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Transportation, housing costs go together

Our view: Policy-makers must make connection between transit, homes, jobs

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If you're a responsible homeowner whose housing costs are 30 percent or less of your income, you may be wondering why it's still so tough to make ends meet.

Tucson sprawl, meet transportation costs. A new study demonstrates that a lack of public transit costs Southern Arizonans dearly, and it argues persuasively that land-use and transit planning must be married.

Consider: In Pima and Pinal counties, transportation costs can reach 32 percent of the area median income, according to a study done by the Chicago-based Center for Neighborhood Technology for the University of Arizona's Drachman Institute.

"People don't want to believe it when I tell them that their housing and transportation costs are relatively equal," Corky Poster, Drachman's director, told us Thursday. "If you own two cars and you get rid of one, you will save \$6,000 to \$8,000 — that's a tax-free increase in disposable income."

Scott Bernstein, the president of the Center for Neighborhood Technology, or CNT, said the No. 1 reason mortgage applications are rejected today is because people have too much debt from car purchases.

To compound the problem, Tucson's "drive until you qualify for a home loan" phenomenon has pushed lower-cost housing to the outer limits of our community. Once out there, homeowners find they must spend thousands more simply to get around.

As Poster says, "The community is 20 miles wide north to south and 40 miles across, and we've given everybody here equally bad bus service."

Bernstein said the study demonstrates that spending on mass transit is not just an expense, but an investment that pays off.

"If you don't invest in transit, then you'll have a hole in your bucket" draining away the funds spent on car ownership, money that might otherwise be saved for a down payment on a house, invested in the community or spent on health care.

Affordable-housing mistakes

The study is especially compelling because it shows how to successfully build affordable housing.

"In the past, most people started out by saying, 'OK, where's the cheapest land?' That's the wrong question," Poster said. "Instead, we should be asking: Where are the jobs? Where is the transit? And how can we improve the transit?"

It's not effective to provide affordable housing to lower-income families if you strand them far away from their jobs, shops and medical care and don't provide effective public transit.

Bernstein said CNT has observed that, without fail, when new public transit is built, then both households and jobs relocate along the spine of the route. Property values improve, as well, he said.

Both men predict that's what will happen when Tucson's planned modern streetcar, running from University Medical Center over to Fourth Avenue and down to the Tucson Convention Center, begins to run.

"It's going to connect 12,000 jobs Downtown to 12,000 jobs at the UA and 30,000 students at the UA," Poster said.

Tracks are being laid, but final federal funding for the streetcar is not yet in hand.

The Obama administration's secretaries of Housing and Urban Development and Transportation have agreed to redefine "affordability" to include the cost of transportation as well as the cost of housing, using a formal measurement of location efficiencies developed by CNT.

That will change how both departments award grants, vet projects and the requirements both impose for metropolitan planning, Bernstein said.

Feds pay heed to location

A bill before Congress, H.R. 6078 or the Green Act, includes provisions that would amend the Federal National Mortgage Association Charter Act, the Federal Home Loan Mortgage Corporation Act and the Federal Home Loan Bank Act to include "location-efficient" mortgage requirements.

There are myriad ways to use this greater understanding of why transit and land-use planning must be coordinated. For instance, we'd like to see a car-sharing program in Tucson.

In Chicago, Bernstein is involved with one that owns 5,000 cars. Half the participants sell a car within a year of joining, he said. Most such programs are operated by nonprofits, but car-rental companies are beginning to take an interest.

Locally, developer Jerry Dixon planned to include a shared-car program in his multi-use project on the West Side. Drivers would pay for a half-day use of an auto, for instance.

The Regional Transportation Authority is in talks with Sun Tran and the city of Tucson about shifting to a regional transit system. It has begun running express routes from Oro Valley and Vail, freeing at least some commuters from their automobiles. The RTA also has launched neighborhood circulator routes that include Marana, Oro Valley, Sahuarita and Green Valley.

The Regional Town Hall and a group led by Bishop Gerald F. Kicanas have both named affordable housing as a key issue for Tucson's future prosperity. Both groups must partner with the RTA to make sure their efforts mesh with transit planning for the region.

Given all the jurisdictions in Southern Arizona, it may take extraordinary efforts to overlay planning for housing and transportation. But extraordinary efforts should be made.

Lower- and middle-income Tucsons would benefit immensely from a convenient, affordable and efficient alternative to owning cars — and the sooner, the better.

CNT's work proves that providing that alternative is an investment that pays off big for the community.

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