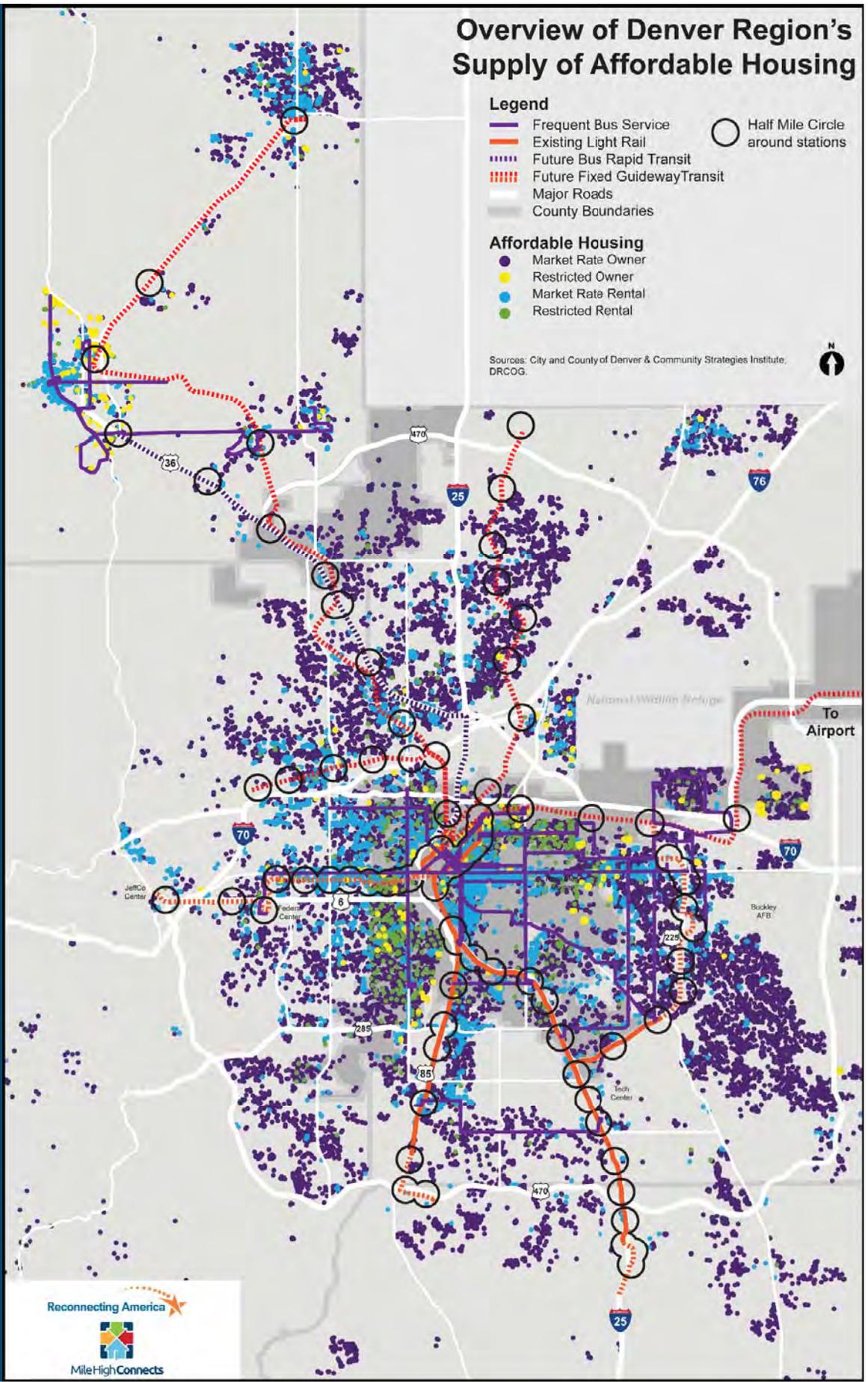
Legend

- Frequent Bus Service
- Existing Light Rail
- Future Bus Rapid Transit
- Future Fixed Guideway Transit
- Major Roads
- County Boundaries
- Half Mile Circle around stations

Affordable Housing

- Market Rate Owner
- Restricted Owner
- Market Rate Rental
- Restricted Rental

Sources: City and County of Denver & Community Strategies Institute, DRCOG.



Map EXS-6:
Overview of
Denver Region's
Supply of
Affordable
Housing



Jobs & Economic Development

Maps in this section:

- Distribution of Subsidized Housing & Employment in the Denver Region
- Overview of Employment Clusters in Metro Denver
- Relationship of Educational Attainment to Employment Centers

The majority of trips by public transportation are job-related—59% of total transit trips are people commuting to and from work.¹⁶ This percentage is three times higher than the percentage of work trips taken by all modes of transportation.

Reaching jobs by public transportation is a major challenge in many metropolitan areas. A recent Brookings Institution report found that only about 30% of jobs are reachable within 90 minutes via public transportation.¹⁷ The percentage is even lower for less-skilled workers (25%). While Denver ranked sixth out of the 100 largest metro regions for job access via public transportation, major geographic, income and skill disparities still exist within the region.

The following key findings describe the Metro Denver employment characteristics in relation to transit.

There is a mismatch between major job centers and affordable housing

Map EXS-7: Distribution of Subsidized Housing & Employment in the Denver Region looks at the proximity of federally assisted housing units to the region's dense employment clusters. Outside of downtown Denver, a spatial mismatch exists between major job centers and the location of affordable housing, especially in the Denver Tech Center. The I-225 Corridor emerges as a critical link between jobs and affordable housing in the eastern part of the region, and the West Corridor will provide better connections for those in the western part of the region. Jobs and housing are more dispersed in the northern part of the region, but the transit lines will provide better connections between origins and destinations. The mismatch may grow over time. Many of today's affordable units are not permanently affordable, and the contracts that make these units affordable will expire over the next five years. As well-connected units become more attractive for market-rate development, property owners may choose not to renew their contracts.



Jefferson County administration center
Rick Kimpel / Creative Commons

FasTracks will improve connections between housing and jobs, especially for many low-income households

A recent report by Reconnecting America¹⁸ found that 17.6% (216,406) of the Metro Denver region's jobs are near fixed-guideway transit. FasTracks has the potential to increase this percentage to 26.2% (341,025), a 57.6% increase in jobs near fixed-guideway transit. **Map EXS-8: Overview of Employment Clusters in Metro Denver** shows how future lines will connect some of the region's largest job centers to the neighborhoods most in need of enhanced transit service. While new lines will not touch all low-income neighborhoods, they will improve the current situation. Last-mile connections will be needed to provide better access to opportunity for those in outlying areas.

Jobs for low- and middle-skill workers often far from where they live

Map EXS-9: Relationship of Educational Attainment to Employment Centers shows the difference between the location of jobs and the educational attainment of residents. Areas with low educational attainment tend to be farther from major job centers. These residents are often lower income and are more likely to rely on public transportation. Denver's western and northern sides have the lowest levels of educational attainment in the region and very few jobs compared with nearby areas. The northern part of Aurora also lacks many job opportunities for its less-educated residents. Educational attainment is higher outside of

Denver. It is highest in Broomfield, Boulder, and Douglas counties and lowest in Denver and Adams. The Southeast Corridor is one of the few places where jobs and educational attainment match, but these are primarily higher income, higher skill jobs requiring advanced degrees. The East Line will significantly improve access to opportunities for many Denver and Aurora residents, but southwestern Denver and parts of Thornton will remain without quality transit access even after all the lines open.

Education



John M. Cropper / Creative Commons

Maps in this section:

- Change in School Free & Reduced Price Lunch by School District
- Access to Quality Schools for School Aged Children in the Denver Region
- Access to Quality Preschools for Children Under 5 in Metro Denver

As with employment, families must consider distance and transportation options when choosing early childhood and K-12 education for their children. Quality educational programming is not equally distributed across the Metro Denver region. In many cases, parents are forced either to settle for a less-than-optimal educational setting nearby or to make the sacrifices necessary to reach distant schools. Meanwhile, the student-age population in Metro Denver suburbs is diversifying, bringing new opportunities and challenges to creating a supportive education environment for all children.

Transportation presents significant barriers to school choice

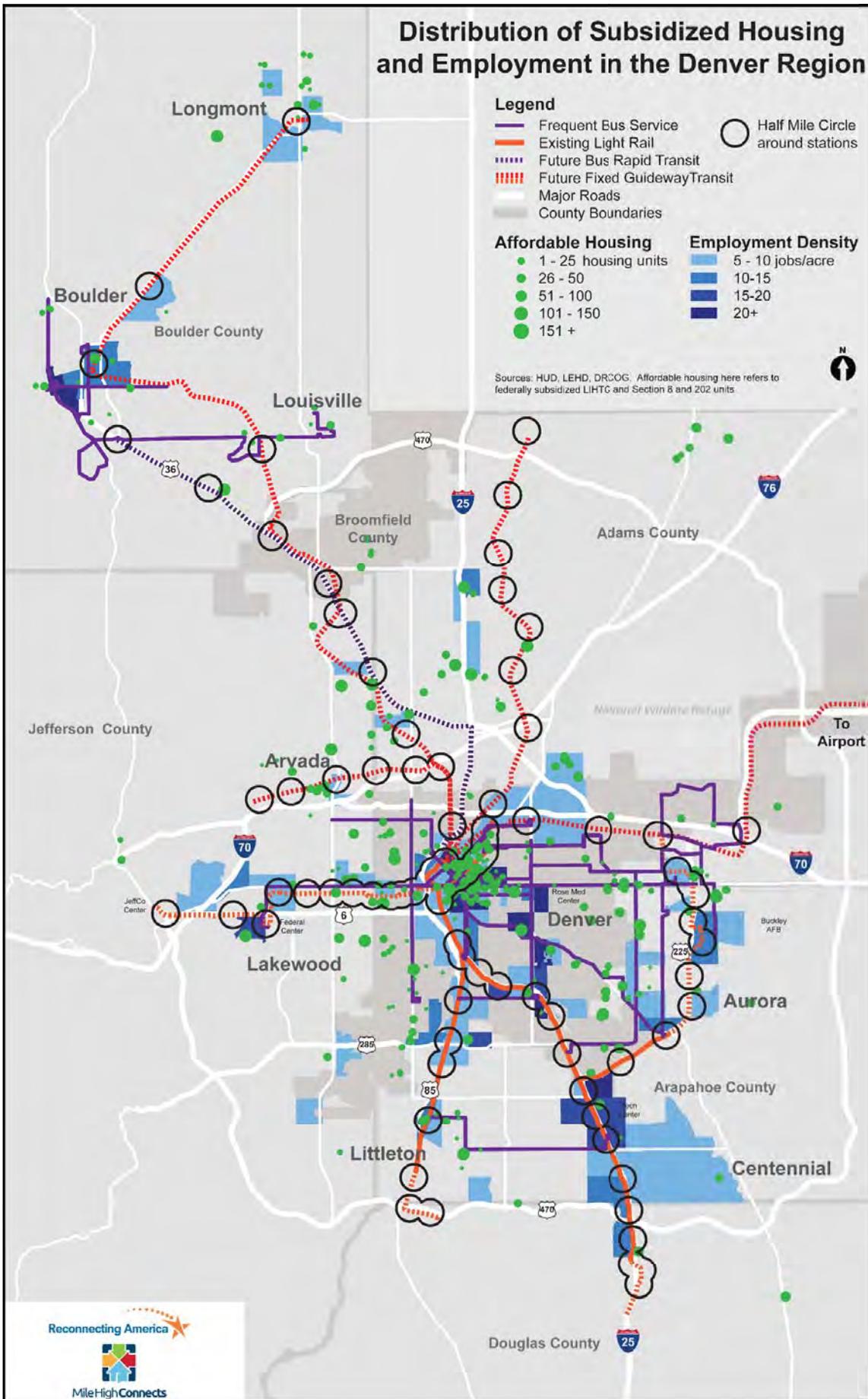
The Public Schools of Choice Act of 1990 allowed students in Colorado to choose to attend a school outside of their neighborhood school attendance boundaries, either in their school district of residence or another Colorado public school district. On the surface, increasing school choice opens the door for more equitable access to high quality schools. However, a major barrier for low-income families is the cost of transportation associated with choosing schools far from their homes. A 2009 report “Drivers of Choice: Parents Transportation, and School Choice”¹⁹ issued by the University of Colorado’s Center on Reinventing Public Education found that transportation created a significant barrier for families earning less than \$20,000 annually.

Increasing participation in free and reduced price school lunch program reflects suburbanization of poverty

Map EXS-10: Change in School Free & Reduced Price Lunch by School District shows the change in FRL participation for each metro school district since 2001. As Denver’s inner suburbs have diversified over the past decade, many inner suburban school districts have experienced significant increases in free and reduced price lunch participation. While Denver Public Schools, at 73%, still has one of the highest FRL participation rates in the region, districts in Mapleton, Englewood and Aurora are rapidly catching up. Inner suburban school districts in Westminster, Commerce City and Sheridan all have higher FRL participation rates than Denver. With respect to transit service, many areas with a high percentage of FRL students lack adequate service. There is a large void in transit service in the southwestern part of the region near the Denver-Lakewood border. This area has one of the highest percentages of FRL participation in the entire region. Longmont also has a high percentage of FRL students.

