

NCPTA & NCDOT-PTD PRESENT

“Making the Affordable Housing and Public Transportation Connection”

Presented by: **Pamela J. Wideman** – Director of the City of Charlotte’s Housing & Neighborhood Services Department,
Dr. Eleni Bardaka – Asst Professor in the Dept of Civil, Construction, and Environmental Engineering (CCEE) at NCSU,
Alan Steinbeck – Vice President of Pritchett Steinbeck Group, Inc.

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- Please use the Chat option to let us know how many people are at your location.
- Please use the Chat option for any questions for the presenters, we will address them at the end of the presentations.

Question & Answer Session:

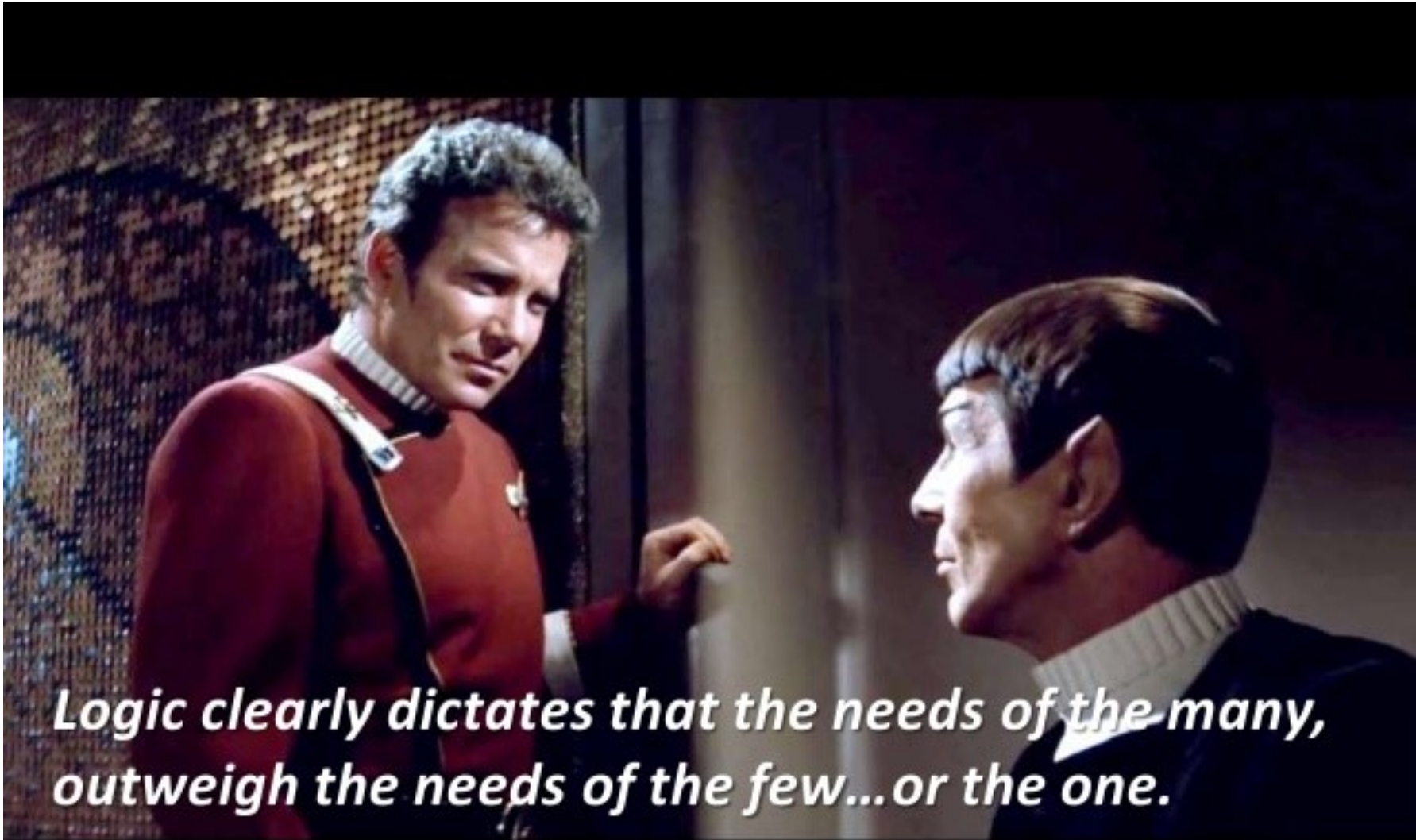
Please use the Chat option on the right to ask your questions.

- Please use the Chat option to let us know how many people are at your location.
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Please visit our website for this presentation, previous presentations and our schedule of future Webinars on exciting topics in today's Mobility solutions and related subjects.

<https://connect.ncdot.gov/business/Transit/Pages/Transit-Lunch-Learn-Series.aspx>

Thank you and please join us for our next Webinar in November. More details to come.



*Logic clearly dictates that the needs of the many,
outweigh the needs of the few...or the one.*

- Spock, Star Trek II, The Wrath of Khan



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Comparing the Travel Behavior Characteristics of Affordable and Market-Rate Apartment Residents in the Transit-Rich Neighborhoods of Denver, CO

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Thursday, September 12, 2019

Why Equitable Transit-Oriented Development?

- Transit-oriented development (TOD)
 - Creating communities centered on transit
 - Increasing ridership, decreasing traffic, air and noise pollution
- Risk or evidence of gentrification near new urban rail stations
 - San Francisco, Denver, and Portland
- Equitable transit-oriented development (ETOD)
 - Attempts to mitigate the negative socioeconomic externalities of transit investment
 - Intentionally co-locating affordable housing and transit nodes
 - Reduce low-income households' aggregate housing and transportation costs
 - Increase access for transit-dependent populations

Several transit agencies and cities in the U.S. have enacted ETOD policies:

- Inclusionary zoning requirements
 - San Francisco and Los Angeles: 35% affordable housing in TOD
- TOD Fund / Housing Trust Fund
 - San Francisco, Denver
- Gentrification study
 - Portland, San Francisco, and Denver
 - Priority for affordable housing to those who experienced involuntary displacement

Transit agencies and cities face the following challenges:

- High cost of land
- Public private partnerships for TOD and ETOD
 - Few developers that are knowledgeable on financing affordable housing
- Limited federal support
 - Low-Income Housing Tax Credit
 - New Starts: fund designated to transit investments
- Lack of understanding of the implications of ETOD on travel behavior and transit ridership

- TOD has been associated with higher transit ridership
 - Residents are 5 to 6 times more likely to commute via transit (Cervero et al., 2004)
 - ~ 18% of TOD residents commute via transit (Cervero, 1993)
- Travel behavior of ETOD residents?
 - Reasonable to hypothesize that affordable housing residents close to transit are likely to use transit more
 - However, the hypothesis of drastically higher transit use could be challenged:
 - 1 Affordable housing residents are more likely to be older, disabled, and have poor health
 - 2 If selected for a unit, a low-income household will likely take the unit, regardless of its location

Research Questions

- 1 What are the main **socioeconomic differences** among residents of different developments around transit that may relate to their travel behavior?
- 2 What are the differences in terms of **mode choice and frequency of transit use** and how do they vary by socioeconomic group and trip purpose?

To respond to these questions:

- Designed and distributed a household survey to 21 station-area properties in Denver, CO, in May 2017
- Evaluated the results (312 responses)

- **Colorado Housing Finance Authority**

- 3,705 low-income and 800 market-rate units within a 10-minute walk of rail (since 1987)
- Tailored the annual LIHTC qualified allocation program to reward ETOD proposals (2012)
 - 14 projects with 798 affordable and 130 market-rate TOD units

- **Denver TOD Fund**

- \$21.6 million for 1,212 affordable homes and 100,000 square feet of community space at transit accessible locations (2017)

- **City and County of Denver (CCD) fund for affordable housing**

- Committed to pledge \$30 million per year to create/preserve 6,000 low-income units over the next five years (2018)

Household survey

- Income, employment status, and other demographics
- Mode choice and frequency of RTD use
- Employment location

Properties Targeted

- Multi-family properties within 10-min walk of rail station
 - Low-income property
 - Mixed-income property
 - Market-rate property

Comparisons between:

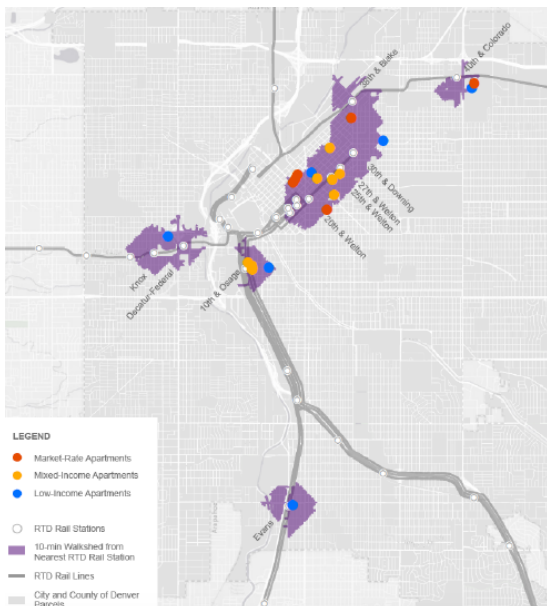
- Low-income and market-rate **units**
- Low-income, mixed-income, and market-rate **properties**

