The Players

MassHousing

- State’s Affordable Housing Bank
  - All 50 states have a housing finance agency
- Created In 1966; financed more than $10 billion in affordable housing
- 100,000+ units of rental housing under MassHousing management
- FY2010: Largest lending year ever; $838+ million in lending

Massachusetts Bay Transportation Authority

- The MBTA is the oldest and fourth largest transit system in the country
- The MBTA district is comprised of 175 cities and towns
- MBTA serves 1.2 million riders per day
MassHousing Promotion of TOD

Collaboration with The MBTA

- MBTA to promote “Take the T Home Mortgage Program”, 0% down mortgages to regular T riders
- MBTA names MassHousing its “housing lender of choice”
- MassHousing to prioritize TOD money in PDF for “T”-owned sites
- MassHousing to provide up to $250K in planning funding to MBTA
- $22M of MassHousing’s $100M “Priority Development Fund” devoted to TOD
Woodland Station: The Good Old Days?
ArborPoint at Woodland Station

From Park N’ Ride Lot to Live and Ride Community
Arbor Point at Woodland Station, Newton

Newton, Massachusetts
- Population: 83,829
- Median household income $86,052,
- High priced housing market

Arbor Point
- Transforms “sea of asphalt” into vertical garage + rental housing
- 180 units on 3.86 acres (46.6 units per acre)
- 548-space MBTA garage (100 space increase over current conditions)
- Row of 2-story Townhomes facing track relates residences with street and pedestrian activity
- Zipcar location on site and T-Pass purchase program further reduce auto dependency
- Apartments designed to Energy Star standards
- Residential parking – at 1.6 spaces/unit – reduced from city zoning requirements
ArborPoint at Woodland Station

The Challenges:

- Process: Initial site concept (1997) proposed assisted living facility
- Occupancy: August 2007
- 70-Year Ground Lease Utilized: Drives the project to rental use
- “Stand-alone” housing

MBTA Concerns:

- Increase in commuter spaces sought
- Unitary financing considered, then not utilized
- Need to price parking competitively with potentially competing MBTA facility

Resolution:

- Insistence on garage timetable leads to delegated contracting
- Result: On time delivery and substantial cost savings
ArborPoint at Woodland Station
Financing Structure

Residential Housing

- TDC of $293,549/unit; somewhat high due to garage; typical cost components for high-end suburban product.
- High Rental Market Area, supports large first mortgage loan
- Higher than typical cash equity, since owner’s return comes from substantial cash flow
- $3.45 million PDF loan is only source of public subsidy beyond TE loan
ArborPoint at Woodland Station
The Results

New Rental Housing Development
- 180 rental units w. 1-3 brs each
  - 36 affordable units (20%)
    - $711-1,186 avg. rent/mo
  - 141 market rate units
    - $1,987-3,200 avg. rent/mo
- 295 spaces of parking underneath
- Amenities: business center, lounge, fitness center, Pool, patio, picnic area and tot lot.

MBTA Parking Facility
- 3-level, 548-space commuter parking facility
- Handicap accessibility improvements, shared access drive and utilities connections.
<table>
<thead>
<tr>
<th>TOD Scorecard</th>
<th>Arbor Point @ Woodland Station</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Redevelopment/Community Preservation</td>
<td>N/A</td>
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<td>One Community – Open to All</td>
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</tr>
<tr>
<td>Vibrant Community – A Mix of Uses</td>
<td>X</td>
</tr>
<tr>
<td>Multi-Modal Location</td>
<td>X</td>
</tr>
<tr>
<td>Cost Effective Approach to Public Construction Element/ Predictability of Schedule</td>
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</tr>
<tr>
<td>Financial Viability</td>
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<tr>
<td>Replicable</td>
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</tr>
</tbody>
</table>
Ashmont Station – Early 20th Century
Ashmont Station – Late 20th Century
Ashmont Station – Housing and Urban Revitalization at Major Transit Center

Dorchester, Massachusetts
- Population: 92,862, Median household income ~$38,590
- Inner city neighborhood in process of revitalization

Ashmont Station
- Total property < 1 acre currently used as surface parking for MBTA employees
- Re-utilizes an existing underutilized and poorly maintained parcel directly adjacent to a MBTA Transit Station
- Promotes the ongoing revitalization of the Ashmont Peabody Square neighborhood
New Rental Housing Development

- 105 rental units w. 1-2 brs
  - 74 affordable units (25%)
    - $938 - $1,124 avg. rent/mo
  - 26 market rate units
    - $1,245 - $1,402 avg. rent/mo

- 80 spaces of parking underneath

- 10,000 square feet of neighborhood retail

MBTA Ashmont Peabody Station

- Provides intermodal bus, trolley and rapid transit services to nearly 17,000 daily commuters.