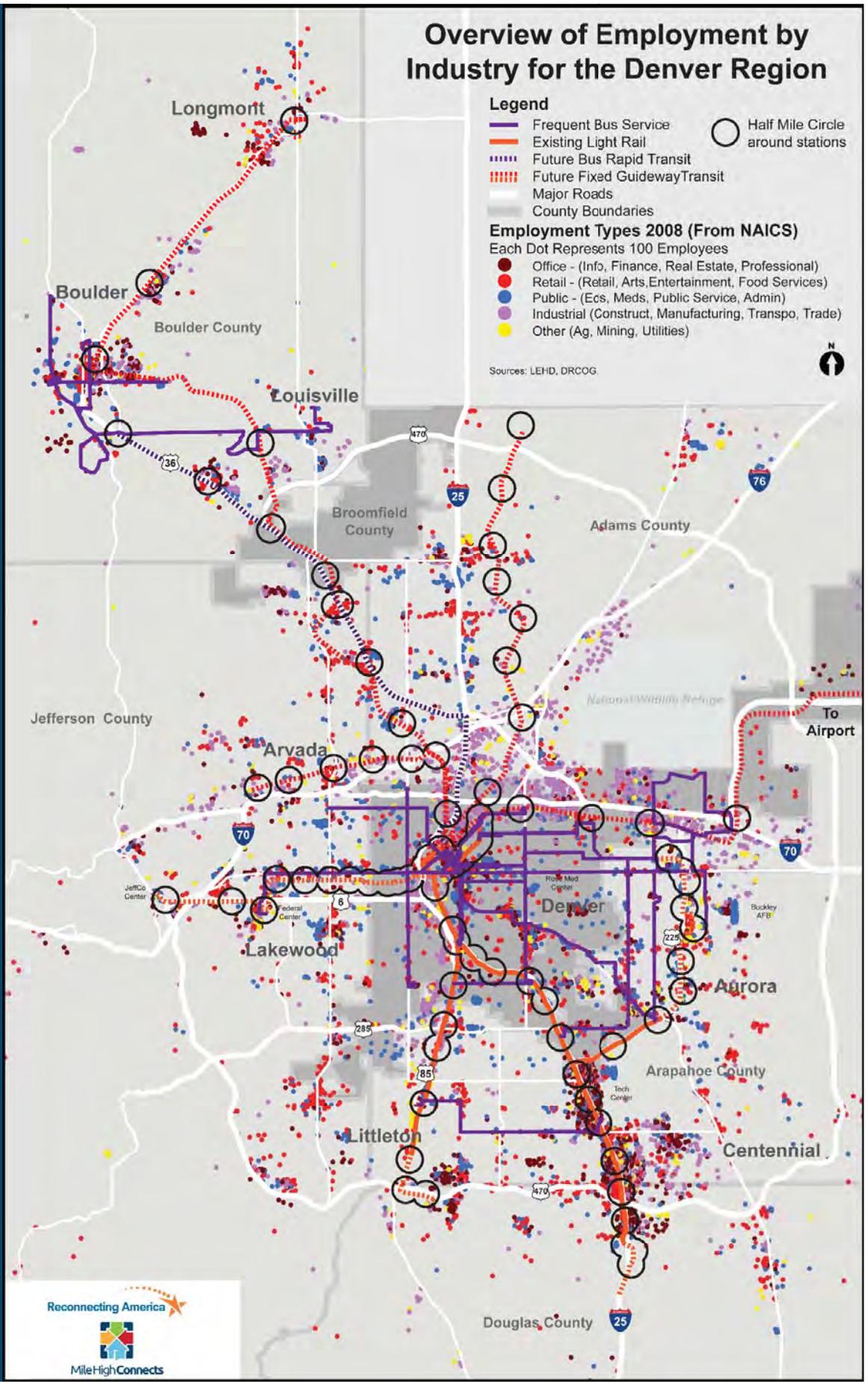
Many of the region’s highest quality schools are not located near frequent transit

Of the 787 public schools in the Metro Denver region, 24.5% are located within a mile of existing or planned FasTracks



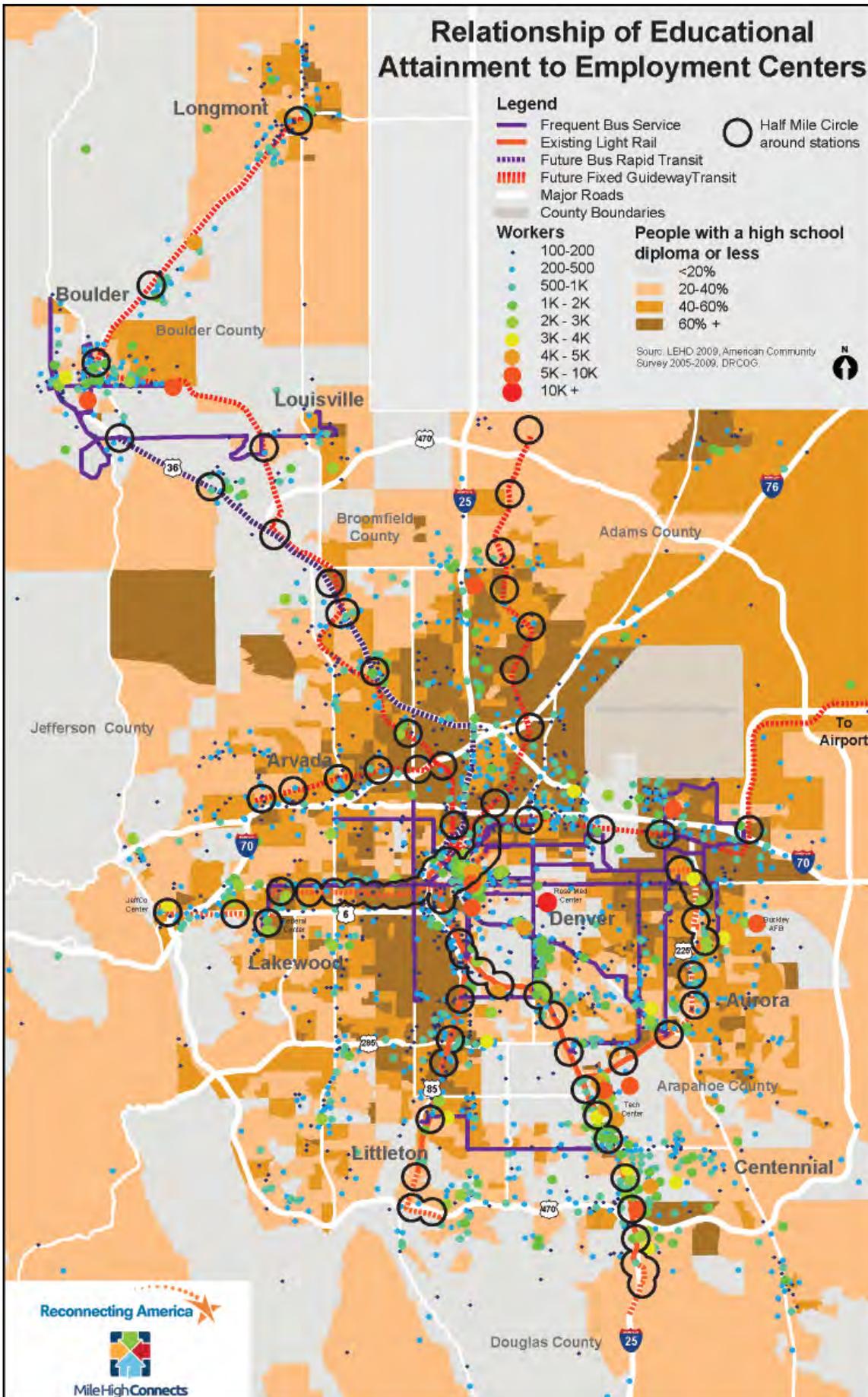
*Map EXS-7:
Distribution
of Subsidized
Housing &
Employment
in the Denver
Region*

Overview of Employment by Industry for the Denver Region

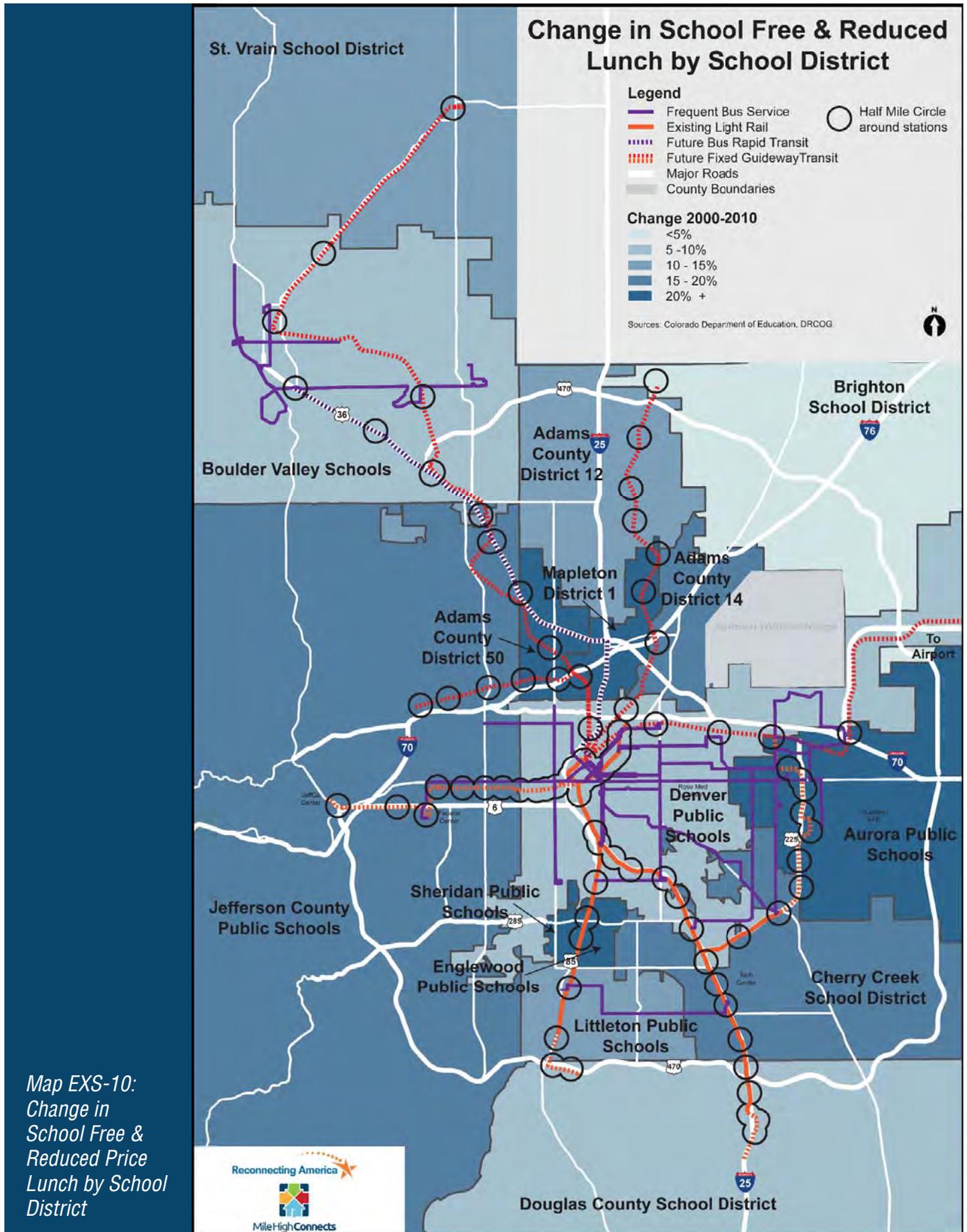


Map EXS-8:
Overview of
Employment
Clusters in Metro
Denver





Map EXS-9:
 Relationship
 of Educational
 Attainment to
 Employment
 Centers



Map EXS-10:
Change in
School Free &
Reduced Price
Lunch by School
District



stations. But the quality of those schools as measured by the state’s School Performance Framework (SPF) is generally lower than the region as a whole:

- For all public schools, 85.4% are rated as “Performance” or “Improvement,” the two highest categories in the SPF. But for schools within one mile of stations, only 76% are in the top two categories.
- Among the top quarter of schools, only 15.4% are within a mile of stations.

Map EXS-11: Access to Quality Schools for School Aged Children in the Denver Region shows that school quality is not uniform across the Metro Denver region. Outer suburbs have a large number of schools receiving high ratings, while inner suburbs have a high concentration of low-performing schools. Adams County, which contains northwest Aurora and Thornton, has an average SPF score of 57.1%. Outlying Boulder County, however, has an average score of 70%. In the central city, Denver’s higher performing schools are located in the southeastern portion of the district, while Northeast and Southwest – which have the city’s densest youth population – have struggling schools. While transit cannot directly impact school performance, increasing access to schools via active transportation options can make it easier for students to get to school and for parents to drop them off. School performance also affects the location decisions of parents. Areas with better-performing schools will be preferable, and often these are areas in the suburbs far from transit. Many transit station areas will be less attractive to families because of the quality of nearby schools, and this could lead to underinvestment in those station areas.

Few preschools or other early childhood care centers are located near transit

Less than 10% of the Metro Denver region’s 5,251 preschools are located within a mile of planned or existing FasTracks stations. Fewer than 3% are within a half-mile. For parents with young children who rely on public transit to commute to work, accessing preschools far from transit service created significant challenges. While preschools are dispersed evenly across the region, **Map EXS-12: Access to Quality Preschools for Children Under 5 in Metro Denver** shows very few preschools, and virtually no Qualistar-rated three- or four-star preschools²⁰, are within a half-mile radius of existing and planned FasTracks stations. In the southwestern part of the region near Federal Boulevard, an area with a significant number of low-income residents and a high number of small children attending preschool, this disparity is especially striking.