Properties Surveyed and Response Rate

- 6 low-income properties
- 9 mixed-income properties
- 6 market-rate properties

#	Light Rail Station Name	Number of Properties	Low-Income Units	Market-Rate Units	Response Rate
1	10th & Osage	5	276	113	0.10
2	20th & Welton	4	0	865	0.08
3	25th & Welton	2	112	61	0.31
4	27th & Welton	4	436	265	0.13
5	30th & Downing	1	85	0	0.05
6	38th & Blake	1	0	66	0.24
7	40th & Colorado	2	156	168	0.07
8	Decatur/Federal	1	80	0	0.19
9	Evans	1	50	0	0.10
Total		21	1113	1305	0.13

Location of Surveyed Properties



- Socioeconomic indicators
 - Employment status
 - Age
 - Vehicle ownership
- Mode choice
- Frequency of transit use
 - General
 - Retired and unable to work
 - Employed

Employment Status

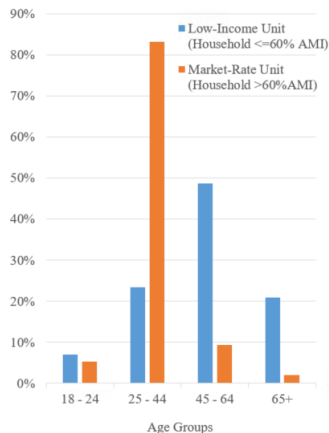
Low-income units: **61%** of the respondents are unemployed or retired;
39% are employed

Market-rate units: **3%** of the respondents are unemployed or retired;
95% are employed

Employment Status	Low- Income Property	Mixed- Income Property	Market- Rate Property	Low-Income Unit (Household ≤ 60% AMI)	Market-Rate Unit (Household > 60% AMI)
Employed full-time	0.17	0.48	0.88	0.23	0.84
Employed part-time	0.21	0.14	0.09	0.16	0.11
Unemployed (looking for work)	0.08	0.06	0.01	0.08	0.01
Unemployed (unable to work)	0.35	0.16	0.01	0.30	0.01
Retired	0.19	0.16	0.00	0.23	0.01
Student	0.00	0.01	0.01	0.00	0.01

Low-income units: 23% of the respondents are 25-44 years old

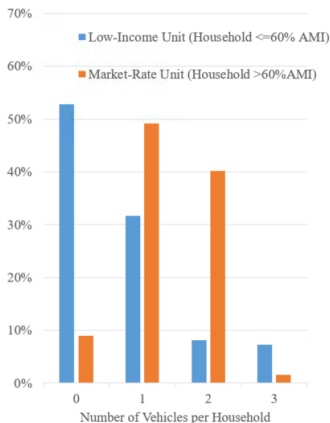
Market-rate units: 83% of the respondents are 25-44 years old



Vehicle Ownership

Low-income units: 53% have no vehicle in the household

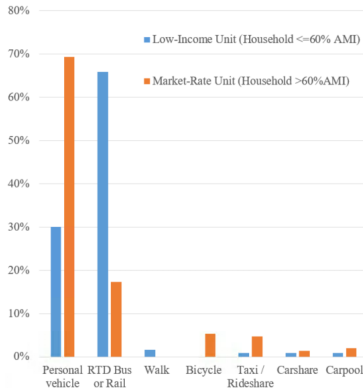
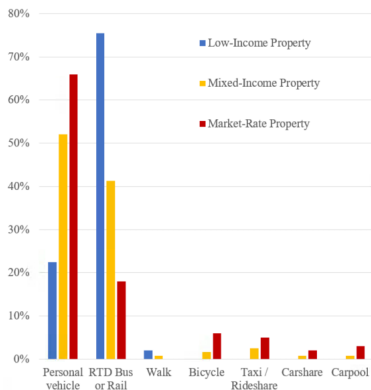
Market-rate units: 9% have no vehicle in the household



Mode of transportation typically used for traveling the most distance in the past 30 days

Low-income units: 67% of the respondents use RTD Bus and/or Rail

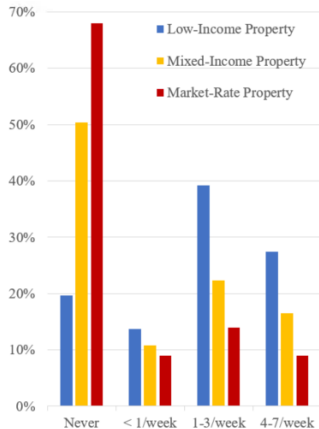
Market-rate units: 18% of the respondents use RTD Bus and/or Rail



Frequency of use of RTD Bus in the past 30 days

Low-income units: 61% of the respondents used RTD bus at least once per week

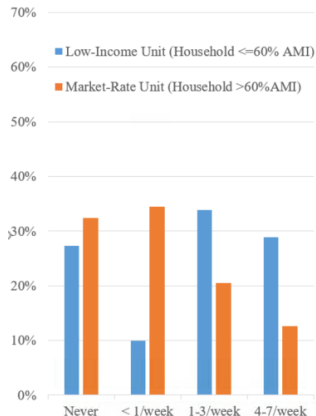
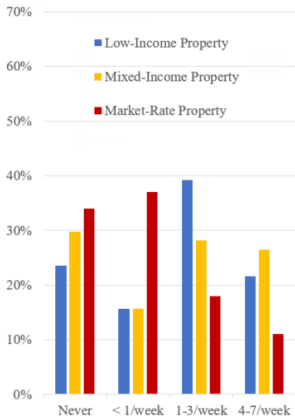
Market-rate units: 69% of the respondents never used RTD bus



Frequency of use of RTD Rail in the past 30 days

Low-income units: 62% of the respondents used RTD rail more than once per week

Market-rate units: 65% of the respondents used RTD rail less than once per week



Mode choice and frequency of transit use for unable to work and retired residents

Low-income units

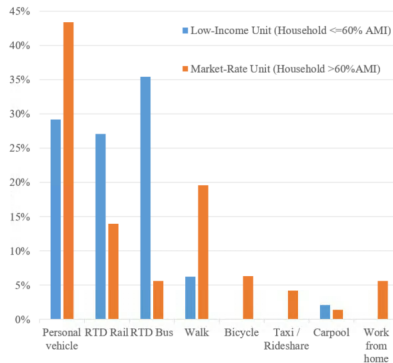
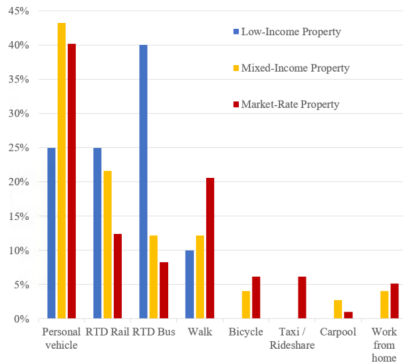
- 76% of the respondents used RTD Bus and/or Rail for traveling the most distance
- 67% of the respondents used RTD Bus at least once a week
- 58% of the respondents used RTD Rail at least once a week

	RTD Bus			RTD Rail		
	General Use	Medical Care	Grocery Store	General Use	Medical Care	Grocery Store
Never	0.22	0.46	0.52	0.32	0.52	0.57
< 1/week	0.12	0.15	0.08	0.09	0.18	0.05
1-3/week	0.42	0.32	0.34	0.32	0.23	0.32
4-7/week	0.25	0.06	0.06	0.26	0.06	0.06

Mode of transportation typically used for commuting to work in the past 30 days

Low-income units: RTD bus 35%; Car 29%; RTD train 27%

Market-rate units: Car 43%; Walking 20%; RTD train 14%



Zip Code of Work Location and Commuting Mode

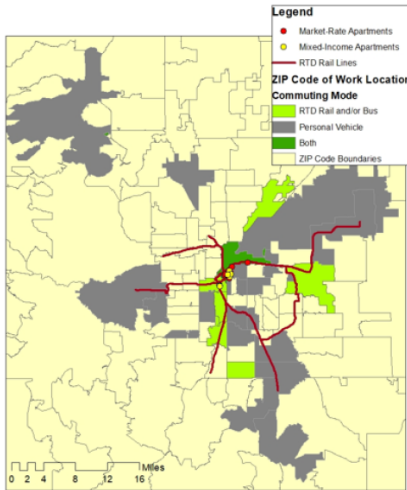
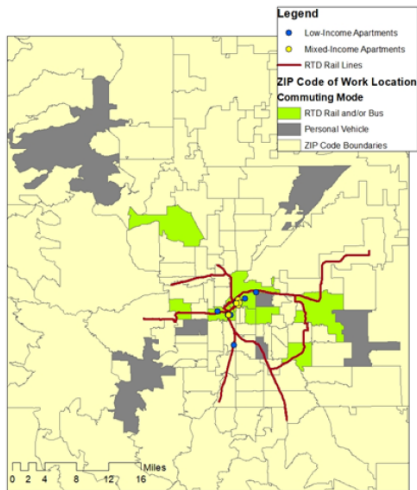


Figure: Low-income units (left); Market-rate units (right)

Employer Incentives by Choice of Commuting Mode

- **40-46%** of respondents who **commute by RTD** are offered an **RTD pass** by their employer.
- **36-44%** of respondents who commute by personal vehicle are offered free parking by their employer.

Transportation Mode	Low-Income Apartments		Mixed-Income Apartments		Market-Rate Apartments		Households with $\leq 60\%$ AMI		Households with $> 60\%$ AMI	
	PV	RTD	PV	RTD	PV	RTD	PV	RTD	PV	RTD
RTD Pass	0.00	0.46	0.28	0.44	0.31	0.40	0.07	0.40	0.31	0.46
Flexible hours	0.20	0.08	0.34	0.24	0.38	0.45	0.14	0.10	0.39	0.46
Free parking	0.00	0.00	0.53	0.12	0.36	0.10	0.36	0.07	0.44	0.11

- Market-rate units: **28%** of respondents offered an RTD pass commute by RTD.
- Low-income units: **92%** of respondents who are offered an RTD pass commute by RTD.

