

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

Housing near transit provides many opportunities for older adults, especially when policy and planning practices support the creation of livable, sustainable communities that address housing, transportation, and land use considerations. For low-income residents, the preservation of subsidized housing near transit can help to ensure that persons of all incomes can realize the potential benefits of transit-oriented development.

This In Brief summarizes a new Public Policy Institute report, *Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities near Transit and the 50+ Population*. The report explores the benefits for older persons of federally subsidized housing near transit, the threats to preserving and expanding that housing, and policies that can maximize both the amount of housing and the potential benefits.

### TRANSIT-ORIENTED DEVELOPMENT

As communities address the general shortage of affordable housing, preserving affordable housing in transit-oriented developments (TODs) is one of the challenges that communities can address to increase their livability.

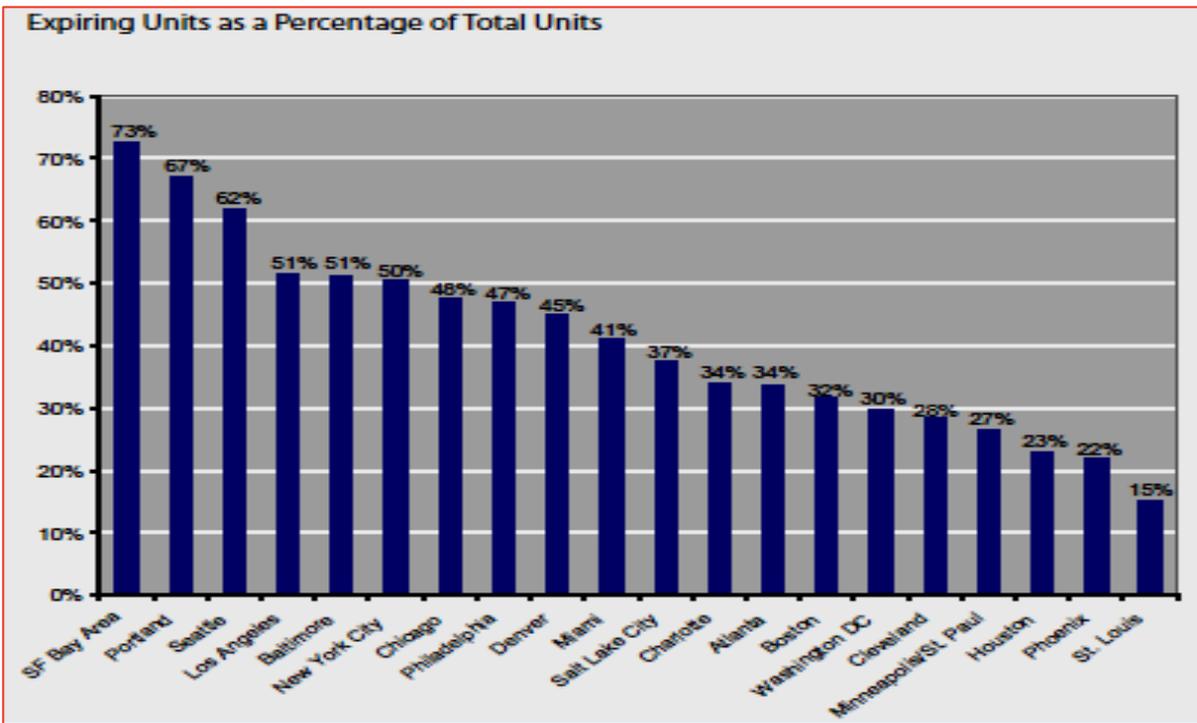
TODs are compact, walkable, mixed-use communities that are developed around high-quality public transportation. Residents often prize these places for the advantages created by the proximity to transportation and other amenities. One consequence of this desirability is that it

can increase land and property values, exacerbating housing affordability challenges.

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

### PRESERVING AFFORDABLE HOUSING

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



The future of existing housing is threatened as increasing demand near transit puts upward pressure on land prices. Market pressures may force the loss of these federally subsidized apartments, which will exacerbate the already short supply of subsidized housing. In three metropolitan areas (San Francisco Bay Area, Portland, OR and Seattle), more than 60 percent of the threatened housing is within one-half mile of transit, and more than 50 percent is within one-quarter mile.

**quality public transit and within walkable distances of amenities and services.**

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

**MAXIMIZING BENEFITS**

- Subsidized housing meets a crucial need for residents with few housing options, but **the additional benefits of proximity to transit are widely enjoyed only when transit is accessible, safe, easy and useful.**
- To better enable older persons to age in place, **affordable housing must be both well served by**

Residents of affordable housing in compact neighborhoods benefited from dense urban development near amenities

and were able to walk or take transit to the places they needed to go. In well-planned environments such as downtown Minneapolis, residents of all ages, including those 80 and older, were able to enjoy these benefits.

## **POLICY RECOMMENDATIONS**

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

### **1. Preserve existing affordable housing**

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

### **2. Integrate housing, transportation, and land use planning more effectively**

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

### **3. Improve and invest in public transportation**

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

compared with those who have more options.

## **CONCLUSION**

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

Investing in affordable housing near transit is important, not only because it is one way to create more livable communities, but also because it supports other national policy goals.

As communities look to develop more "green" and environmentally responsible policies, they may look to TOD and other smart growth practices to solve some of the issues related to reliance on the automobile, but these practices can have side effects, including the potential for increased housing costs. However, when planned and implemented in ways that complement the recommendations listed above, these policies can create communities that are both affordable to a wide range of residents and environmentally responsible.

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This In Brief is a synopsis of the AARP Public Policy Institute Research Report of the same title, number 2009-13, by Rodney Harrell, Allison Brooks of Reconnecting America and Todd Nedwick of the National Housing Trust.

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