Health

Maps in this section:

- Major Hospitals & Health Centers in the Denver Region
- Access to Healthy Food for Residents of Subsidized Housing

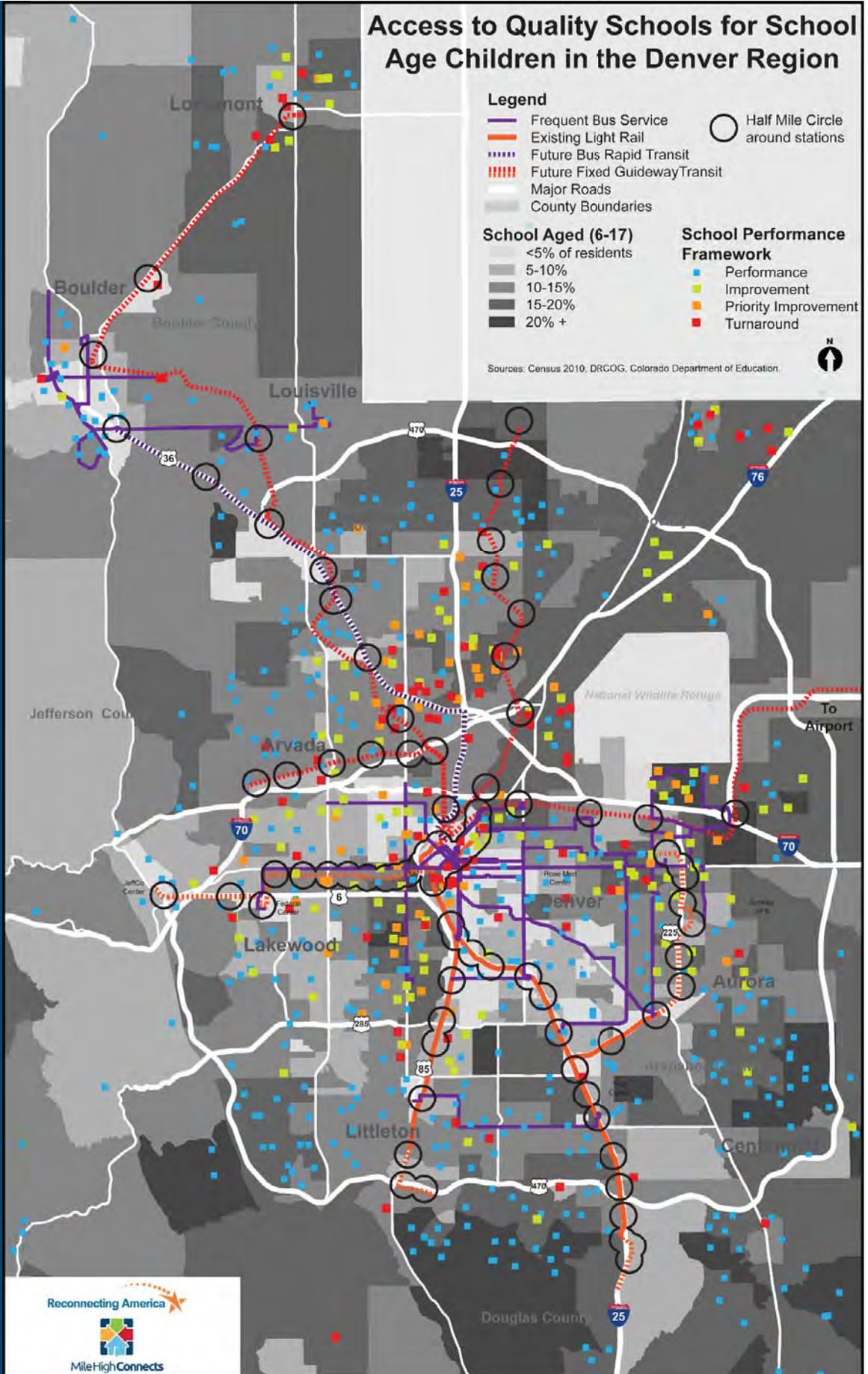
Expansion of Metro Denver’s transit system has the potential to promote the health of all residents living in the region and to help reduce the burden of chronic disease. Colorado has the lowest adult obesity rate in the country, but about one in five adults is obese. The state’s childhood obesity rate is among the fastest growing in the nation; Colorado fell from 3rd lowest to 23rd lowest in the past three years. The burden of obesity varies across counties in the Metro Denver area, and there are significant disparities by race and income.

The health benefits of using public transportation are well-documented. Using public transportation promotes physical activity in a number of research studies. Transit users on average take 21% to 30% more steps per day than people who drive to work. They are also more likely to be physically active and maintain a healthy weight.^{21 22 23} Transit riders walk more since they travel on foot to and from transit stops. Using U.S. National Household Travel Survey data, researchers found 29% of public transit users walked more than 30 minutes per day just getting to and from the station, thereby meeting the government’s recommended levels of daily physical activity.²⁴



Kaiser Permanente

Access to Quality Schools for School Age Children in the Denver Region



A recent study also found that people can lose weight by switching from driving to transit. Charlotte light rail riders lost an average 6.45 pounds after switching from driving to transit for a year.²⁵

Moreover, living in a walkable neighborhood allows traveling to more places by bike or on foot, and thus reduces the stress associated with commuting from place to place by car. Twice as many people in walkable environments engage in moderate amounts of physical activity compared to those in less walkable communities. In addition, an increased use of transit can help reduce adverse health outcomes associated with asthma and other chronic diseases by reducing driving and greenhouse gas emissions. This in turn can improve air quality for those engaging in walking, biking and other outdoor physical activity.

The following are key health findings for the region as they relate to transit.

Many major health care centers are located near frequent transit

Map EXS-13: Major Hospitals & Health Centers in the Denver Region displays the location of major hospitals, trauma centers, and community health care facilities in the Metro Denver region. Expansion of the regional transit system has the potential to improve access to health care services for many residents. Major health centers such as Anschutz Medical Campus, Medical Center of Aurora, Sky Ridge Medical Center and the new St. Anthony's Hospital in Lakewood are close to planned light rail corridors. The Swedish Medical Center and North Suburban Medical Center are not along rail lines, but coordinated bus service could make those facilities more accessible. A range of health care services may be located in these major centers, including primary, specialty and tertiary care, pediatric care, mental health and other services.

Smaller health care centers are not as well-connected to transit

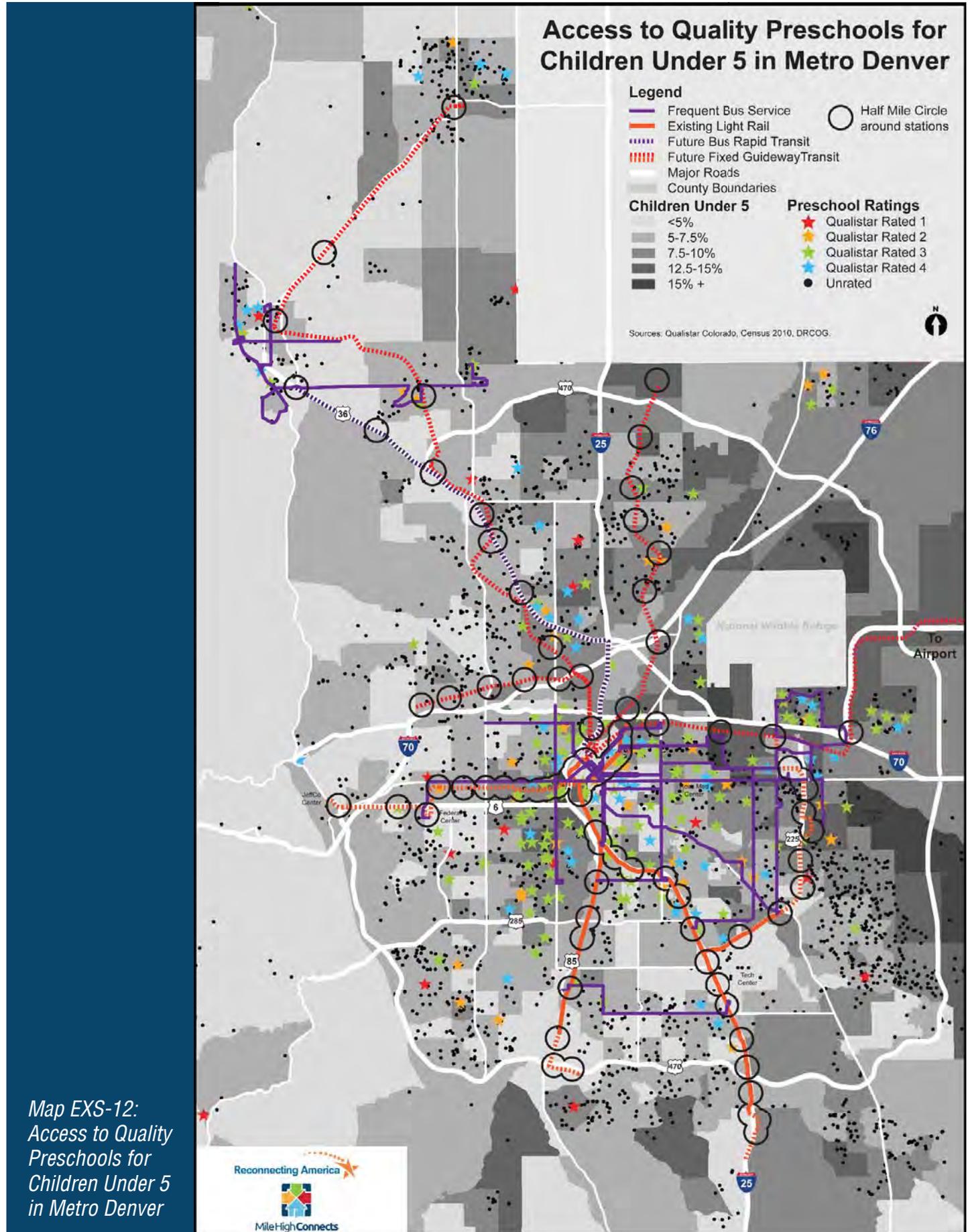
Community health care facilities provide primary, oral and mental health care primarily to individuals who are low-income, uninsured or enrolled in Medicaid and other public health insurance programs. While some of these facilities appear to be located on or near high-frequency bus lines or existing or planned rail corridors, many (particularly those outside Denver) are not easily accessible by rail or bus transit. Significant improvements in last-mile connections, including improved bus service, coordinated bus and rail connections and bike and pedestrian infrastructure, are critical to ensuring convenient access to health care for all residents of the region.

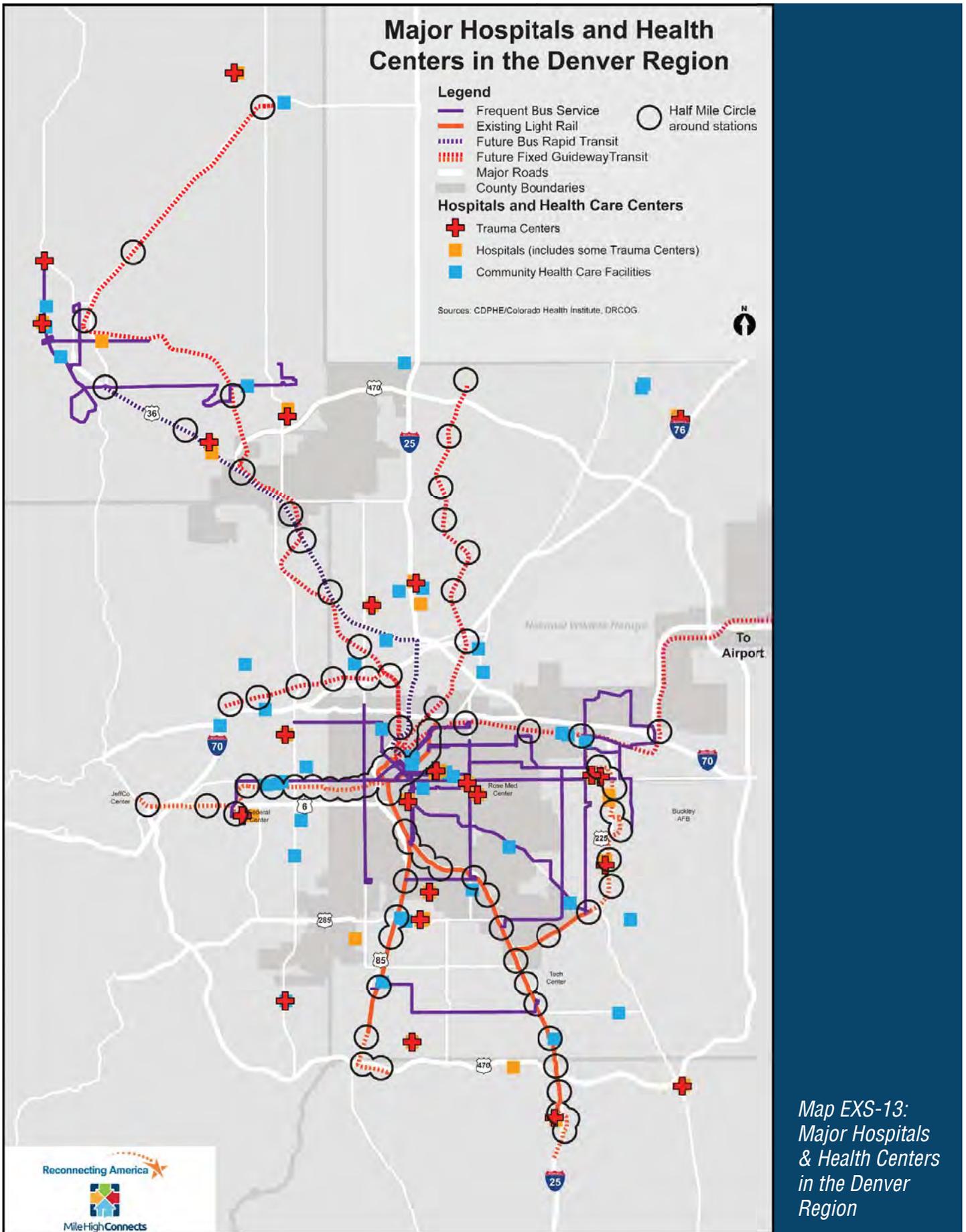
Healthy food options are limited along many transit corridors