Frequency of RTD Use for Employed Residents

- Low-income units
 - 55% of respondents use RTD Bus at least once per week
 - 66% of respondents use RTD Rail at least once per week
- Market-rate units
 - 20% of respondents use RTD Bus at least once per week
 - 34% of respondents use RTD Rail at least once per week

	Low-Income Unit (Household \leq 60% AMI)						Market-Rate Unit (Household $>$ 60% AMI)					
	RTD Bus			RTD Rail			RTD Bus			RTD Rail		
	General Use	Medical Care	Grocery Store	General Use	Medical Care	Grocery Store	General Use	Medical Care	Grocery Store	General Use	Medical Care	Grocery Store
Never	0.44	0.71	0.62	0.27	0.78	0.62	0.68	0.90	0.85	0.31	0.87	0.83
< 1/week	0.00	0.13	0.07	0.07	0.07	0.07	0.12	0.10	0.10	0.35	0.11	0.11
1-3/week	0.24	0.16	0.31	0.33	0.16	0.27	0.14	0.01	0.04	0.22	0.02	0.06
4-7/week	0.31	0.00	0.00	0.33	0.00	0.04	0.06	0.00	0.00	0.12	0.00	0.01

Conclusions

- Substantial differences in terms of socioeconomic characteristics
 - Low-income units: **retired/unable to work, over 45, no personal vehicle**
 - Market-rate units: **employed, below 44, at least 1 vehicle**
- Although unable to work or retired, they use transit much more frequently in general and for accessing healthcare and grocery stores
- 67% of low-income housing respondents used RTD services as their primary mode of transportation
 - Compared to 18% of market-rate housing respondents
- Majority of station-area affordable housing respondents **use the RTD bus** to access employment or other destinations

Limitation: important to assess the impact of ETOD policies on ridership at the regional level

Next Steps

Updated household survey – May/September 2018

- Increase confidence in results
- Develop choice models
- Received around 1,000 responses

Survey Data

- Choice of mode
- Work address
- Cost of parking
- Employer incentives
- Demographics

Built Environment

- Parking availability
- Diversity of uses (mixed-use development)
- Population density
- Distance to CBD
- Station access

Thank you!

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Making the Affordable Housing and Public Transportation Connection



NCDOT/NCPTA Webinar Series
September 12, 2019



Presentation Contents

- Trends and conditions in housing affordability
 - Focus on North Carolina
- Approaches to affordable housing
- NCDOT Affordable Housing Ad Hoc Working Group
 - Findings
 - Recommendations
- Synthesis



Affordable Housing

Affordable Housing

- Build
- Incentivize
- Require
- Preserve
- Induce
- Filter

Affordable Housing and Access to Transit

- Build more transit
- Double down on incentives and requirements for housing
- Preservation of neighborhood affordability required
- *Normative processes don't work without additional resolve*

Good News

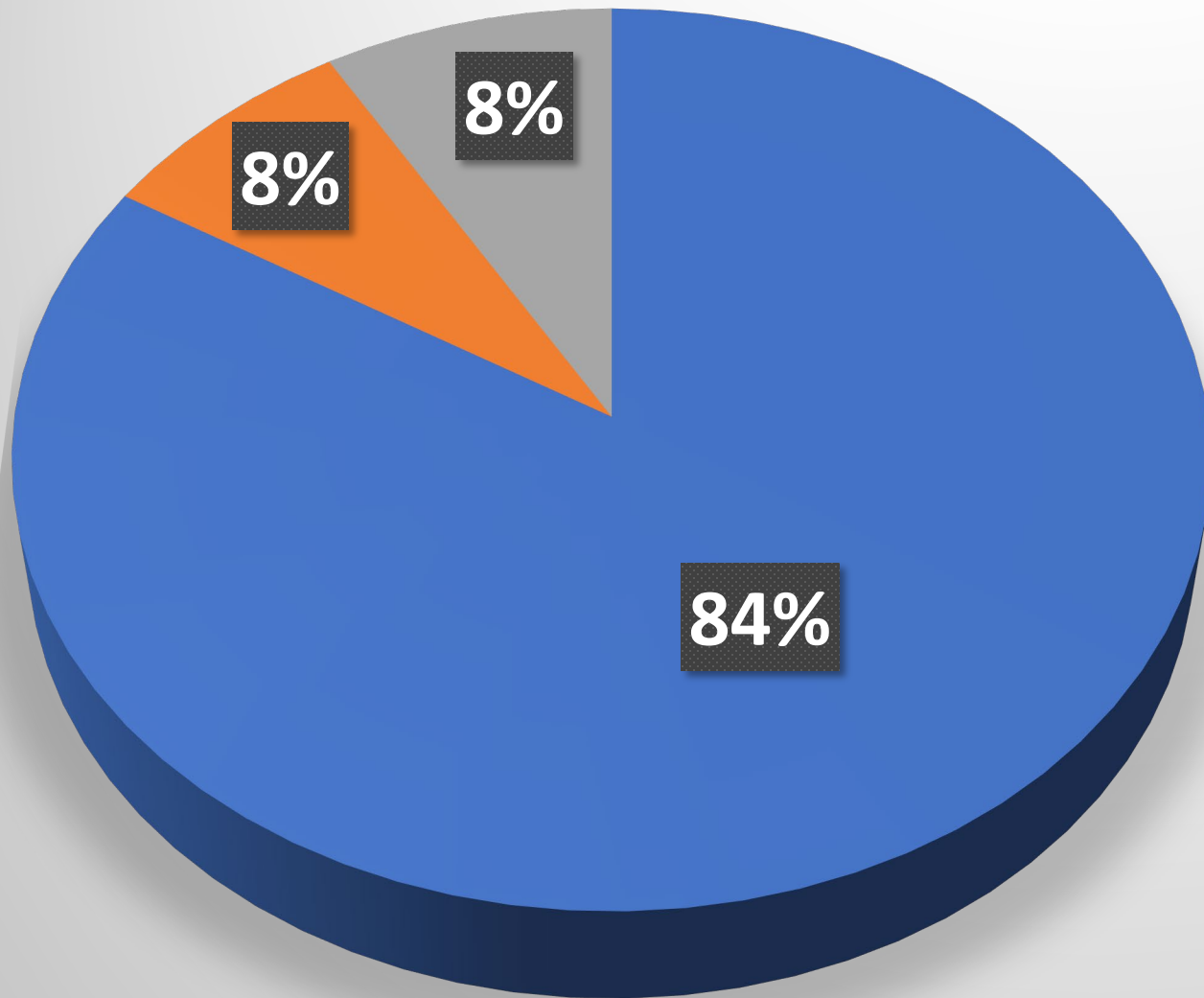
- Transit-supported development and affordable housing
 - Good chance it can be planned
 - Density and intensity allowed
 - Many examples of policies and incentives
 - Opportunities for public-private partnerships
 - Increasingly viewed as a growth management and economic development strategy
 - Access to economic opportunity

Bad News

In North Carolina, areas with above-average transit use have higher rates of affordability problems.

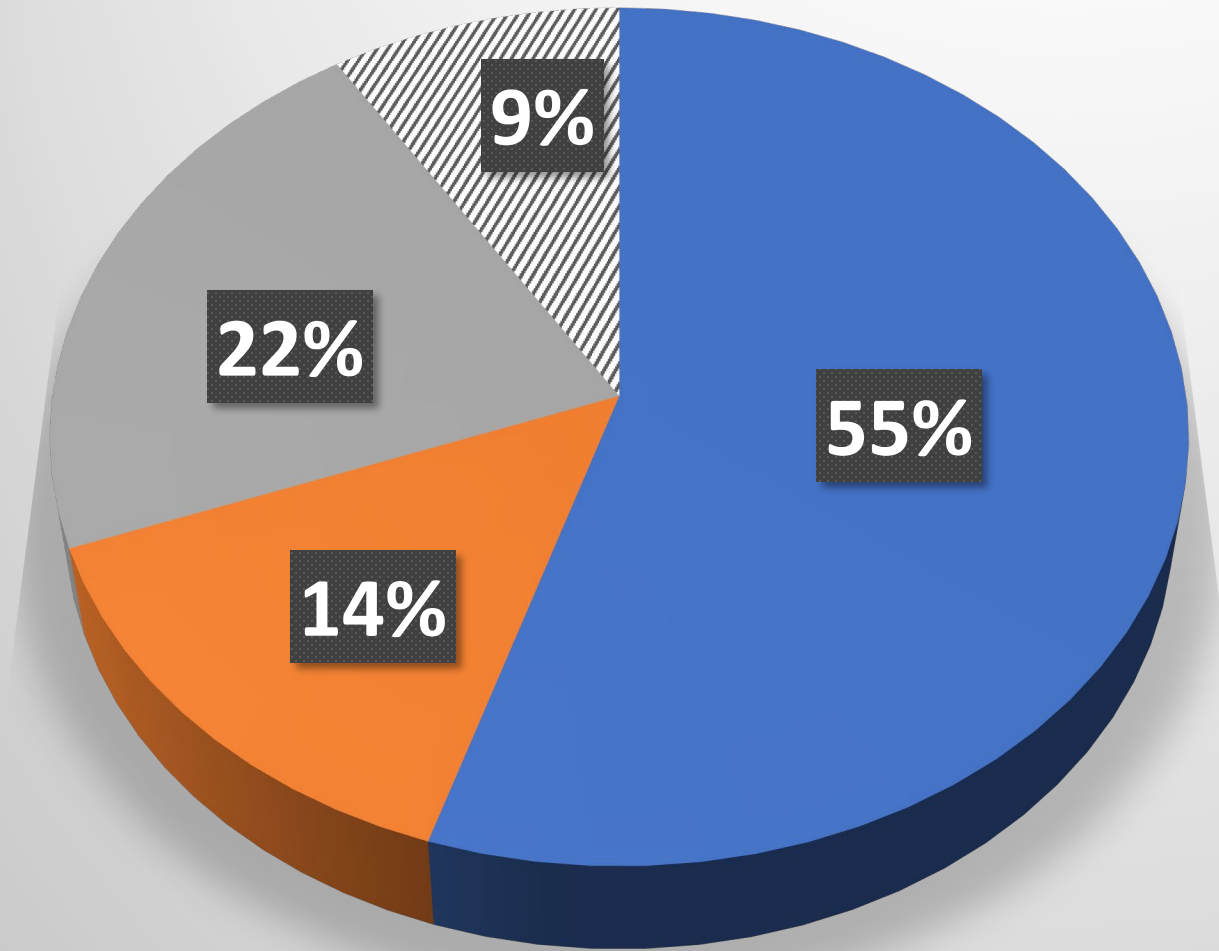
Areas with...	% with Moderate or Severe Housing Affordability Problem
Above Average Transit Use	38%
Below Average Transit Use	32%