- MBTA is currently constructing a complete replacement of the station as part of a modernization program focused on the four Dorchester Red Line stations.
• Uncharacteristically high costs (even for Boston) due to commercial space, underground parking, difficult site conditions and steel frame construction.
• Substantial amount of subsidy required to support TDC (eight separate subsidy sources totaling 73% of TDC)
• Low Rental Market Area, with limited demand for market rate units results in relatively small permanent mortgage loan
• Total of 10 mortgage loans required
The Challenges:

- “Simultaneous” construction with MBTA station rebuild
- MBTA construction project (contrast Arbor Point)
- Carruth: Available for occupancy in December ’07
- MBTA Station Project: Completion Delayed
- Result: Market challenges
- Bonus: A true “keystone” to neighborhood revitalization – mixed use/vibrant

Resolution:

- A shift from a partial for-sale strategy to rental/rent-to-own strategy
# TOD Scorecard

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A Marriage Made in Heaven:
What Could Possibly Go Wrong?

- Operational Issues
- Timing Issues
- Market Value Issues
- Market Timing Issues
- Procurement Issues
- Surprise, Surprise
Transit and Transit Agencies: New Tools for Affordable Housing

Railvolution 2010

Presented by Jillian Detweiler
Senior Planner, TriMet
October 19, 2010, Portland
Development Oriented Transit
Station Area Planning and Implementation Strategies
Construction Staging Sites
Arbor Vista
27 Units
Surplus Property
West Gresham Apartments

27 Units
Merlo Station
127 units
Underperforming Property
Workforce Training Center
Project Funds
Acquisition for Joint Development
Patton Park Apartments
54 units
Opportunities

• Land
• Patience
• Community process
• Flexibility
  Streamline solicitation
  Unsolicited proposals
• New federal funding?
Constraints

• Transit
• Public perception
• Staffing and expertise
• Federal rules
• Knowledge of federal rules
TOD, Social Equity, and The Denver Experience

Ismael Guerrero,
Executive Director
Denver Housing Authority
FastTracks – Denver’s TOD Opportunity
DHA’s TOD Communities

- Villages at Curtis Park (400+)
  @ 33rd & Downing Station
- Benedict Park Place (600+)
  @ 24th & Welton Station
- South Lincoln Homes (800+)
  @ 10th & Osage Station
- Sun Valley Homes (future)
  @ 14th & Federal Station
- West Ridge Homes (future)
  @ 13th & Knox Station
DHA Today - Sustainable, Mixed-Income TOD Communities
South Lincoln Redevelopment
La Alma/Lincoln Park Neighborhood, Denver, CO
Master Planning Process
Community Outreach
in 2009

- 123 community meetings
- 7 Steering Committee meetings
- Over 400 comments received.
Community Goals and Vision

- Site Amenities
- Safety & Security
- Replacement of Units
- Non-Residential Uses
- Transportation Access
- Economic Oppts/Jobs
Health Impact Assessment (HIA) findings:

- **Increase Physical Activity:** 55% of community is obese or overweight
- **Improve ped & bike opportunities:** Only 28% exercise aerobically 3 or more times a week
- **Decrease Distress:** Severe economic and physical Distress exists now
- **Better access to health care:** 41% are not Denver Health patients And 30% don’t have a medical home
- **Increase opportunity for healthy eating:** Only 13% have 5 or more servings of high fiber food
- **Reduce crime:** 51% don’t feel safe about being alone at night in the neighborhood - violence, gangs, drugs
- **Improve mobility and traffic safety:** 65% do not have any type of motor Vehicle; 54% take the bus
- **Increase Opportunity:** The need to create jobs and self sufficiency
Healthy Development Measurement Tool (HDMT)

San Francisco Department of Public Health

The HDMT explicitly connects public health to urban development planning in efforts to achieve a higher quality social and physical environment that advances health.
Project Goals
South Lincoln Final Redevelopment Masterplan

GOAL A
Base the redevelopment plan on the current and long term physical, social, economic and environmental NEEDS of South Lincoln Residents.

GOAL B - combined with Goal E

GOAL C
Use and implement an approach that promotes a sustainable & holistic site design and promote economic self-sufficiency. A holistic site looks at integrated sustainable solutions on a site wide basis.

GOAL D
Increase access to the outdoors by providing varied opportunities for open space and ‘green’ design solutions and materials.