Map EXS-14: Access to Healthy Food for Residents of Subsidized Housing shows places with low food access, defined as census tracts that are more than one mile from a grocery store. The map also identifies farmers markets and federally subsidized affordable housing units. There are "food deserts" all over the region, but especially along future transit corridors. Denver has a major food desert in its northern neighborhoods, which are primarily lower income. These residents will benefit from improved transit service, but they will still be quite far from most grocery stores. Many affordable housing units are located in food deserts as well, including those on the Gold, West, East, I-225, and North Metro lines. Currently, several high-frequency bus routes serve a large number of affordable housing units, but it is difficult to know from these maps whether residents are utilizing this service. Taking the bus is a huge sacrifice of time compared to going to nearby convenience stores and fast-food outlets. The build-out of FasTracks presents the opportunity to be thoughtful about aligning food access to transit. Recently, Denver convened a food-access taskforce and identified policy recommendations for facilitating grocery retail development, including economic development policies and practices and financing strategies. As much as possible, this and other efforts to facilitate development of healthy food retail across the Metro Denver region should be coordinated with transit planning and station area development, as there may be many opportunities to locate food retail within station areas.

There is a need for more localized health data

Most health data is available only at the county level, so it is difficult to examine many of the region's challenges and disparities. While this is a larger challenge that needs to be addressed at the national level, local agencies should study some of the region's lowest income neighborhoods to understand their needs better and to establish a baseline for tracking health outcomes over time.





Map EXS-13:
Major Hospitals
& Health Centers
in the Denver
Region

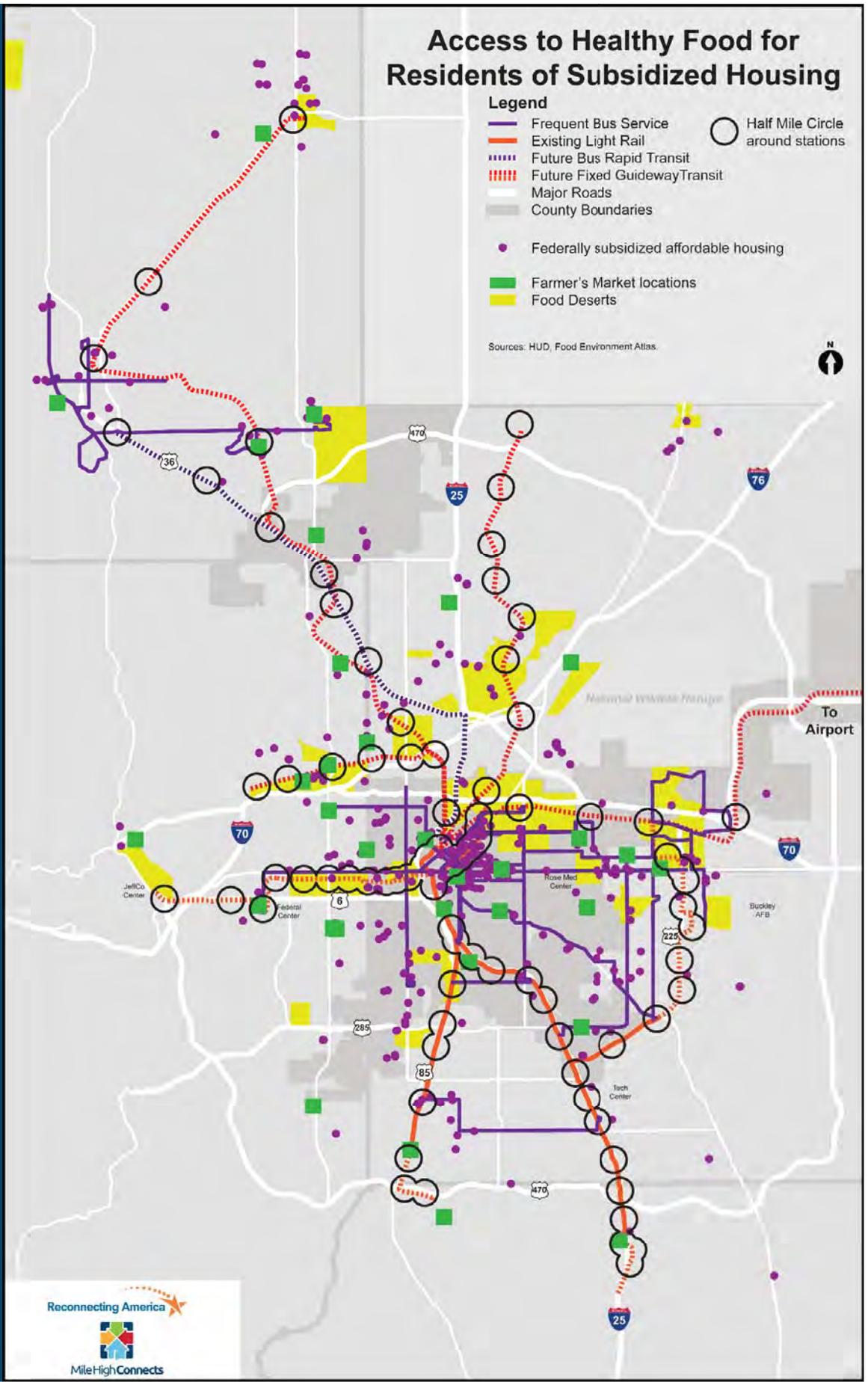


Access to Healthy Food for Residents of Subsidized Housing

Legend

- Frequent Bus Service
- Existing Light Rail
- Future Bus Rapid Transit
- Future Fixed Guideway Transit
- Major Roads
- County Boundaries
- Half Mile Circle around stations
- Federally subsidized affordable housing
- Farmer's Market locations
- Food Deserts

Sources: HUD, Food Environment Atlas.



Map EXS-14:
Access to
Healthy Food
for Residents
of Subsidized
Housing



Action Steps Summary

Transportation Access

- Provide last-mile transportation options to destinations that are too far to walk from transit stations.
- Support Transportation Demand Management (TDM) programs and employer-provided shuttle services.
- Support policy changes such as the adoption of complete streets policies that make walking, bicycling and public transportation safer and more convenient transportation options.
- Improve sidewalk and crosswalk conditions near transit stations.
- Upgrade bicycle facilities and extend the B-Cycle Program throughout the transit system.
- Prioritize improvements in communities with the highest need.

Housing

- Develop and implement an early warning system to alert when existing income-restricted housing developments (Section 8, Low Income Housing Tax Credits, City restrictions, etc.) are nearing expiration of their affordability restrictions.
- Preserve existing affordable housing near stations.
- Enforce existing and enact new policies to promote affordable housing.
- Expand the Denver TOD Fund to a Regional tool.

Jobs

- Conduct additional research to understand the firms, industries, and types of jobs located along major transit corridors to understand how we can best leverage transit access to promote employment.
- Encourage our regional employers to offer transit passes to workers as a core benefit.
- Support the creation of employer-assisted housing.
- Consider location incentives for employers and small businesses to locate by transit.
- Prioritize locating workforce training centers along high frequency transit corridors.
- Preserve affordable commercial space along transit corridors to ensure retention of local businesses.

Education

- Increase outreach to education decision-makers to reinforce the importance of transit.
- Encourage brick-and-mortar investments in early childhood centers and K-12 schools to locate near transit lines.
- Prioritize improving school performance for schools located within a half-mile of transit.
- Create intergovernmental relationships between school districts to plan for highly-mobile, low-income students.
- Provide last-mile connections between schools and transit stations.

Health

- Increase and improve transit service to existing grocery stores to people living in food deserts.
- Provide incentives (funding, zoning, one-stop permitting) to grocers to locate in station areas.
- Provide access to existing park space near transit stations and encourage the setting aside of green space nearby.
- Improve last-mile connections across the transit system so people walk and bike more.
- Allow farmer's markets and other green markets at station areas.
- Obtain more localized data or conduct research studies of certain neighborhoods to better understand the health issues for neighborhoods served by transit.

Housing

Maps in this section:

- Distribution of Federally Assisted Housing in the Denver Region
- Distribution of Affordable Rental Housing in the Denver Region
- Distribution of Rent & Transportation Cost Burdens
- Overview of Denver Region's Supply of Affordable Housing
- Distribution of Affordable Owner Housing in the Denver Region
- Pre-War Housing Stock and Low Income Neighborhoods in the Denver Region
- Distribution of Subsidized Housing & Employment in the Denver Region

Historically, housing has been considered affordable if it constitutes no more than 30% of a household's annual income.¹ However, with the rise of transportation costs over the last 100 years, experts today agree that the combined costs of housing and transportation is a better measure. Looking at combined costs gives a better sense for what a housing choice really means for a family, given that the amount of money a household spends on transportation is deeply connected to where their home is located. When transportation costs are added to the cost of renting or owning a home, many places that seemed affordable are shown to be more expensive. A better measure of affordability is that the combined housing and transportation costs should constitute no more than 45% of a household's income.²



RACTOD on Flickr.com / Creative Commons

grow to 155,000 households by 2030, up from 45,000 in 2006.⁴ The Center for Transit-Oriented Development (CTOD) estimates that at least 40% of the demand for TOD in the Denver region will come from those making less than 80% of the area median income, which was \$51,600 for a family of three in 2006.⁵ Given high demand, the price for housing near transit may be too high for many who desire to live there, especially those who would benefit financially from living in a compact, transit-oriented community. There might also be concerns that current residents may be pushed out by rising rents when a transit station area redevelops.

The following key findings describe some of the major opportunities and challenges related to housing and transit.

While almost seven out of ten communities (69%) meet the traditional 30% affordable housing cost threshold, only four in ten (39%) meet the 45% affordable housing plus transportation cost threshold. The Center for Neighborhood Technology estimates that for every dollar a working family saves on housing, it spends 77 cents more on transportation (as of 2006).³ This is especially true of places far from regional employment centers and amenities—where driving long distances is the only way to get around.

One of the outcomes of this transit investment is to spur new development in the areas surrounding stations, which can help lower housing and transportation costs for people who choose to live there. Transit-oriented development (TOD) is typically defined as higher-density, mixed-use development within walking distance—a half-mile—of transit stations. TOD is really about creating attractive, walkable, sustainable communities that allow residents to have housing and transportation choices and to live convenient, affordable, pleasant lives -- with places to raise a family and retire comfortably.

In the Denver region, demand for housing near transit could

Affordable housing is plentiful near transit, but major gaps remain.

Map HOU-1: Distribution of Federally Assisted Housing in the Denver Region displays the locations of federally subsidized Section 8, Section 202/811, and low income housing tax credit (LIHTC) affordable housing within the Denver region. A majority of affordable housing in the Denver region is in close proximity to existing or planned fixed-guideway transit, or along major bus routes with frequent service, such as Parker Road and Colfax Avenue. There are a few outlying developments in places such as Golden, Brighton, Centennial and Thornton that would benefit from better transit connectivity. The I-225 Corridor is a major opportunity to connect low-income households to transit. Numerous affordable housing units in Aurora, Glendale and southeast Denver are within two to three miles of the planned light rail line, and enhanced bus service could provide necessary connections. This area also has a high concentration of jobs at either end — Fitzsimmons and the airport to the north and the Tech Center to the south — so it will also improve connections for people living along other corridors.

Affordable housing is available in more places than people realize, but most of it not near transit.