Home Owners with Affordability Problems



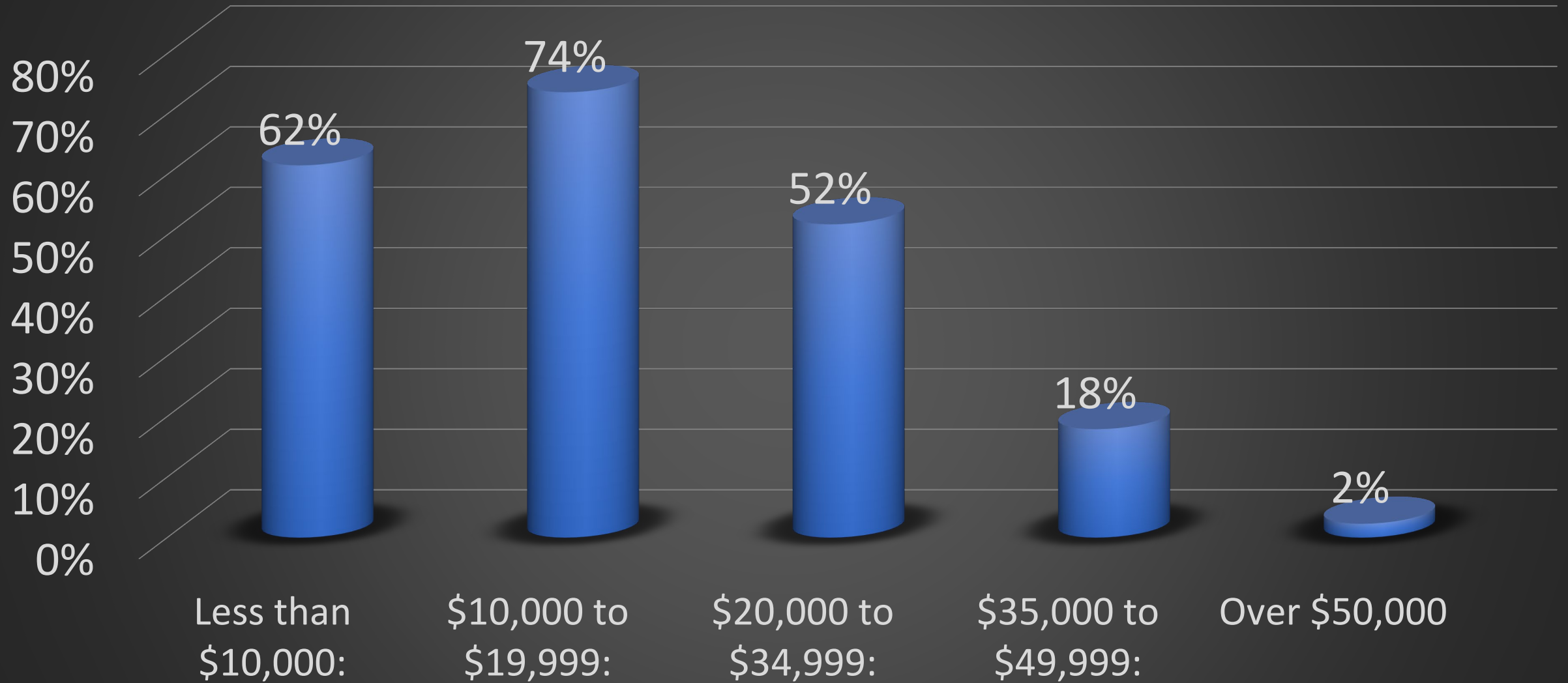
- No Affordability Problem (<35% of income spent on housing)
- Affordability Problem (35-50% of income spent on housing)
- Severe Affordability Problem (50%+ of income spent on housing)

Proportion of Renters with Housing Affordability Problems



- No Affordability Problem (<35% of income spent on housing)
- Affordability Problem (35-50% of income spent on housing)
- Severe Affordability Problem (50%+ of income spent on housing)