GOAL E
Provide mixed-income redevelopment. Replace public housing, expand affordable housing and attract market-rate housing.

GOAL F
Provide opportunities to increase jobs and job training, particularly in emerging sectors of the economy.

GOAL G
Improve safety and security of homes, site amenities, public places and streets.

GOAL H
Provide opportunities for non-residential uses that serve the neighborhood in specific locations within and surrounding South Lincoln Park.

GOAL I
Provide amenities and site features that meet the needs of families and residents of different ages and cultures. Promote community interaction and active participation.

GOAL J
Create a redevelopment consistent with the positive physical qualities of the surrounding neighborhood, increases interconnections between South Lincoln and the neighborhood and include non-residential uses that benefit the La Alma / Lincoln Park residents.

GOAL K
Expand the visibility and opportunities for art and creative ways to channel graffiti.

GOAL L
Incorporate and expand opportunities for education on the site, in the physical plan, in programming and in the community services that will be a part of redevelopment at South Lincoln. Promote hands-on experiences, community learning, and historical education.
HDMT - Implementation of Federal LIVABILITY PRINCIPLES
Adequate and Healthy Housing

- Housing in proportion to demand with regards to size, affordability, and tenure
  - Master Planning team (demand/supply)
  - Community (desire to retain affordable)

- Protect residents from involuntary displacement
  - Denver Housing Authority
  - Local Resident Council

- Decrease concentrated poverty
  - HUD (approval/grant)
  - CHFA (mixed financing allocations)
  - City of Denver (zoning)
  - Community (support)

- Assure access to healthy, quality housing
  - Denver Housing Authority
  - Local Resident Council
South Lincoln Redevelopment Master Plan
The West Corridor Working Group

Denver - Lakewood
Metro-Denver Regional Goals

- **Sustainable Urban Centers Along Transit Corridors**
  50% of New Housing and 75% of New Employment at Urban Centers

- **Livability Principles**
  Augment MV with affordable housing, economic development, and community engagement goals; and alignment of public investments

- **Metro Vision Implementation and Action Partnerships**
  Solutions for “Last Mile” TOD, preservation of Affordable Housing, connecting residents to opportunities

- **Regional Plan for Sustainable Development Consortium**
  Includes DRCOG, Metro Mayors Caucus, Cities, Counties, Housing Authorities, RTD, Developers, CBO’s,
Interagency Collaboration
Mixed-Income Transit-Oriented Development Action Guide

October 19, 2010, Portland, OR
Ian Carlton
The Center for TOD

- Working with cities, transit agencies, developers, investors and communities
- Providing best practices, technical assistance, research, policy reform
- A collaboration of Reconnecting America, The Center for Neighborhood Technology, and Strategic Economics
- Sponsors include: FTA, HUD, EPA, Ford, McKnight, Surdna, Brookings, Enterprise Community Partners, Corporate Sponsors, Transit Agencies, Cities

www.reconnectingamerica.org
The Demand for TOD

• High-growth demographic groups are those that use transit more
  – Singles will be the new majority
  – Older people will outnumber young people by mid-century
  – Almost half the U.S. population will be non-white by 2050

• Consumer preferences shifting to an urban lifestyle

↑ Transit ridership up 38% since 1995
TOD Demand Increasing… While Supply Constrained

By 2030, demand for housing near transit is estimated to grow from 6 million to 15 million households.

Potential Household Demand for TOD in 2030, by Household Income ($1999):
- Less Than $20,000: 30%
- $20,000 - $34,999: 19%
- $35,000 - $49,999: 14%
- $50,000 - $74,999: 13%
- $75,000 and Greater: 21%
Benefits of MITOD

**Benefits of TOD**
- Provides Housing and Mobility Choices
- Improves Environmental Performance
- Results in Infrastructure Cost Savings
- Helps Support Healthy Lifestyles
- Strengthens Transit Systems
- Creates Lasting Value
- Reduces Greenhouse Gas Emissions

**Additional Benefits of Mixed-Income TOD**
- Offers Truly Affordable Housing
- Stabilizes Transit Ridership
- Broadens Access to Opportunity
- Relieves Gentrification Pressures

**Benefits of Mixed-Income Neighborhoods**
- Provides Needed Housing
- Helps Deconcentrate Poverty
- Integrates Low Income Households Into Society
- Helps Workforce Stability
Diversity of Station Areas = Local Strengths & Weaknesses

There is no “one size fits all” TOD solution
Local Goals & Issues Yield Local Mixed-Income TOD Strategies

• A tool for local jurisdictions working to foster mixed-income TOD around planned (or existing) transit stations

• Users guided through a process to acquire an invaluable set of data that describes the transit district
Welcome

This Action Guide is a tool for local jurisdictions working to foster mixed-income transit-oriented development (TOD) around planned transit stations. The term "mixed-income TOD" (MITOD) is shorthand to describe a set of goals that includes the provision of a mix of housing choices, affordable to a range of incomes, for people at different stages of life within a specific transit station area. The goal of this guide is to help practitioners identify the most appropriate and effective planning tools for achieving MITOD in their transit station area, and ultimately to facilitate the development of mixed-income communities across the United States.