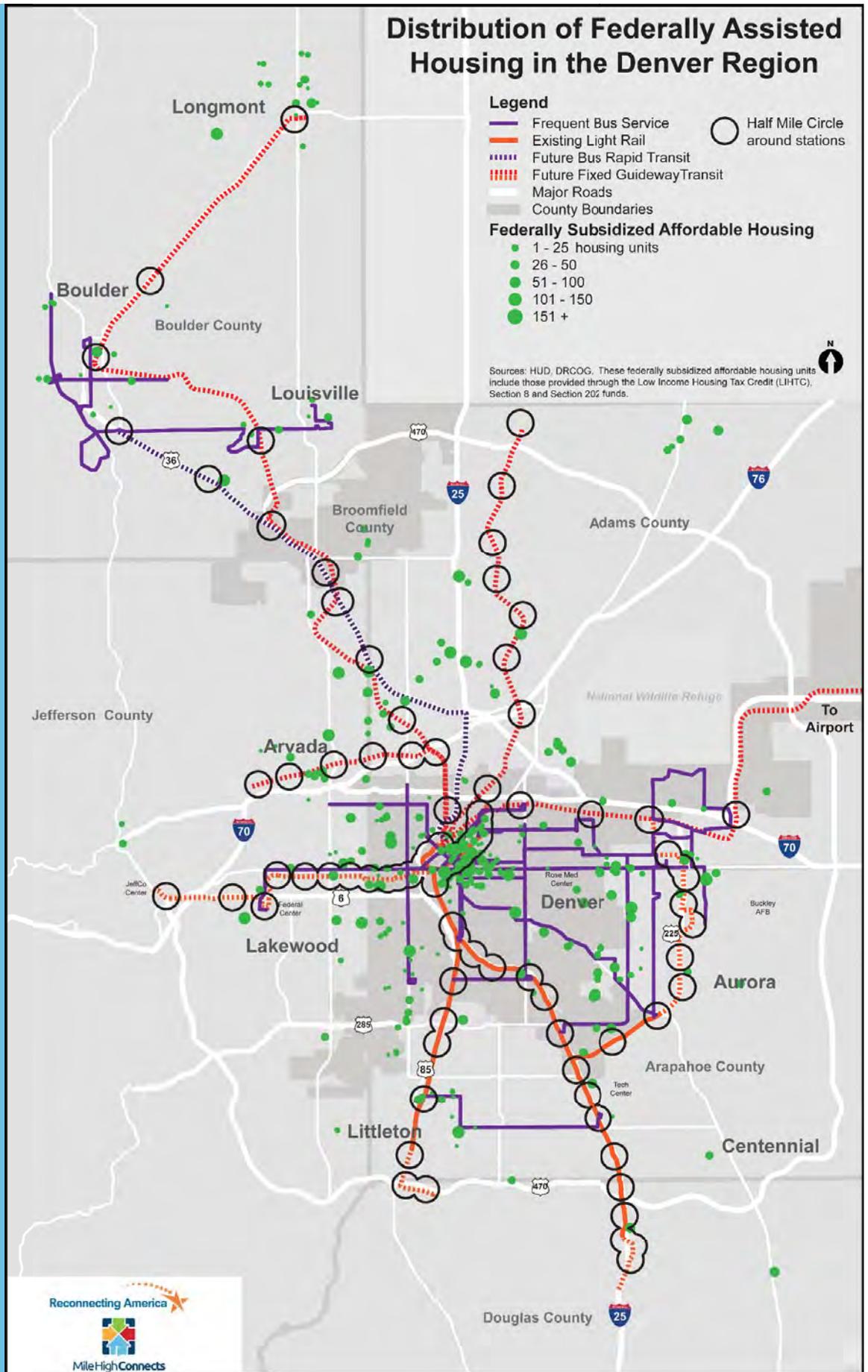
Map HOU-2: Distribution of Affordable Rental Housing in the Denver Region shows the location of all types of affordable housing throughout the region.⁶ This includes multifamily apartments with income restrictions or subsidized rents (via HUD’s Section 8 vouchers and Low Income Housing Tax Credits) and deed-restricted single-family homes available for ownership at reduced rates. Also included are unrestricted market-rate units available for rent to those making less than 60% of the area median income (AMI) or for sale to homeowners making less than 100% of the AMI for a family of four.

Some parts of the region have a good balance of affordable and market-rate housing, but many are largely unbalanced toward either extreme. Significant areas – particularly to the southwest, north, and southeast (Aurora) – are critically underserved by transit options but have a large percentage of the region’s affordable market-rate housing. Overall, while most federally subsidized affordable housing is near transit, the majority of affordable housing units are not near transit. There are rental units scattered all over the region that are far away from adequate transit service, especially in the southeastern and southwestern parts of the region. It is particularly evident that much of the affordable market-rate ownership housing is located well-outside of the transit system, with large pockets around the periphery. Many of these families may have “driven ’til they qualified,” not taking into account the substantial transportation costs they would incur. These households need enhanced bus service to connect them to the transit network. As for those inherently affordable units near stations, once demand for living near transit increases there may be displacement pressures.



Payton Chung / Creative Commons

The preservation and creation of affordable housing opportunities near transit stations is a critical issue for the Denver region. Ensuring that there is affordable and mixed-income housing near transit is essential to improving the health and quality-of-life of the region’s residents. A study by Enterprise Community Partners and Reconnecting America found that approximately 75% of the region’s privately owned, federally subsidized affordable housing stock is located within a half-mile of an existing or proposed quality transit station.^{7,8} Denver developers pay an average of 25% more for rental properties within a quarter-mile of an existing or planned light rail stop than for properties further from transit.⁹ Yet many of these units are not permanently affordable and the contracts establishing affordability could expire if the owners do not take steps to renew the subsidies. Several mechanisms already are in place to protect affordable housing from expiring, including Denver’s “Early Warning System,” but more work is needed to ensure that what has happened in other regions does not occur in Denver.



Map HOU-1:
Distribution
of Federally
Assisted
Housing in the
Denver Region

Transit-Oriented Development

One goal of the region's transit investment is to spur higher-density, mixed-use development within walking distance — a half-mile — of transit stations. Such developments should:

- Increase “location efficiency” so people can walk and bike and take transit.
- Boost transit ridership and minimize automobile traffic.
- Provide a rich mix of housing, shopping and transportation choices.
- Generate revenue for the public and private sectors and provide value for both new and existing residents.
- Create a sense of community
- Connect residents and employers to job opportunities.



Matthew Blackett / Creative Commons

In the end, TOD is about creating attractive, walkable, sustainable communities that allow residents to have housing and transportation choices and to live convenient, affordable, pleasant lives – with places to raise a family and retire comfortably.¹⁰

The demand for housing near transit is increasing, and the Center for Transit-Oriented Development (CTOD) estimates that by 2030, almost a quarter of all U.S. households (14.6 million) will want to live near transit. To meet this demand, more than 2,000 housing units would need to be built in every existing and planned transit station in the country by 2030.¹¹ At the time of the study (2004), only 6 million households lived within a half-mile of a fixed-guideway transit station, so by 2030, this number is expected to more than double.¹²

The types of households who will seek housing near transit will vary, requiring a mix of different housing types at different price levels.¹³

- Demographically, nearly two-thirds of total demand for housing near transit will be generated by single householders without children.
- Households with children only account for about 20% of TOD demand
- Baby Boomers (65+) will be the largest group to prefer TOD

In the Denver region, demand for housing near transit could grow to 155,000 households by 2030, up from 45,000 in 2006.¹⁴ CTOD estimates that at least 40% of the demand for TOD in the Denver region will come from those making less than 80% of the area median income, which was \$51,600 for a family of three in 2006.¹⁵ Given high demand, the price for housing near transit may be too high for those who would benefit financially from living in a compact, transit-oriented community. There might also be that current residents may be pushed out by rising rents when a transit station area redevelops.

Housing & Transportation Costs

Historically, housing has been considered affordable if it constitutes no more than 30% of a household's annual income.¹⁶ However, with the rise of transportation costs over the last 100 years (Figure HOU-1), experts today agree that the combined of housing and transportation costs is a better measure. The combined cost gives a better sense for what a housing choice means for a family. The amount of money a household spends on transportation is directly to the location of their home.

When transportation costs are added to the cost of renting or owning a home, many places that seemed affordable are shown to be more expensive. Instead of using the metric of less than 30% income for housing, a better measure of affordability is that the combined housing and transportation cost should constitute no more than 45% of a household's income.¹⁷

An extensive regional transit network can offer significant cost savings for families. In 2011, APTA found that households in Denver could save up to \$10,325 a year by taking transit instead of driving, savings of about \$860 a month.¹⁸

Distribution of Rent & Transportation Cost Burdens

Map HOU-3: Distribution of Rent & Transportation Cost Burdens illustrates where people pay the most in rent in the Denver region, as well as the percentage of household income paid in transportation costs for people living in current or planned station areas. The darker the purple background, the higher the rents. The darker the station area circle, the higher the transportation costs. Housing and transportation costs are generally higher the further one gets from the central business district, but rent is less expensive in many places with poor transit service.

The transit stations at the end of the lines have the highest housing and transportation costs in the entire network (SE, North Metro, and SW especially). These areas also appear to have high percentages of rent-burdened households, most likely because of the high incomes in these areas of the region. Completing the North Metro, East, and SW/SE extensions could potentially reduce the H+T costs of people living in these station areas, even those not in the highest need. There are major gaps in SW Denver, Centennial, Aurora, and in the northern part of the region between the two planned transit lines. These areas should be priorities for enhanced bus service. (Figure HOU-2)

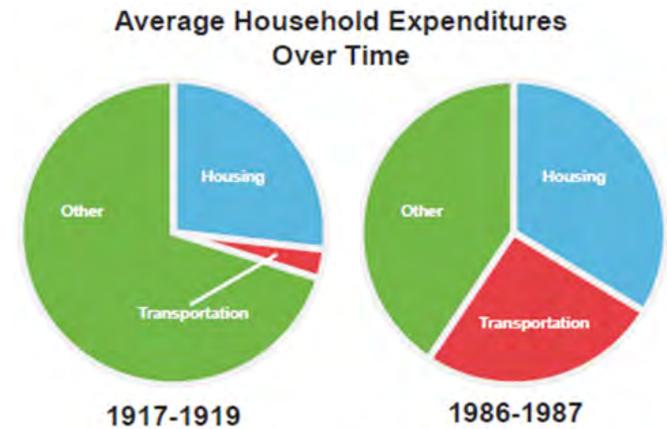
Overall, this map makes the case about the opportunity to connect housing and transportation to lower the costs to residents. Places with low rents often have high transportation costs if there is poor transit service and households must drive everywhere. Places with high rents but good transit service may ultimately save money because they have better connections to the places they need to go.

Overview of Denver Region’s Supply of Affordable Housing

Map HOU4: Overview of Denver Region’s Supply of Affordable Housing illustrates the location of all types of affordable housing throughout the region, not just federally subsidized housing. This includes multifamily apartments with income restrictions or subsidized rents (via HUD’s Section 8 vouchers and Low Income Housing Tax Credits) and deed-restricted single-family homes available for ownership at reduced rates. Also included are unrestricted market-rate units available for rent to those making less than 60% of the area median income (AMI) or for sale to homeowners making less than 100% of the AMI for a family of four.¹⁹

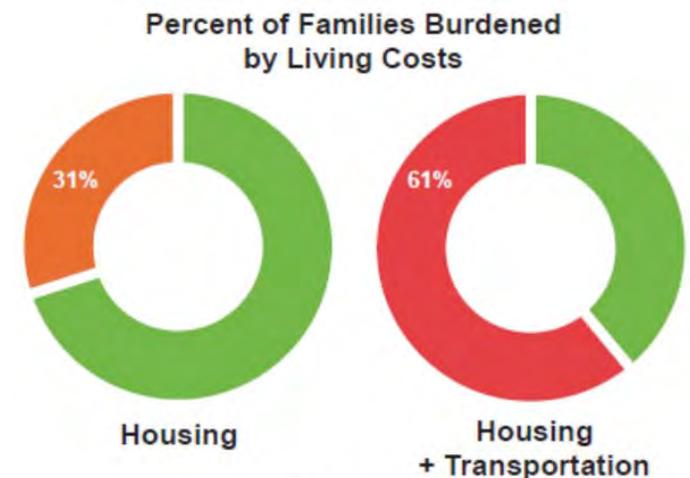
Some parts of the region have a good balance of affordable and market-rate housing, but many are largely unbalanced toward either extreme. The map also illustrates that while most federally subsidized affordable housing is near transit, the majority of affordable housing units are not. There are rental units scattered across the region that are far away from any quality transit service, especially in the southeastern and southwestern parts of the region. These households need enhanced bus service to connect them to the transit network. As for currently affordable housing near transit, once demand for living near transit increases there may be displacement and gentrification pressures for those units.