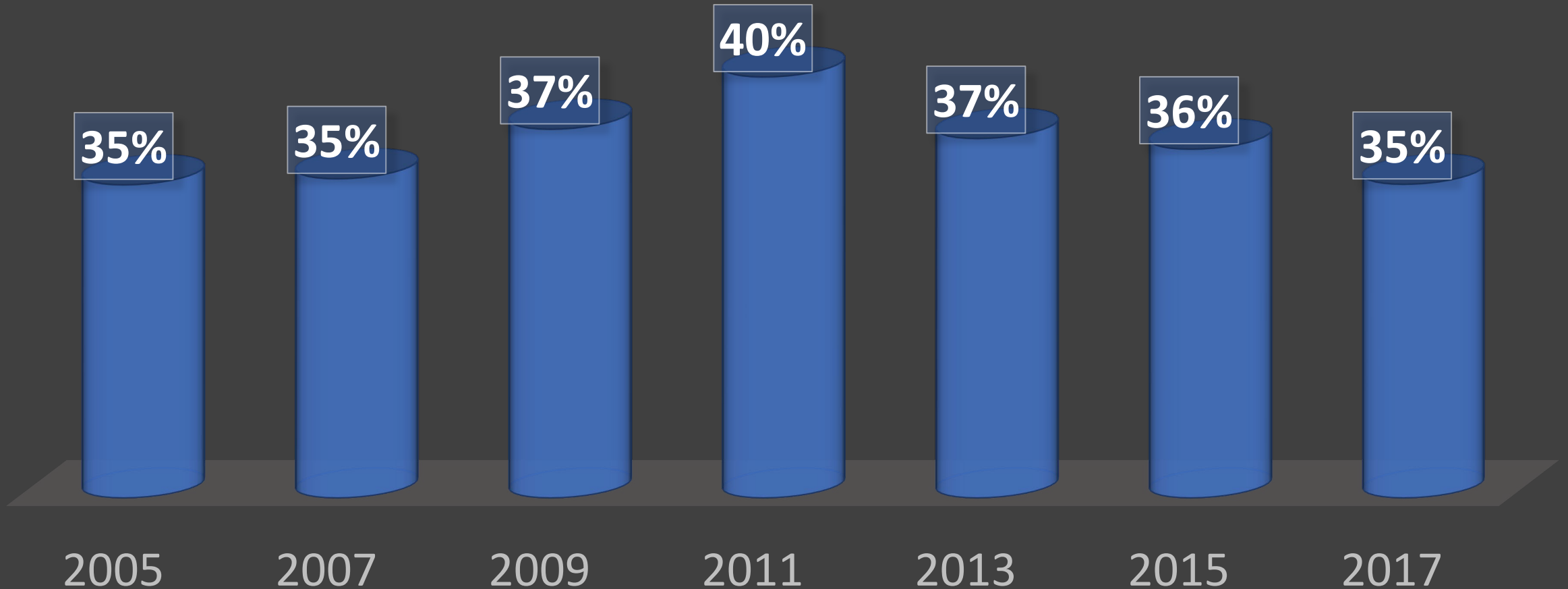
Affordability Issues by Income Bracket



■ Percent of HHs with Affordability Issues

Source: ACS 2017 1-year estimate Table B25074

Percent of Renter Households with Affordability Concerns* 2005-2017



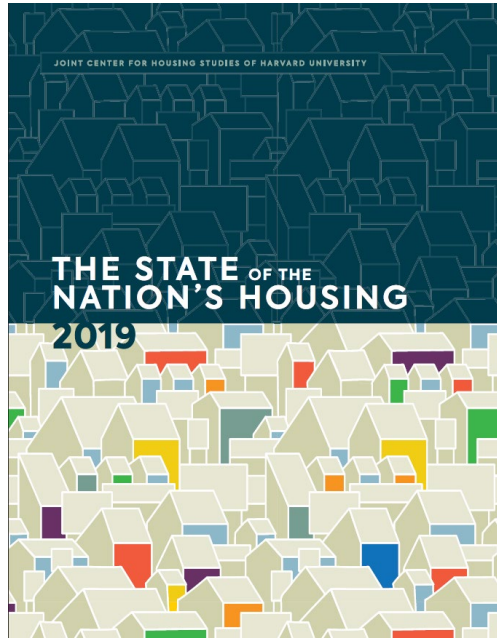
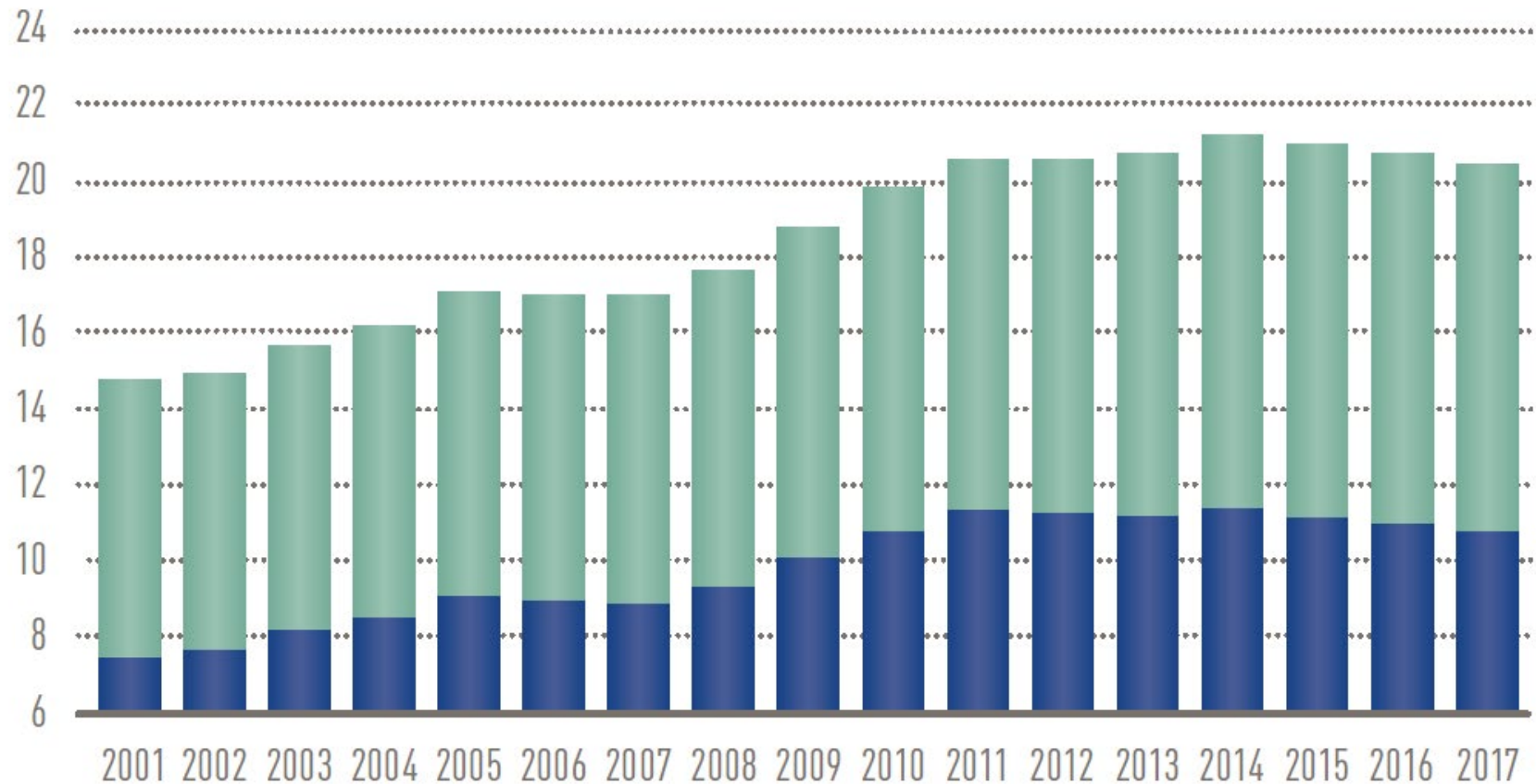
*Affordability concern = 35%+ of income spent on gross rent

Source: ACS 2017 -year estimate Table B25070

National Cost-Burdened Trends

...The Number of Cost-Burdened Renters Remains Close to Peak Levels

Renters with Cost Burdens (Millions) ● Severely Burdened ● Moderately Burdened



Source: *The State of the Nation's Housing 2019*.
Joint Center for Housing Studies of Harvard University.

Basis of "Crisis" Status

Pre-Depression/WWII + 1945-2000

Catalyzed filtering

- Rail and car suburbs/industrial flight
- Post-war housing and policy
- Industrial worker flight
- Sprawl

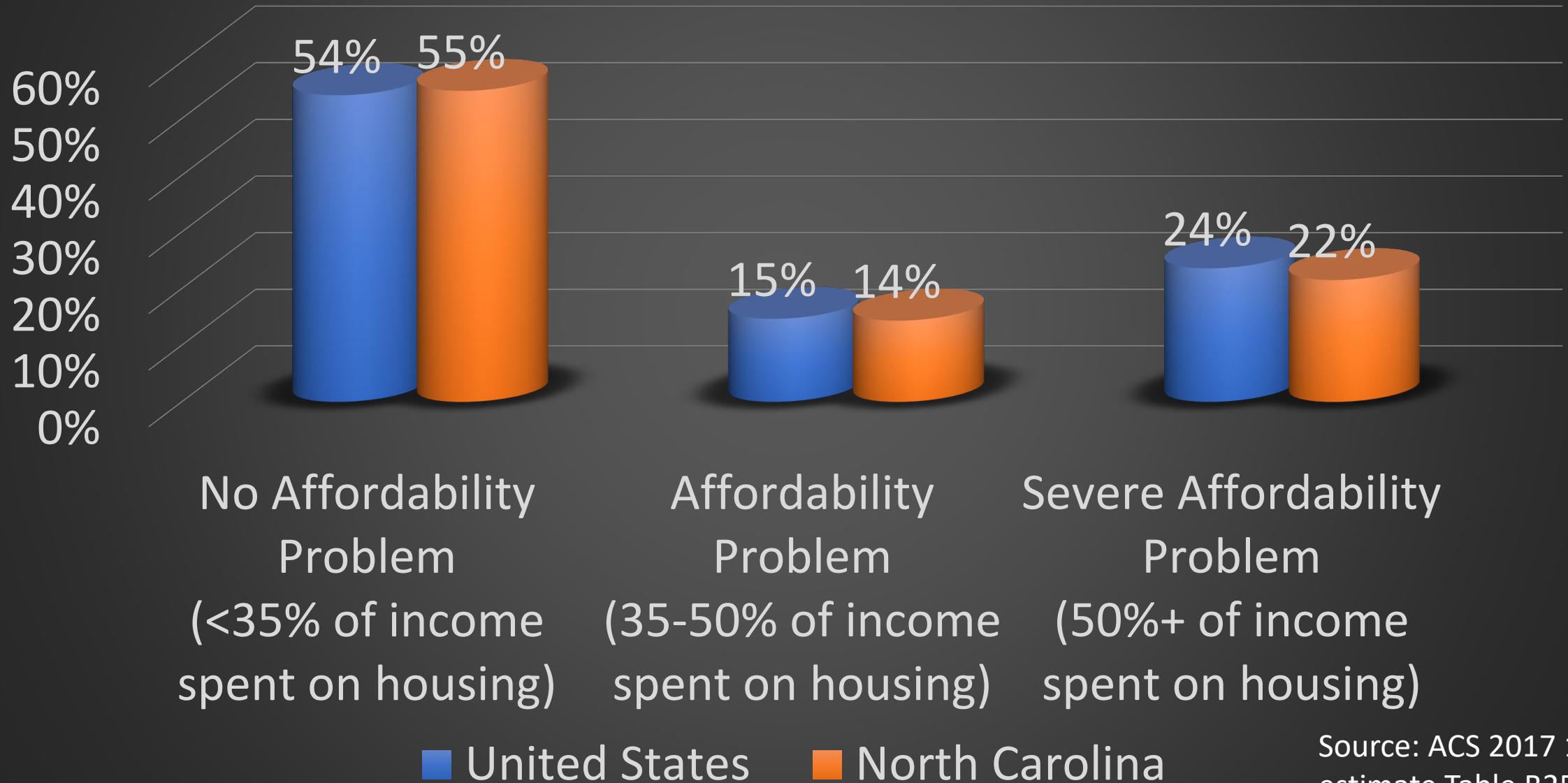
- Public housing (not filtering)

2000-Present

Reverse osmosis

- Financialization of housing
- Slow death of "public" (i.e. Section 9) housing
- Building obsolescence
- Using up capacity of interstates
- Cost of construction
- Aging housing not filterable
- Lost housing with low rents
- Demographics
- Urban renaissance