By conducting the Plan MITOD section of this Action Guide, users will:

- Acquire an invaluable set of data that describes the demographics and market-potential of the transit district of interest,
- Learn about key MITOD Tools that may be appropriate in the station area of interest,
- Identify critical issues that should be addressed in future planning efforts,
- Gather information about key MITOD opportunity sites,
- Assess MITOD-related policies in the station area, and
- Develop the framework for a MITOD Plan.

Although the target audience for this guide is the local planner engaged in station area plans around proposed fixed-guideway transit stations, a wide range of stakeholders can also use the process, information, and suggestions provided here.

To learn how to use this guide, click on the 'How To' button on the left.
What is MITOD?

Transit-oriented development (TOD) is commonly defined as high-density, mixed-use development within walking distance (a 1/2 mile) of a transit station. TOD provides a range of benefits including increased transit ridership, reduced regional congestion and pollution, and healthier, more walkable neighborhoods. Neighborhoods with a mix of both affordable and market-rate housing can also provide many benefits, such as reducing income segregation and providing lower-income residents with opportunities to move up the occupational and social ladders. Mixed-income, transit-oriented communities can achieve not only the separate benefits of TOD and mixed-income housing, but also reap synergistic benefits that come from bringing the two together.

The benefits of MITOD include:
- Truly Affordable Housing
- Stable Transit Ridership
- Broadened Access to Opportunity
- Workforce Stability
- Health Benefits of TOD Extended to All Incomes
Mixed-Income TOD News

Information about mixed-income transit-oriented development and affordable housing near transit is gathered from news sources and blogs and organized using Google Reader. A standalone page that allows going back beyond the items available below can be found here. We also offer updates on our @MITOD Twitter feed.

MITOD News

- The Future of Freddie and Fannie - NYTimes.com
  October 7, 2010

  Shared by MITOD :: In the past, Fannie Mae and Freddie Mac operated as profit-making entities backed by an implicit government guarantee. That toxic combination always seemed designed to lose billions of taxpayer dollars, and that is exactly what happened.

  Click on links for full posts

- To grow, the state needs 40B - The Boston Globe
  October 7, 2010

  Shared by MITOD :: MASSACHUSETTS IS already one of the most anti-growth places in the nation; it does not need to become more hostile toward new homebuilding. But that is exactly what will happen if Chapter 40B, the law that permits developers to bypass local land-use regulations in unaffordable communities if about a quarter of the proposed new units are affordable, is repealed by referendum...
MITOD Strategies & Tools

MITOD strategies can be pursued using several specific MITOD-related tools. These tools are policies, programs, or actions that, when used appropriately and tailored to the station area based on a thorough understanding of local market conditions, may help jurisdictions achieve their MITOD goals.

- Adjust zoning to promote diversity
- Brownfield Remediation
- Community Land Trusts
- Condominium Conversion Controls
- Development Agreements
- Fast Track Permitting
- Fee Waivers, Reductions, Deferrals
- First Right of Refusal Laws for Tenants and Nonprofits
- Implement physical transit access improvements

Identify Appropriate Tools

For the return user, MITOD tools are listed here alphabetically. Be sure to consider how specific tools relate to broader MITOD strategies. Some tools may not be legislatively approved in certain states or cities so review your state and local laws before suggesting the implementation of any MITOD tools.
Introduction to your MITOD Analysis

The following process will lead from initial perceptions about a station area's MITOD potential, through three areas of analysis, to the development of a MITOD Station Area Plan that can be implemented by stakeholders.