Figure HOU-1: Average Household Expenditures



Source: Johnson, Rogers & Tan, 2001

Figure HOU-2: Family Housing & Transportation Burden



Source: Center for Neighborhood Technology

Distribution of Rent and Transportation Cost Burdens

Legend

- Frequent Bus Service
- Existing Light Rail
- Future Bus Rapid Transit
- Future Fixed Guideway Transit
- Major Roads
- County Boundaries
- Half Mile Circle around stations

Rent Burdened*

- < 15% of households
- 15-30%
- 30-45%
- 45% +

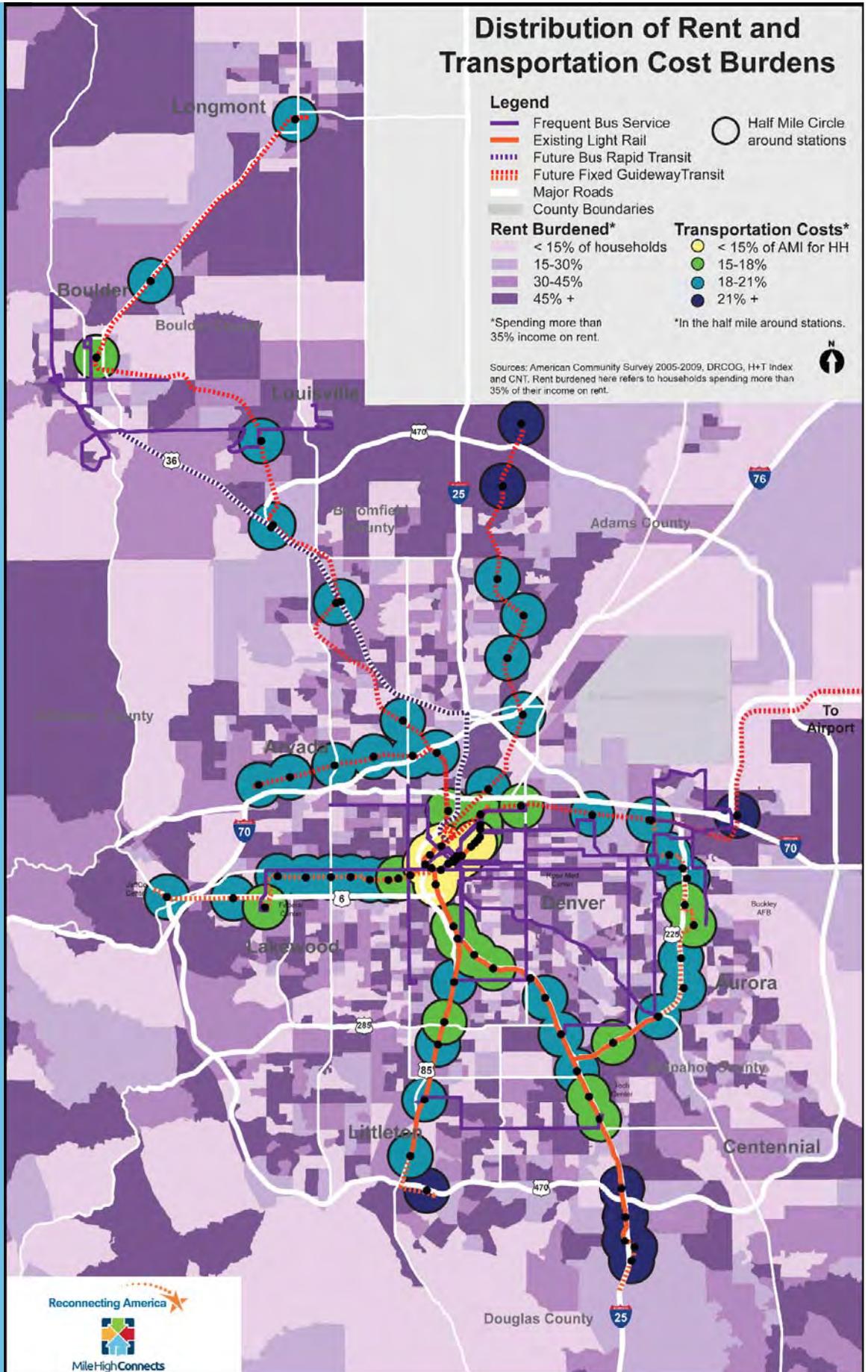
Transportation Costs*

- < 15% of AMI for HH
- 15-18%
- 18-21%
- 21% +

*Spending more than 35% income on rent.

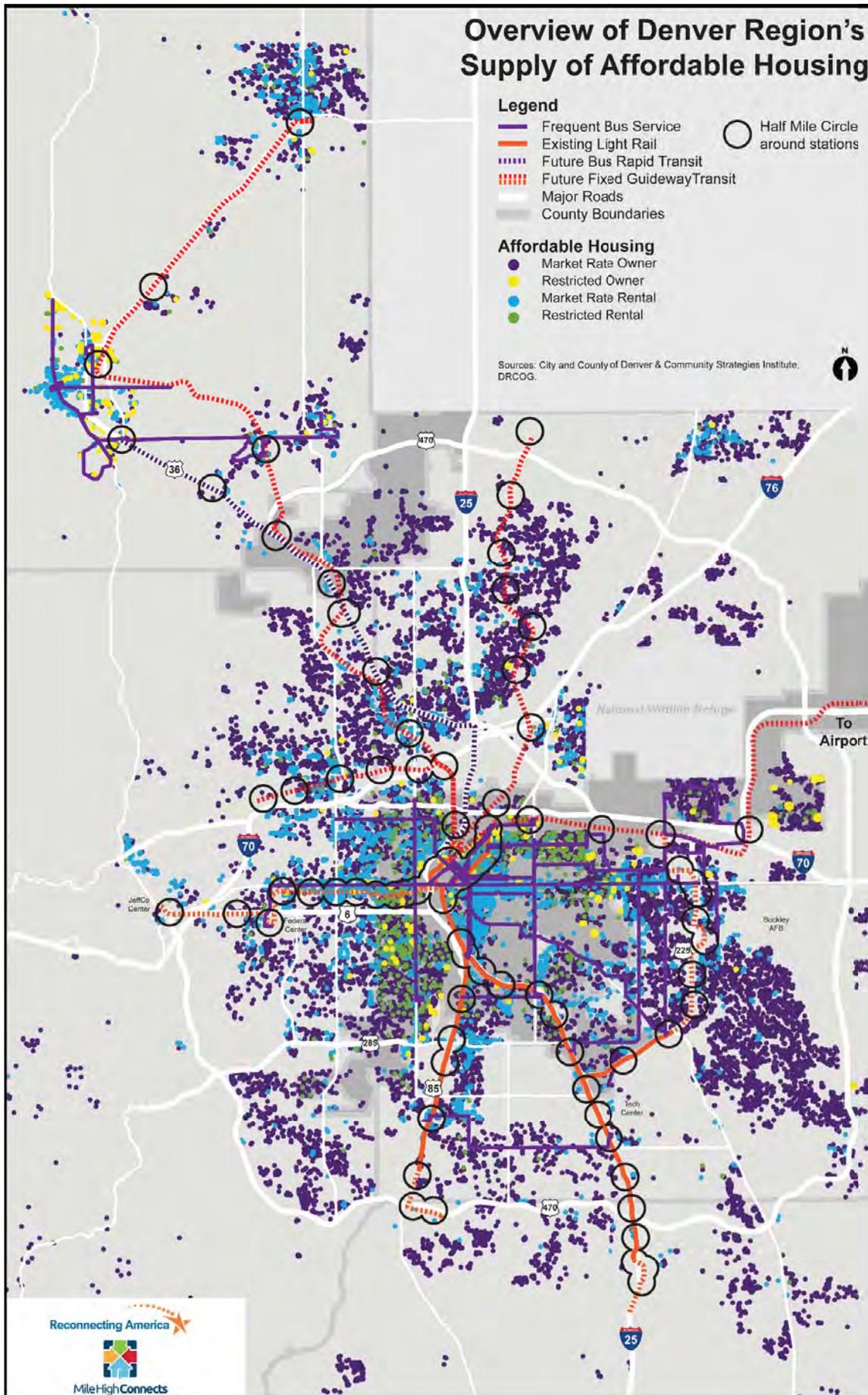
*In the half mile around stations.

Sources: American Community Survey 2005-2009, DRCOG, H+T Index and CNT. Rent burdened here refers to households spending more than 35% of their income on rent.



Map HOU-3: Distribution of Rent & Transportation Cost Burdens





Map HOU-4:
Overview of
Denver Region's
Supply of
Affordable
Housing



H+T in Other Regions: How Denver Compares

In its 2010 report, Penny Wise and Pound Foolish, CNT looked at all 337 metropolitan statistical areas in the United States and found that:

The number of communities considered affordable drops dramatically in most regions when the definition of affordability shifts from a focus on housing costs alone to one that combines housing and transportation costs.

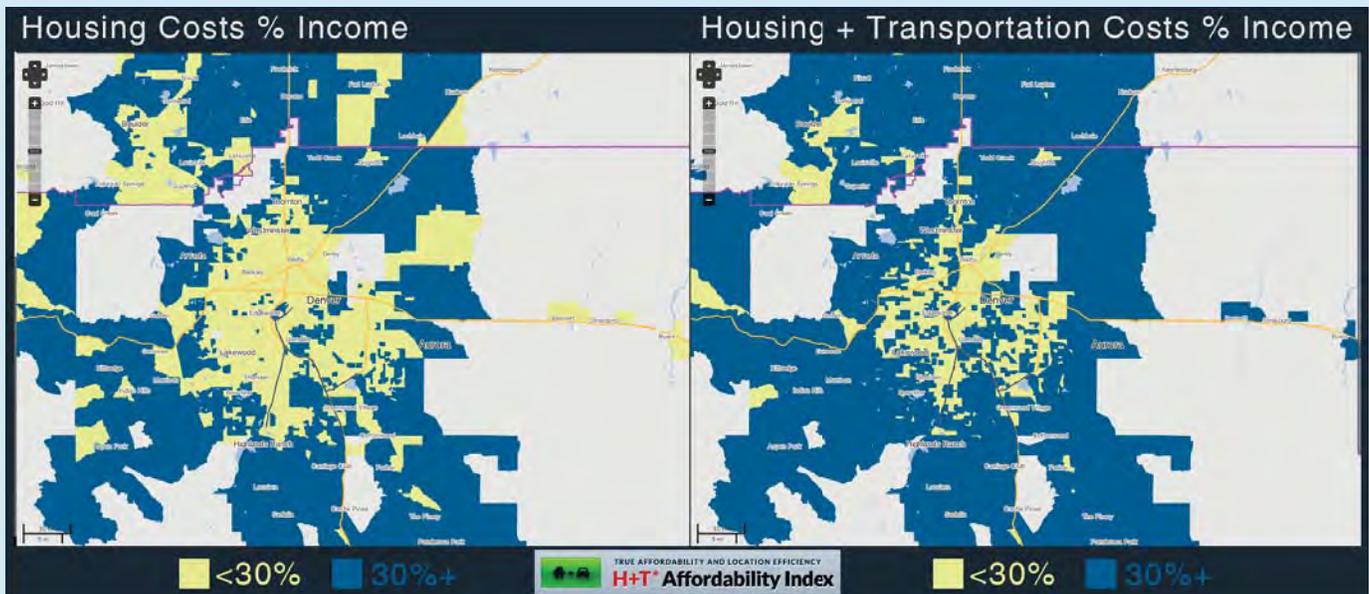
Families who pursue a “drive ‘til you qualify” approach to home ownership in an effort to reduce

expenses often pay more in higher transportation costs than they save on housing, thereby placing more, not less, stress on their budgets.

Residents of “drive ‘til you qualify” zones are most sensitive to jumps in gas prices because of the distances they must drive.

The longer distances associated with sprawl also translate into more congestion on highways, less leisure time with families as workers spend more time in their cars getting to and from jobs, and higher greenhouse gas emissions.

Figure HOU-3: The Denver Region’s Housing & Transportation Costs



SOURCE: Center for Neighborhood Technology: <http://www.htaindex.org>

Federally-Assisted Housing

Map HOU5: Distribution of Affordable Owner Housing in the Denver Region looks at the locations of federally subsidized Section 8, Section 202/811, and low-income housing tax credit (LIHTC) affordable housing within the Denver region. A majority of affordable housing in the Denver region is in close proximity to existing or planned fixed-guideway transit, or along major bus routes with frequent service, such as Parker Road and Colfax Avenue. But a few outlying developments in places such as Golden, Brighton, Centennial and Thornton would benefit from better transit connectivity. The I-225 Corridor appears to be a major opportunity to connect low-income households to transit.

Numerous affordable housing units in Aurora, Glendale and southeast Denver are within two to three miles of the planned light rail line, and enhanced bus service could provide necessary connections. This area also has a high concentration of jobs at either end — Fitzsimmons and the airport to the north and the Tech Center to the south — so it will also improve connections for people living along other corridors. Overall, the map makes a strong case for building out the network of fixed-guideway transit to reach many of the low income residents who need it most. Yet improving bus service is critical to helping many of these residents get to the transit stations.

How Housing and Transit-Oriented Development Impact Low Income Families

Demand for housing in Transit-Oriented Developments (TOD) is increasing. As the advantages of TOD living become apparent to more people, it becomes necessary to focus on growing equitably. Low-income families should have access to communities in and adjacent to TOD sites because of the direct impact the reduced transportation cost and increased connectivity has on their quality of life. These families rely on transportation as a fundamental resource in their daily lives. Convenient access to public transportation is a real savings in money and time.

The poorest fifth of the country's low-income populations spend 36 cents per every dollar on transportation, including vehicle maintenance and operation of cars.²¹ In Denver, the average low-income household spends nearly 60% of its gross income on the combined costs of housing and transportation, leaving very little to be spread across health care, food, education, clothing and other critical needs. TOD housing developments will provide people shorter transit trips and lower costs to many of health, housing, education, and jobs.

AARP Study

An AARP study²⁰ of affordable housing in 20 metropolitan regions (including Denver) mapped out federally subsidized rental apartments and measured the amount that was within a certain distance of transit. The study found more than 250,000 of 400,000 affordable apartments located within a half-mile of public transit in these 20 metro areas (nearly 200,000 located within a quarter-mile) but the 2009 study found more than two-thirds of the federal subsidies would expire five years. More than 60,000 are senior units (Section 202/811), with 45,000 located within a quarter-mile of transit. In Denver, 45% of subsidized affordable apartments are located within a half-mile of quality transit and due to expire between 2009 and 2014.

Denver:

- Total regional units: 9,759
- Total affordable units within a half-mile of transit: 7,300 (75%)
 - Elderly units (Section 202): 1,329
 - Below FMR: 4,633
 - Expiring by 2014: 4,382
- Total affordable units within a quarter-mile of transit: 5,546 (57%)
 - Elderly units (Section 202): 1,000
 - Below FMR: 3,700
 - Expiring by 2014: 3,073

Denver has a unique opportunity to be re-center itself around equity growth and transit-oriented development. Over the next 10 years, the Regional Transit Department (RTD) will build 119 miles of new rail lines and 60 new stations throughout the Metro Denver region. The demand for housing within the half-mile of each station is projected to increase by nearly 300%.²²

A comparison of the Sun Valley and Lincoln Park neighborhoods of Denver provide an example of the benefit of TOD housing. Both areas include low-income, rent-burdened households, public housing projects, and different public transportation options.