Proportion of Renters with Affordability Problems U.S.A. vs North Carolina



Source: ACS 2017 1-year estimate Table B25070

Change in Housing Values/Costs

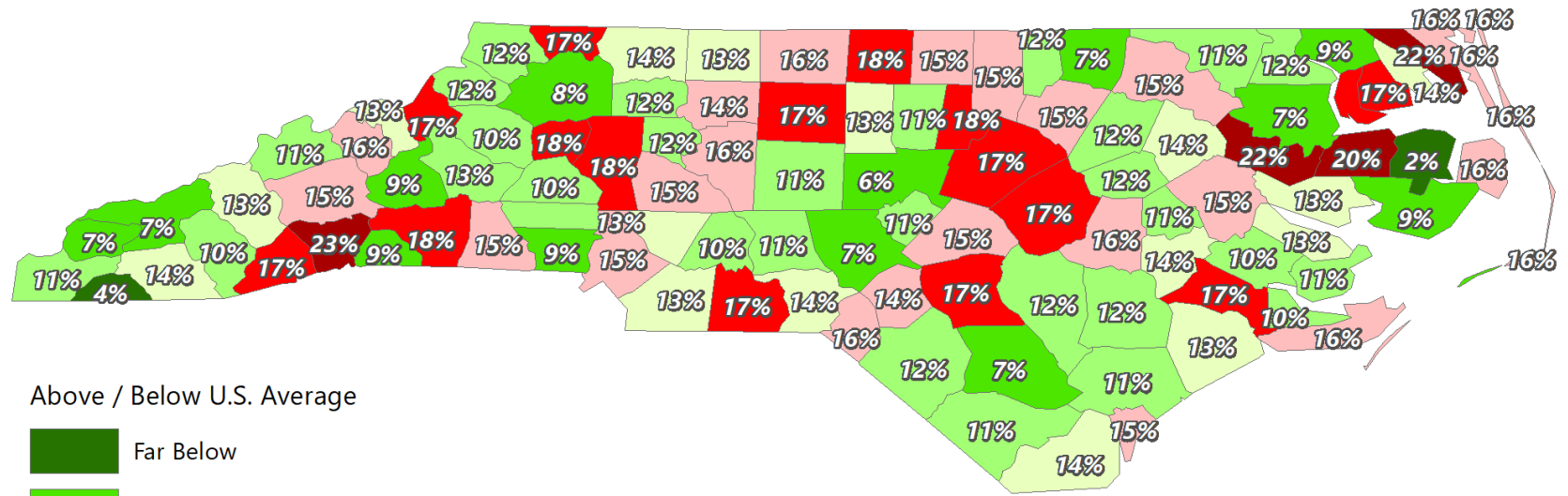
Region Name	Avg Price 2019-July	Price Change Last 5 years	Pctl Rank Last 5 Years	Avg Rent 2019-July	Rent Change Last 5 years	Pctl Rank Last 5 Years	Price - Rent Ranks
Charlotte	\$ 227,800	53%	0.77	\$ 1,373	22%	0.75	0.02
Raleigh	\$ 278,200	35%	0.42	\$ 1,292	16%	0.52	(0.10)
Greensboro	\$ 145,200	28%	0.26	\$ 919	10%	0.31	(0.05)
Durham	\$ 229,900	45%	0.66	\$ 1,291	26%	0.86	(0.21)
Winston-Salem	\$ 139,000	29%	0.27	\$ 924	17%	0.56	(0.28)
Fayetteville	\$ 107,600	9%	0.02	\$ 846	1%	0.05	(0.03)
Wilmington	\$ 231,300	34%	0.40	\$ 1,328	24%	0.81	(0.41)

Top Ten

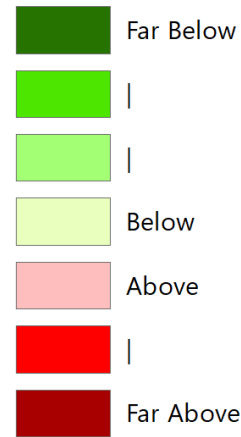
1. Henderson – 23%
2. Camden – 22%
3. Martin – 22%
4. Washington – 20%
5. Rutherford – 18%
6. Alexander – 18%
7. Iredell – 18%
8. Caswell – 18%
9. Durham – 18%
10. 10 counties at 17%
11. 21 others above national average

MODERATE HOUSING AFFORDABILITY PROBLEMS

Percent of Households with Gross Rent 35%-50% of Income



Above / Below U.S. Average



40 counties above the national average of around 14%.

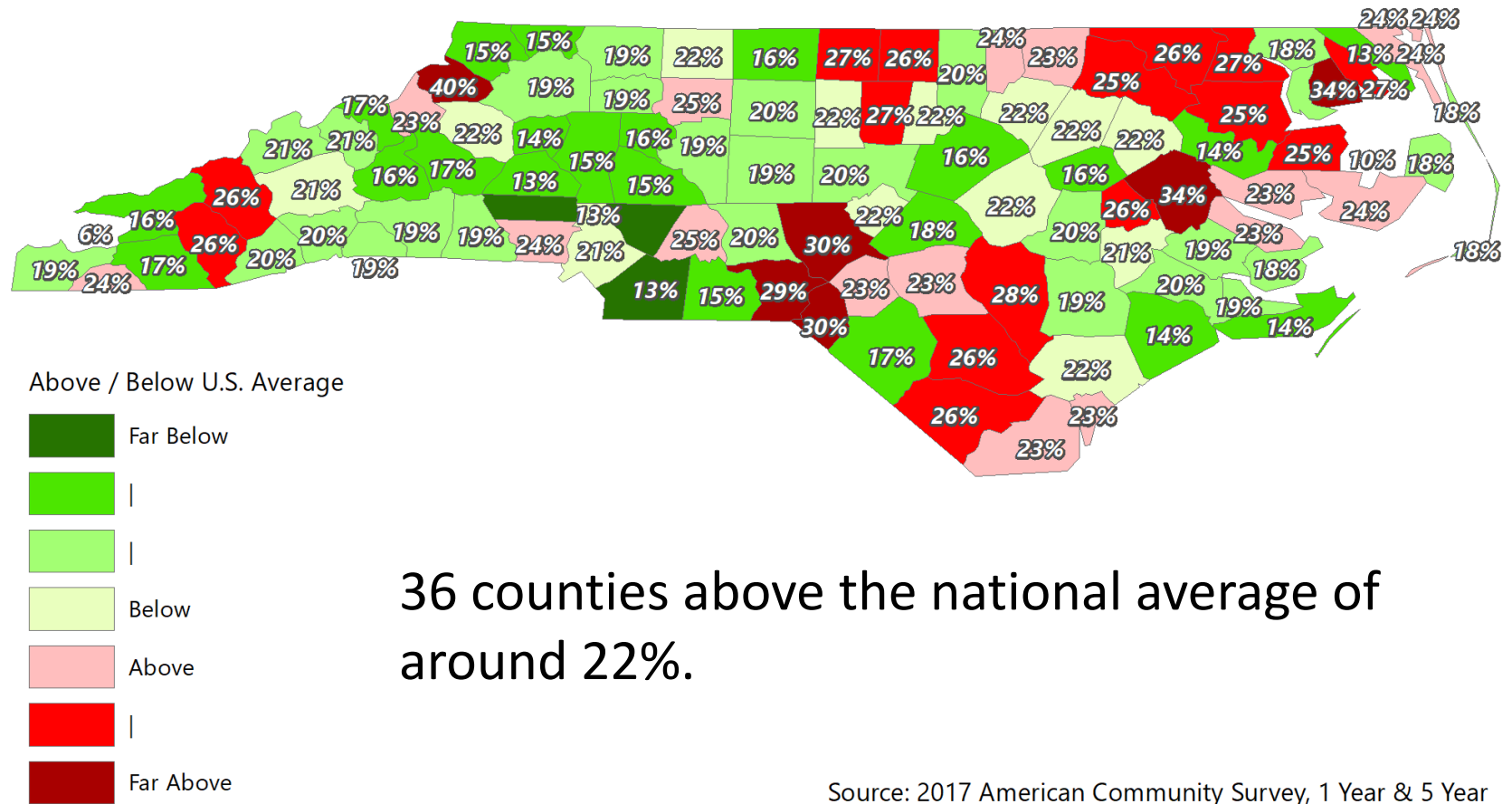
Source: 2017 American Community Survey, 1 Year & 5 Year

Top Ten

1. Watauga – 40%
2. Pitt – 34%
3. Perquimans – 34%
4. Moore – 30%
5. Scotland – 30%
6. Richmond – 29%
7. Sampson – 28%
8. Caswell – 27%
9. Orange – 27%
10. Hertford – 27%
11. Pasquotank – 27%
12. 10 others well above (red)
13. 15 above (pink)

SEVERE HOUSING AFFORDABILITY PROBLEMS

Percent of Households with Gross Rent 50%+ of Income



Source: 2017 American Community Survey, 1 Year & 5 Year

Supply and Demand

Affordable Housing Demand

Reducing the number of buyers and/or renters in an area

- Economic shifts in regions and localities
- Filtered affordable housing
- Roadblocks to new neighborhood investment

Affordable Housing Supply

Increasing and maintaining the number of housing units and/or affordable housing units.

- Traditional public housing
- Traditional subsidized housing
- Local housing programs and/or city-owned housing
- Property tax relief for households
- Housing stabilization programs
- Shared equity models
- Non-traditional housing models

Policy and Perception

Demonstrating Need

Analyzing, documenting and communicating the need for affordable housing and its locational characteristics

- Local housing plans
- Transportation plans that address housing
- Market research and reporting
- Storytelling

Policy Regime

Enabling, shaping or mandating affordable housing as part of new development or redevelopment

- Inclusionary zoning
- Affordable housing minimums
- Density bonuses for affordable housing
- Affordable housing overlays
- Reduced parking
- Expedited reviews or administrative relief

Development and Finance

Site Readiness

Preparing and making sites available for developers

- Land consolidation
- Land donation
- Demolition and remediation
- Building stabilization
- Infrastructure availability
- Sitework
- Shared and/or decoupled parking
- Public RFPs

Financing and Financial Incentives for Development

Providing favorable financing, equity, grants, tax credits and/or other financial incentives

- Local housing trust fund
- Project development financing/TIF/Synthetic TIF
- Tax credits
- Waive fees
- Tax deferral or abatement
- HUD and USDA
- Workforce housing incentives
- Location efficient mortgages

Economic and Community Development

Economic Solutions

Increasing access to economic opportunity, wages and/or wealth at the household and neighborhood scales

- Locational criteria for affordable housing
- Transit extended to reach affordable housing
- Transportation services in conjunction with housing
- Employment readiness programs

Community and Neighborhood Development

Creating stable households and complete neighborhoods

- Supportive housing with services for children, parents, elderly, etc.
- Access to good and services
- Sidewalks and pedestrian safety
- Parks and recreation
- Quality of design and built environment

Strategies to Support Affordable Housing

North Carolina Department of Transportation



NCDOT Affordable Housing Initiative



- White paper completed in 2018
 - *Transit and Affordable Housing in North Carolina*
 - Audit of activities around state and country
 - Identification of potential strategies
- NCDOT Public Transportation Division convened Affordable Housing Ad Hoc Working Group in 2018
- Draft recommendations released in 2019
 - *Strategies to Support Affordable Housing*
 - Recommended policies and programs for NCDOT and partners
 - Action plan with next steps in program development



Affordable Housing Principles

- **Transportation options** that support locational efficient, affordable housing relative to jobs, services and community assets;
- **Complete communities** throughout the state where people of all incomes, age and household size have a place to call home;
- **Adequate, quality housing** that does not cost-burden households; and
- **Preservation of neighborhood affordability** and inclusiveness where infrastructure investment influences rapid change and redevelopment.