The three-part data gathering and analysis components of plan development must be considered in tandem to be effective, but need not be conducted in any specific order. These three areas of analysis are composed of questions to be answered that span several subjects: demographics, housing, real estate markets, land capacity, and neighborhood stability. Each question highlights key information that will be used at the end of the process to compose a downloadable "package of tools" that will help local jurisdictions select and direct policy tools to achieve their MITOD goals. (Example tools package)

Which strategies that leverage the station area's MITOD opportunities could be employed to address the needs of existing underserved populations?
The three-part data gathering and analysis components of plan development must be considered in tandem to be effective, but need not be conducted in any specific order. These three areas of analysis are composed of questions to be answered that span several subjects: demographics, housing, real estate markets, land capacity, and neighborhood stability. Each question highlights key information that will be used at the end of the process to compose a downloadable "package of tools" that will help local jurisdictions select and direct policy tools to achieve their MITOD goals. (Example tools package)
MITOD Strategy Analysis

The information on markets, real estate development capacity, and population stability that will be gathered in this section allows us to recommend certain MITOD strategies and tools for the station area of interest. From this it will be possible to develop a MITOD-inclusive plan for the station area by combining these suggested strategies with information on underserved populations and MITOD opportunities from the other two analysis components.

---

How stable is the station area population at this time?

Connections provided by transit and TOD can be a powerful tool to catalyze change in neighborhoods, although changes can have both positive and negative affects on local residents and businesses. In order to promote healthy, inclusive neighborhoods, the current stability of a station area must be understood so that transit implementation can be coupled with effective policies to promote positive neighborhood change.

<table>
<thead>
<tr>
<th>Description</th>
<th>Actions to take</th>
<th>Key data to collect</th>
<th>How-To</th>
<th>Potential outcomes of the analysis</th>
</tr>
</thead>
</table>

NEXT
Classify your station area

We have developed a set of recommended MITOD strategies and tools based on a station area’s market state, land capacity, and neighborhood trajectory. Using the information you gathered in the previous analysis steps, you can classify your station area to learn more about suggested MITOD strategies.

These are high-level suggestions that should be vetted against all of the information that has been gathered as well as your own judgment. Most importantly, the potential implementation of these tools and strategies should be informed by findings from other steps of the process.

Knowledge gained in other steps of the process will be critical for assessing and implementing these suggested strategies and tools. For instance, information from the Existing Conditions Analysis will allow you to direct tools toward underserved groups. Likewise, information from the MITOD Opportunities Analysis will help you adjust existing policies to promote MITOD and allow you to direct old and new policies toward specific housing opportunities.

Classify your station area by selecting the radio buttons that correspond to your findings from the MITOD Analysis:

- Population Stability
  - Stable
  - Changing-Vulnerable

- Real Estate Market
  - Warm
  - Cold
groups. Likewise, information from the MITOD Opportunities Analysis will help you adjust existing policies to promote MITOD and allow you to direct old and new policies toward specific housing opportunities.

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- **Land Capacity**
  - High
  - Low

[Submit][Reset]
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  - Low

**Report a bad link**

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**Changing/Vulnerable Population • High Land Capacity • Warm Market**

**PRIMARY STRATEGY**
- Prevent displacement via regulation
  - Rent control
  - Condominium conversion controls
  - Transfer taxes
  - First-eight-of-refusal laws for tenants and non-profits

**SECONDARY STRATEGIES**
- Reduce cost of housing production
  - Tools that are locally controlled
  - Reduced parking requirements
  - First-track permitting
  - Fee waivers, reductions and deferrals
  - Regulatory accommodation for small sites
  - Parking maximums for transit areas
  - Tax forgiveness for back taxes on affordable housing sites

**Leverage private market**
- Tools that are locally controlled
  - Inclusionary zoning
  - Linkage fees
  - Incentive-based zoning
  - Adjust zoning to promote household diversity
  - Development agreements

**Promote affordable housing development**
- Tools that are locally controlled
  - First-eight-of-refusal laws for tenants and non-profits
  - Development agreements
  - Public land dedication and write-downs
  - Tax forgiveness for back taxes on affordable housing sites

**Promote transit amongst low-income populations**
- Tools that are locally controlled
  - Implement physical transit-access improvements
  - Improve transit knowledge
  - Provide greater access to transit discounts and resources

To request clarification or seek guidance about Mixed-Income TOD, please email info@mitod.org.
To learn more about TOD, visit our website: www.ctod.org
MITOD Strategies & Tools

MITOD strategies can be pursued using several specific MITOD-related tools. These tools are policies, programs, or actions that, when used appropriately and tailored to the station area based on a thorough understanding of local market conditions, may help jurisdictions achieve their MITOD goals.

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- First-Right-of-Refusal Laws for Tenants and Nonprofits
- Implement physical transit access improvements

Know of an excellent tool or case study? Let us know at info@mitod.org
Questions
Transit Reduces Household Transportation Costs

Source: Center for TOD Housing + Transportation Affordability Index, 2004 Bureau of Labor Statistics