Sun Valley and Lincoln Park are geographically adjacent and divided by the Platte River. The 10th and Osage Light Rail Station is located in the Lincoln Park neighborhood, while Sun Valley will soon have its own light rail station near Colfax and Federal, two major boulevards. In the meantime Sun Valley's best options for transit are bus routes that travel along Federal and Colfax.

Both neighborhoods are home to Denver Housing Authority



(DHA) developments. Lincoln Park has a low income housing development located within a half-mile of the 10th and Osage Station. Sun Valley’s DHA property is on 10th and Decatur, less than a quarter-mile from Federal Boulevard, a high frequency bus corridor. Using Google Transit, a service provided by Google Maps, it is possible to calculate the routes, distances, and transit times from the two developments to key areas for low-income families, including employment centers, child care, public schools, local colleges, hospitals, and grocery stores. The two DHA properties are within one mile of each other, yet the differences in time spent in transit is astonishing.

The DHA properties tell a story of identical families, one benefiting from TOD housing near light rail and the broad access rail transit provides to metro Denver. Both fictional families are low-income with three children: one in childcare, one in elementary school, and the other in middle school. Neither family has a functional car. Both depend on public transportation. Each family has a child with asthma and depends on health services in a hospital or clinic several times a year. The parents have part-time jobs both downtown and in the Denver Tech Center, a major job hub in Southeast Denver connected to the center

Table HOU-1: Comparison of the Sun Valley and Lincoln Park neighborhoods

Destination	Family A - Sun Valley, DHA Housing - 901 Bryant St				Family B - Lincoln Park, DHA Housing - 1008 Osage St			
	Best Route	Transit Times	Sun Valley Route Frequency	Route Operation Times	Best Route	Transit Times	Route Frequency	Route Operation Times
Auraria Campus	Bus 9 » Walk	19min	30min (Peak) 1hr (Off Peak)	5:35am - 8:36pm	LR - C,D, E,F,H	4min	<15min	3:28am - 2:12am
Denver Health*	Walk	37min*			Walk » Bus - 1 » Walk	20min (15min Walk)*		
Denver Tech Center	Bus-9 » LR - F,E	44min	30min (Peak) 1hr (Off Peak)	5:15am - 8:13pm	LR - F,E	21min	<15min	3:15am - 2:25am
Downtown (16th and California)	Walk » Bus-30	28min	15min (Peak) 30min (Off Peak)	4:49am - 9:49pm	LR - D,F,H	9min	<15min	3:59am - 1:53am
Nearest Child Care	Walk	5min			Walk	5min		
Nearest Elementary	Walk	5min			Walk	5min		
Nearest Middle School	Walk » Bus - 31 » Walk	30min	15min (Peak) 30min (Off Peak)	4:35am - 1:35am	Walk » Bus - 1 » Walk	14min		
Nearest High School*	Bus - 9	20min*	30min (Peak) 1hr (Off Peak)	5:35am - 8:36pm	Walk	15min*		
Nearest Grocery Store*	Bus - 9	16min*	30min (Peak) 1hr (Off Peak)	5:35am - 8:36pm	LR or Bus - 9	12min*		
Total Transit Time		3hrs 24min*				1hr 45min*		
Total Daily Transit Time		2hrs 11min				1hr 8min		
Total Daily Roundtrip		4hrs 22min				2hrs 16min		
Roundtrip Time Difference/Savings				2hrs 6min				
(*) Denotes transit times that are not considered daily trips.								

of the city by Interstate 25 and the Southeast Light Rail Line. Additionally, the parents take classes at the community college in downtown Denver. Family A lives in the Sun Valley neighborhood, and Family B in the Lincoln Park Neighborhood. Transit times between the household and the necessities of life have been calculated to tell the story of the conveniences or lack thereof for each family.

The daily routine for both families includes taking the first child to a preschool program, the second to the nearest elementary school, and the third to the nearest middle school. The parent then uses public transportation to get to the Denver Tech Center three days a week and downtown two days a week. In order to simplify this comparison, we will say that classes are conveniently attended between jobs while the children are in school.

The transit time for each family is displayed by Table HOU-1. The time savings of Family B living on the TOD site is compelling. Every day they are able to save more than two hours of round-trip transit time compared to Family A. Two hours is a clear advantage in time savings, equating to ten hours in a five day week and more than 520 hours a year. That is 21 days that could be spent raising children, working, or going to school, providing a means to emerge from their low-income situation. Not only does Family B save time, they have many more schedule alternatives for the times they would like to travel. This allows for greater flexibility in their daily lives. Family A is limited to the operation times of buses, some of which stop running as early as 8:13 pm.

This example is not extreme. Sun Valley is located near high frequency bus routes, some of which run every fifteen minutes. Even if we drop two of the schools, the part time job in the Tech Center, and the classes at the Community College, Family B would still save an hour and forty-five minutes over Family A daily. This equates to nearly 19 days per year.

Housing that does not benefit from reliable TOD access severely limits opportunities to low income households, placing extreme restrictions and strain on already vulnerable families. There is a fundamental need to provide well-connected housing options to all income levels, particularly for low income families who depend on public transportation for their livelihood. Equitable development is key to healthy communities and cities. Families who find themselves in situations like this example need the opportunity to live in areas that will allow them to save money and time, while easily and inexpensively accessing education, employment, services, and ultimately a higher quality of life.

Distribution of Affordable Rental & Owner-Occupied Housing in the Denver Region

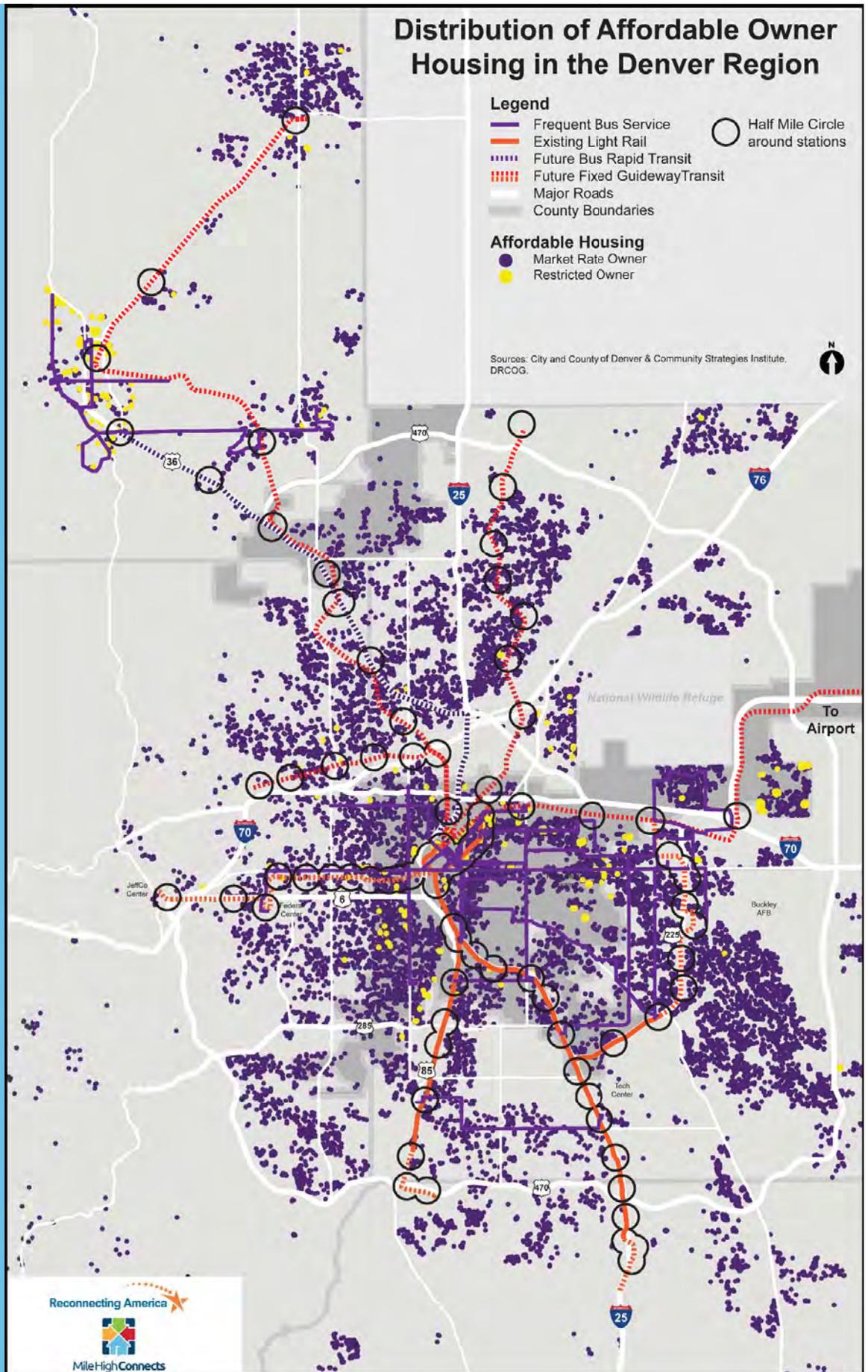
Map HOU-2: Distribution of Affordable Rental Housing in the Denver Region and **Map HOU-5: Distribution of Affordable Owner Housing in the Denver Region**, display housing units that are affordable at current market rates as rentals to those making less than 60% of the AMI or for sale to those making less than 100% of the AMI for a family of four.

These units do not require subsidies to remain affordable. While there are numerous affordable housing opportunities across the region, many are (1) in areas near transit stations where land values will rise once service starts or (2) in outer suburbs where transportation options are limited and new transit lines will not reach. If all of the housing units near transit become less affordable, then many lower income households will be forced to move to where the automobile will become their only option to getting around, thus raising their transportation costs. Regions across the country are seeing poverty spread to the suburbs, where there are more limited resources to accommodate them. Strategies to preserve market-rate affordable housing near transit while expanding bus service to outer suburbs can go a long way to improving the quality of life for lower income households in the region.

The Suburbanization of Poverty

An Edgewater family was profiled in an article headlined “Soaring Suburban Poverty Catches Communities Unprepared” as exemplifying the new “suburban poor.”²³ The Blancos collectively earned more than \$100,000 a year and worked secure jobs in technology and health care. They were doing well and never thought they would be in need of help. But then, both lost their jobs and now they are quickly running out of unemployment payments. They barely have enough to pay for their children’s food, clothing and school expenses. As the article explains: “It’s a horrible feeling,” she says, tears staining her face. “There’s pride. I don’t show my kids that we’re hurting, but it hurts me. It makes me feel like I’m failing as a parent. It’s embarrassing.”

Suburban communities are grappling with how to provide assistance to families like the Blancos. They have traditionally not



Map HOU-5:
Distribution
of Affordable
Owner Housing
in the Denver
Region

The Suburbanization of Housing Vouchers²⁴

An increasing number of low-income residents are using housing vouchers in the suburbs of major cities. By the end of 2008, the Brookings Institution found that 49.4% of housing vouchers received through HUD’s Section 8 program were used in suburban areas, a 2.1% increase between 2000 and 2008. The highest growth came from African Americans (up 5%) and Latinos (up 1%). The number of whites using housing vouchers in suburban areas actually decreased 1%. The shift was greatest in metro areas in the Western United States, including Denver, which saw a 4.3% increase, double the national growth rate. Higher-income suburbs with good access to jobs saw the largest increases, but the overall growth of low-income households and affordable housing units remained

in low-income neighborhoods.

The Brookings report theorizes that the following factors are responsible for this shift:

- Job availability in suburban settings (% increases were higher in suburban areas with high job accessibility).
- Affordable housing accessibility
- Relative income of the area
- Housing market crash and resulting recession have made homes in the suburbs more affordable.
- Loosened regulations on where recipients can use housing vouchers (in the 1990s, many jurisdictions only allowed them to be used within the jurisdiction)

Table HOU-2: Share of Housing Choice Vouchers in Suburbs, 2000 and 2008

Metro Area	Distribution of Comparison Groups, 2005-2009			Share of Vouchers in Suburbs, 2000 and 2008				
	% Population in Suburbs	% Poor in Suburbs	% FMR in Suburbs	Total Vouchers, 2000	% Vouchers in Suburbs, 2000	Total Vouchers, 2008	% Vouchers in Suburbs, 2008	Change in Suburban %
Denver	64.5%	46.2%	46.4%	23,056	43.6%	38,926	47.9%	4.3%
USA	69.1%	53.6%	52.9%	2.3M (1.1M in suburbs)	47.3%	3.4M (1.7M in suburbs)	49.4%	2.1%

had to deal with the poor and needy as inner cities have. There are no offices, clinics, or support services for low income households in these communities, and if there are, they are not equipped to handle the increasing numbers. Moreover, the primary means of transportation in the suburbs is the car, which adds expenses to already burdened families. Yet they have no choice because public transportation options are minimal to nonexistent, and walking or biking are difficult in low-density areas where distances between destinations are too great.

In Jefferson County, where the Blancos live, Census figures show the number of poor people grew from 27,000 in 2000 to 47,000 by 2010. Now almost 9% of the country is considered poor. The number of children qualifying for free and reduced price lunches grew from 17% in 2002 to 30% in 2010. The number of homeless children in the school system grew from 59 students in 2000 to 2,800 in 2010. The article profiles one family who was evicted from their rented home and now lives in a motel off I-70. The family’s two children must take an hour-long ride on two buses to get to school.