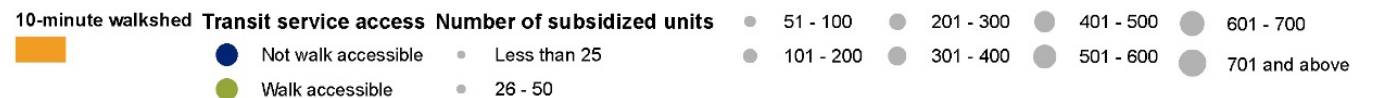
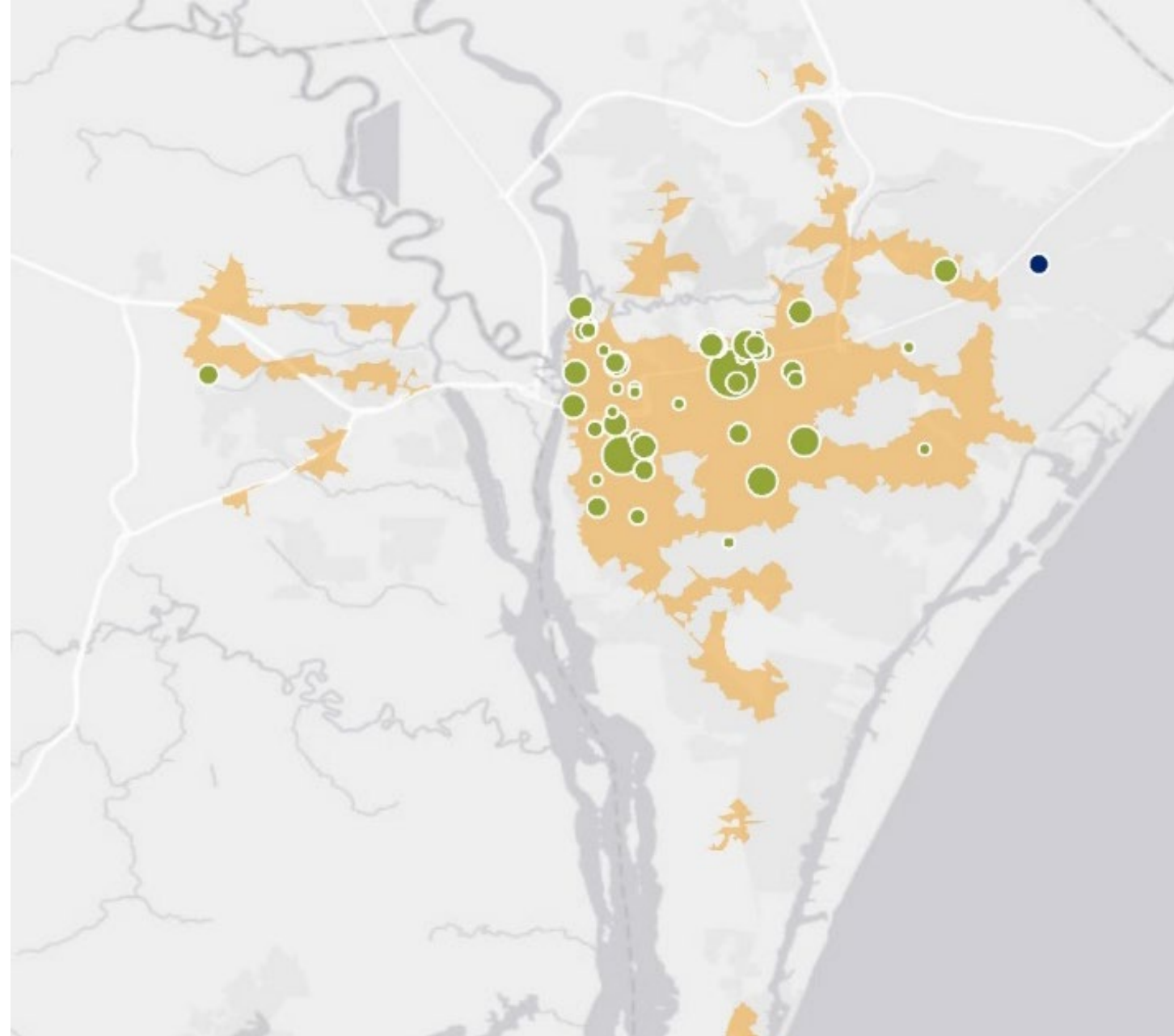
NCDOT's Role

- **Better coordination of public decisions**, including involving groups that have not traditionally played a direct role.
- **Identification of new resources**, including land and financing, at the state, regional and local levels.
- **Creation of new policies, programs and projects** that create or incentivize affordable housing.
- **Provision of more complete information** on the role of transportation investment on affordable housing and commitment to ensuring major investments do not diminish the ability to supply and maintain affordable housing.
- **Inclusion of land access and land use considerations** more thoroughly as we plan, fund and design the transportation system.

Wilmington, NC Spatial Relationships Map

Transit access for affordable housing supported by federal or state subsidy, such as Section 9, Section 8, Section 202, HOME, or LIHTC funds.

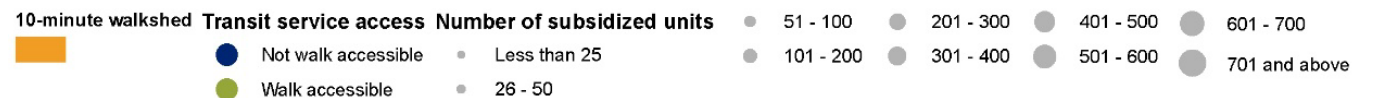
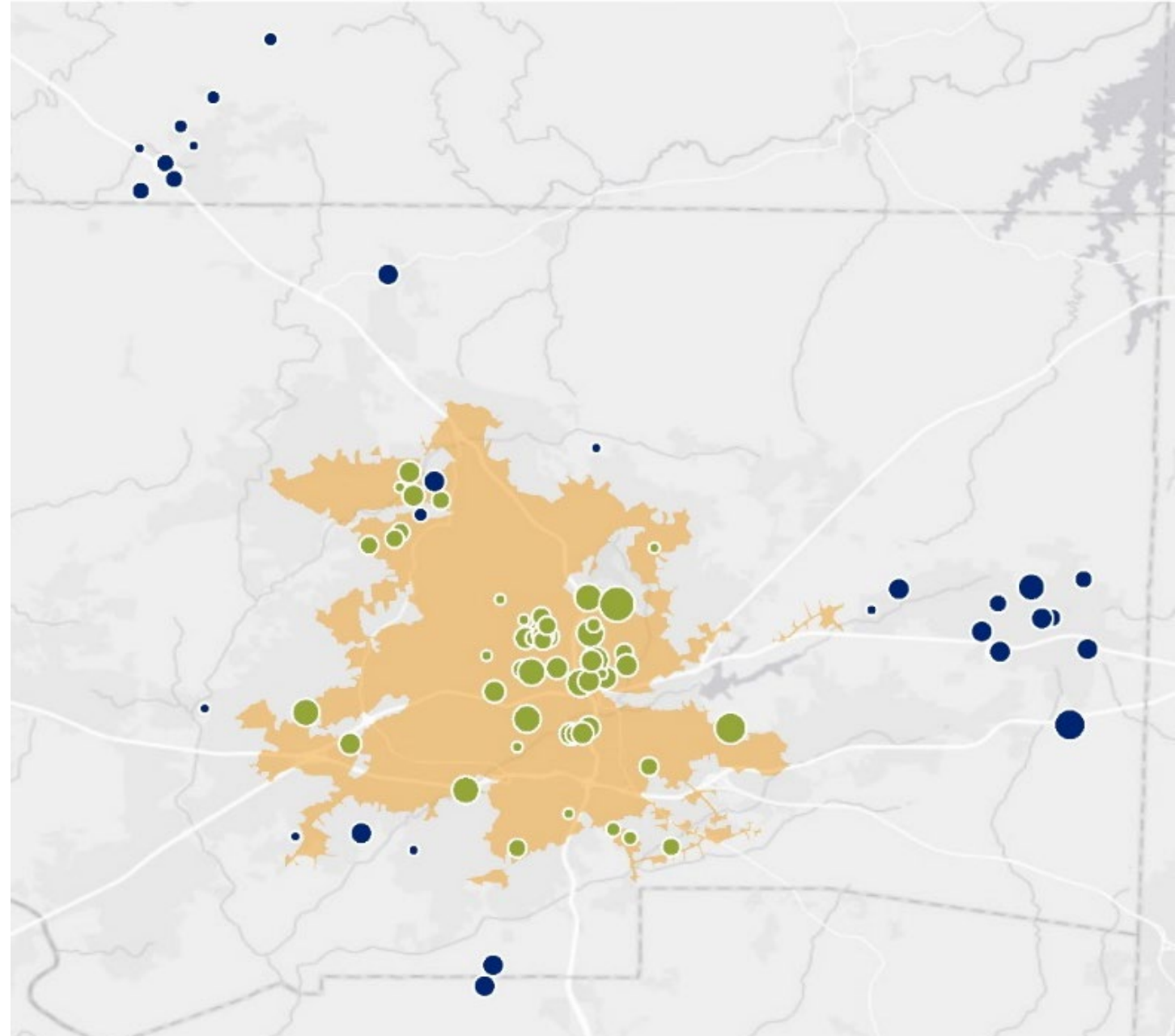
Source: *Transit and Affordable Housing in North Carolina*, NCDOT