The number of applications for food stamps grew from 900 per month in 2009 to 1,900 per month in 2011. At the same time, the number of staff handling these applications has fallen from 120 to 105. The facility itself is also out of reach for many without a car. It is out at the Jefferson County Government Center near Golden. Fortunately, this facility will be linked by light rail within two years.

Non-profit social service groups are seeing increased demand but decreased funding. “The front door is busier than ever, but the resources coming in the back door, there’s fewer of them,” says the Action Center [of Lakewood]’s executive director, Mag Strittmatter. The same people who used to donate are now relying on them for services.

Housing Age & Income Levels

Map HOU-6: Pre-War Housing Stock and Low Income Neighborhoods in the Denver Region shows the location of housing units built prior to suburbanization in relation to median income. Older housing in low-income neighborhoods is usually subjected to greater displacement and gentrification pressures because of its proximity to major destinations, higher quality construction, and better neighborhood fabric. Areas to the south and northwest of downtown Denver, west of Boulder, and north of Longmont appear to be the most vulnerable. A large amount of older housing stock within Denver and Aurora further from the rail lines may also see increased interest as the area along Colfax Avenue redevelops.

These areas will need a targeted housing preservation strategy to ensure that existing residents are not forced out by redevelopment. The North Metro and I-225 Corridors emerge as major opportunities to connect low-income households to destinations, given the high percentage of people with lower incomes along each corridor. Boulder & Longmont also have pockets of low income households in older neighborhoods that would benefit from the Northwest Rail service. Major gaps appear to the southwest in Denver, Lakewood and Littleton. This is a very low income part of the region with a relatively older housing stock that is not getting new transit investments.

Center for Housing Policy Study

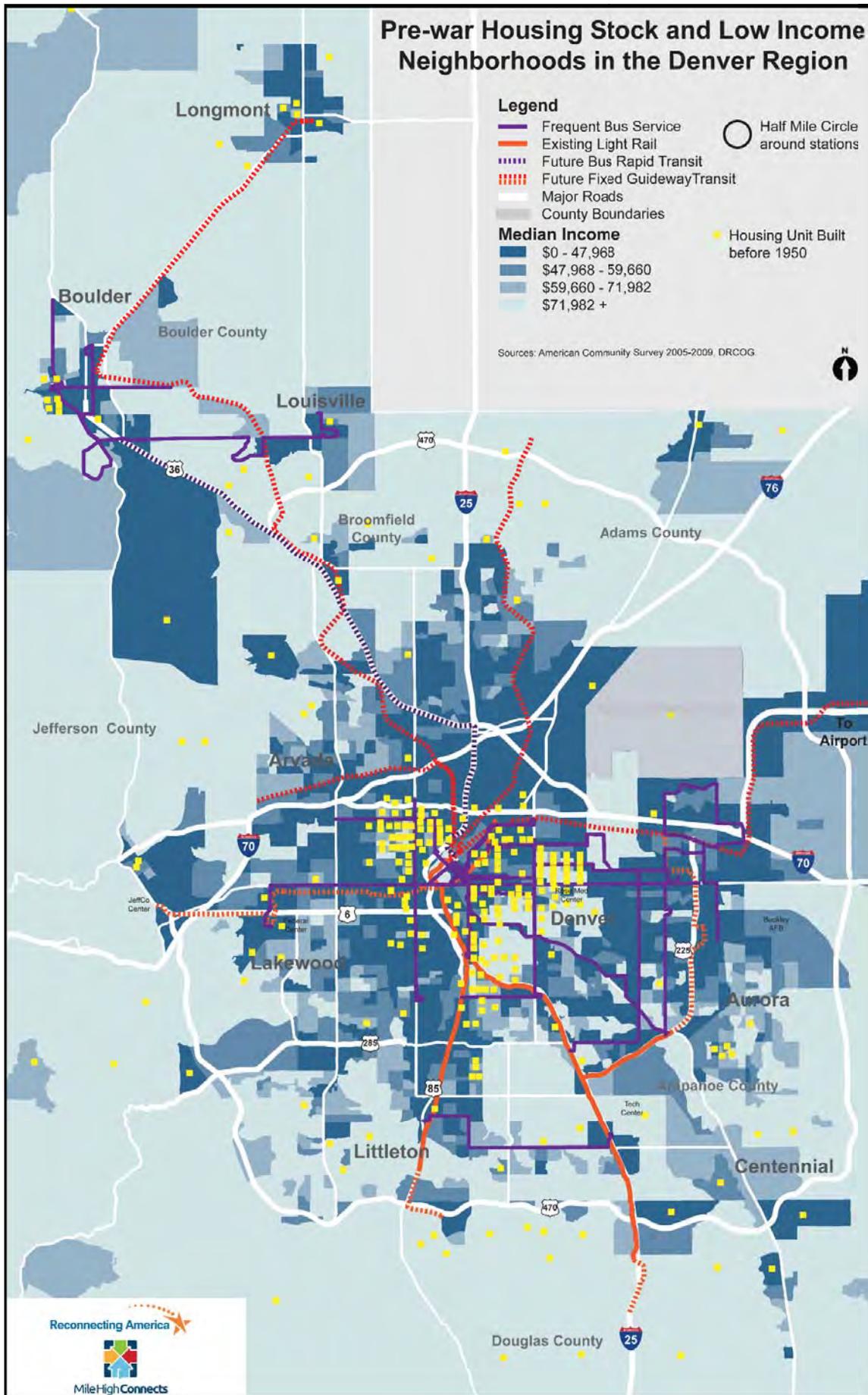
A recent report by the Center for Housing Policy examined the impact of public transportation on housing costs.²² It found that proximity to public transportation generally leads to higher home values and rents, but the magnitude varies from location to location. Property values can rise as much as 45%. The magnitude of impact depends on a number of mediating factors:

- Accessibility benefits.
- Housing tenure and type.
- Extent and reliability of the transit system.
- Type of transit system.
- Strength of the housing market.
- Nature of the surrounding development.
- Nuisance effects.
- Neighborhood profile.
- Orientation and zoning of the station area.
- Regional economy.
- Public commitment and policy framework.

Employment & Affordable Housing

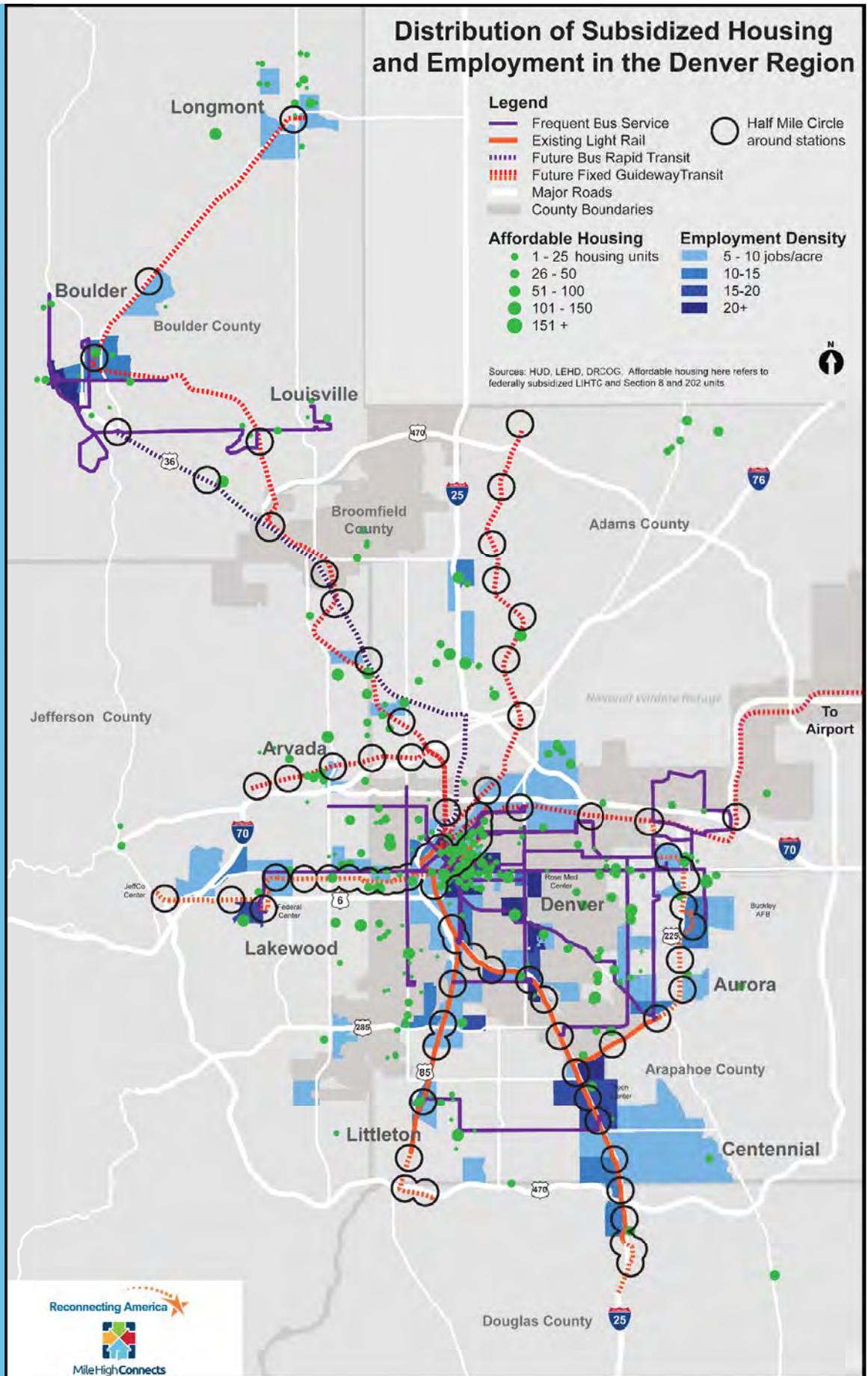
Map HOU-7: Distribution of Subsidized Housing & Employment in the Denver Region, looks at the proximity of federally assisted housing units to the region's dense employment clusters. The downtown area contains the largest concentration of both jobs and affordable housing. In other parts of the region there is a spatial mismatch between major job centers and the location of affordable housing, especially in the Denver Tech Center. The I-225 Corridor emerges as a critical link between jobs and affordable housing in the eastern part of the region, and the West Corridor will provide better connections for those in the western part of the region. Jobs and housing are more dispersed in the northern part of the region but the transit lines will provide better connections between origins and destinations.

Overall, the map makes a strong case for building out the full network of fixed-guideway transit--not only will it reach many people living in affordable housing, but it will also connect to most of the major job centers. The map also makes a strong case for building new affordable/mixed-income housing near transit, since it will connect people to jobs and other opportunities and reduce the spatial mismatch that characterizes much of the region.



Map HOU-6:
Pre-War Housing
Stock and
Low Income
Neighborhoods
in the Denver
Region





Map HOU-7: Distribution of Subsidized Housing & Employment in the Denver Region



Action Steps

- **Develop and implement an early warning system** to alert when existing income-restricted housing developments (Section 8, Low Income Housing Tax Credits, City restrictions, etc.) are nearing expiration of their affordability restrictions. In many instances, these properties are owned by private investors/developers. In high-demand locations in particular, these owners may be incentivized to re-tenant, redevelop, or sell these properties as unrestricted, meaning existing low-income residents are unlikely to be able to afford to remain in their homes. Armed with this information, Mile High Connects and our affordable housing partners will be better prepared to prevent this from happening by purchasing these properties or otherwise ensuring that they remain in the hands of mission-driven owners who will preserve their long-term affordability. Once these units are preserved, they can be renovated and/or redeveloped to ensure that they remain attractive, safe, and sustainable.
- **Preserve existing affordable housing near stations.** Many low-income residents in the region live in areas that are already served by the existing transit system or soon will be via the FasTracks expansion. Households who use public transportation rather than drive save thousands of dollars every year, thereby increasing their net worth and quality of life. A top priority of MHC will be to ensure that existing housing options near transit stations remain and that more are created. We will accomplish this through a combination of property acquisition, affordable housing finance programs, and collaboration with various state, regional, and local agencies and municipalities to create/modify policies that incent preservation and development of affordable housing near transit stops.
- **Enforce existing and enact new policies to promote affordable housing.** In the near future, many municipalities and organizations, including DRCOG and the City of Denver, will be updating their housing plans. MHC will work diligently to ensure that these housing plans address the full spectrum of housing options, with a particular focus on disadvantaged populations (very low-income, seniors, disabled). In addition, we will work to ensure that these policies are aligned at the local, regional, and state level, and that they drive the allocation of increasingly scarce resources.
- **Expand the Denver TOD Fund to a Regional tool.** The Denver TOD Fund, a creative financing tool developed through a partnership between the City of Denver, Enterprise Community Partners, the Urban Land Conservancy (ULC) and public, private, and foundation investors, seeks to catalyze the development of efficiently located, high quality affordable housing and community amenities for our region's low-income residents. Since the Fund closed in April 2010, it has allowed ULC to acquire six different properties throughout Denver. These properties, all located in close proximity to light rail and/or high frequency bus service, will ultimately provide over 350 affordable rental units, a new public library, non-profit office space, and retail and commercial space that provide community benefit. We believe the TOD Fund can have an equally positive impact in communities surrounding Denver, so we are working with local municipalities and agencies to structure an investment that will be leveraged 10+ times over with capital from local and national foundations, CDFIs, and banks.

Endnotes: Executive Summary

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