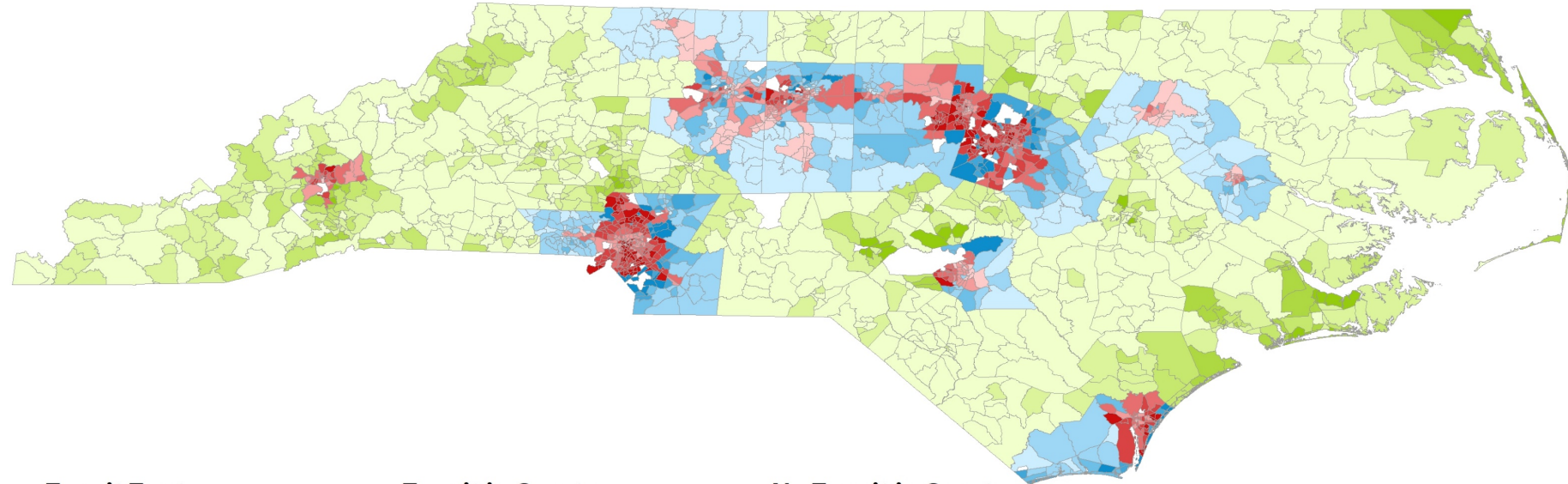
Winston-Salem, NC Spatial Relationships Map

Transit access for affordable housing supported by federal or state subsidy, such as Section 9, Section 8, Section 202, HOME, or LIHTC funds.

Source: *Transit and Affordable Housing in North Carolina*, NCDOT

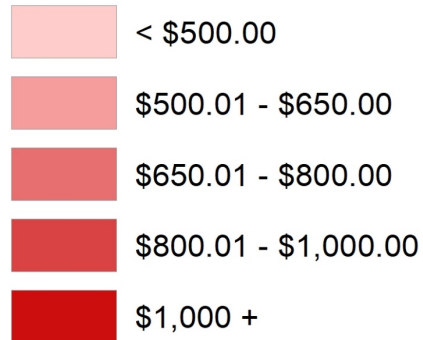


2016 Median Rent and Transit Access

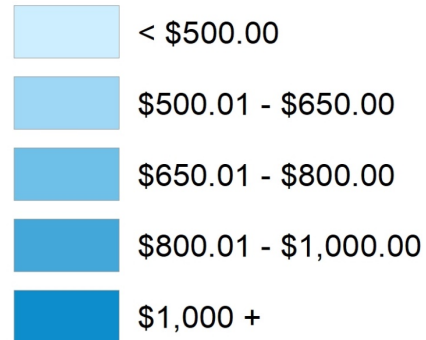


Source: *Affordable Housing Ad Hoc Working Group Proceedings*, NCDOT – U.S. Census and American Community Survey

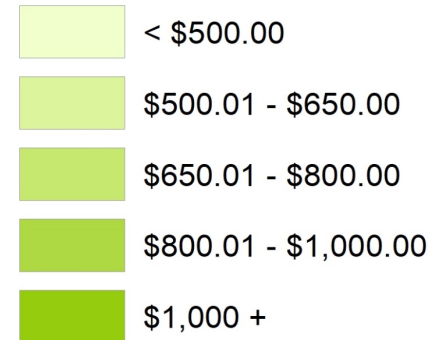
Transit Tracts



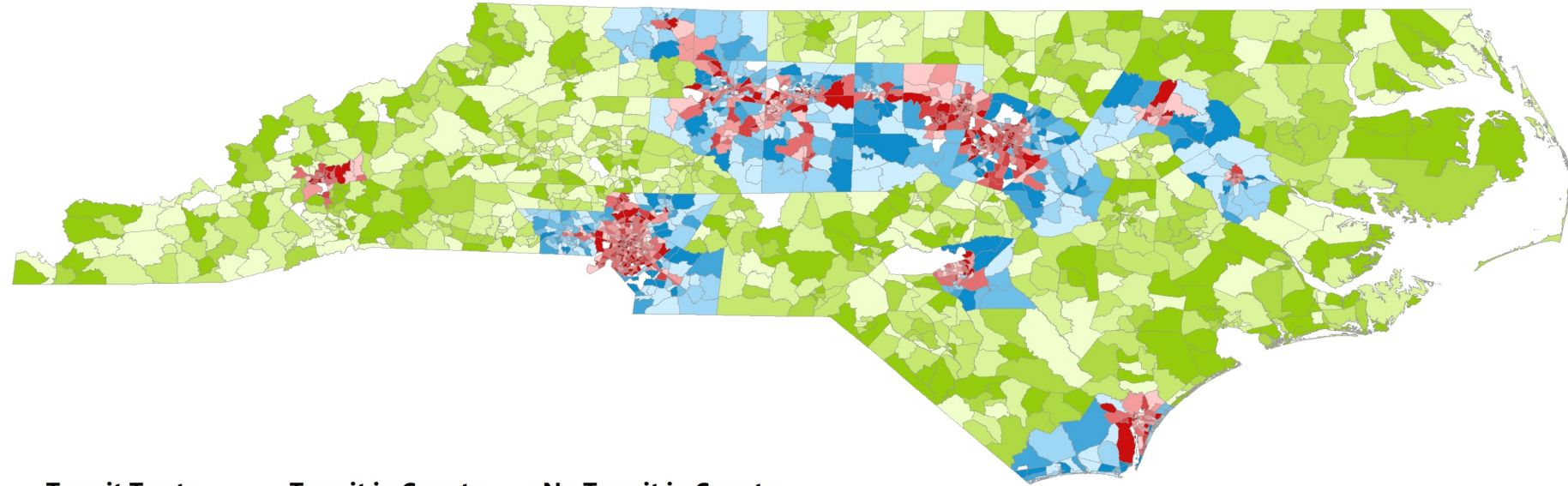
Transit in County




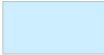

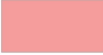
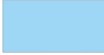

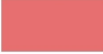








No Transit in County



Rent Changes 2010-2016 and Transit Access



Source: *Affordable Housing Ad Hoc Working Group Proceedings*, NCDOT – U.S. Census and American Community Survey

<u>Transit Tracts</u>	<u>Transit in County</u>	<u>No Transit in County</u>
 < 0%	 < 0%	 < 0%
 0.1% - 10%	 0.1% - 10%	 0.1% - 10%
 10.1% - 20%	 10.1% - 20%	 10.1% - 20%
 20.1% - 30%	 20.1% - 30%	 20.1% - 30%
 30% +	 30% +	 30% +



Rent Increases 2010-2016

	Count of Tracts	Average of 2010 rent	Average of 2016 rent	Avg Pct Change Rent
No Fixed Routes	880	\$ 476.95	\$ 546.79	14.6%
Fixed Route Counties	1214	\$ 639.24	\$ 737.43	15.4%
Adjacent	753	\$ 661.99	\$ 769.79	16.3%
Not Adjacent	461	\$ 602.08	\$ 684.56	13.7%
All Tracts	2094	\$ 571.04	\$ 657.31	15.1%

Source: *Affordable Housing Ad Hoc Working Group Proceedings*, NCDOT - U.S. Census and American Community Survey



Recommended Strategies

1. Directed and Prioritized Transportation Funding
 - 1.1 Congestion Mitigation & Air Quality
 - 1.2 North Carolina Complete Communities Initiative
 - 1.3 Statewide Affordable Transit Oriented Development Fund
 - 1.4 Affordable Housing in Long Range Transportation Planning
 - 1.5 Housing Performance Criteria Tied to Transit Capital Funding



Recommended Strategies

2. State, Regional and Local Planning

2.1 Assess Affordable Housing in NEPA and Other Corridor Studies

2.2 Coordinated Transit and Extending Transit across Jurisdictional Boundaries

2.3 Transportation and Access Considerations in Local Housing Plans



Recommended Strategies

3. Transit Oriented Development Guidance

3.1 Statewide Guidance on Planning for Transit Oriented Development

3.2 Model Transit Oriented Development Policies



Recommended Strategies

4. Affordable Housing Finance and Incentives

4.1 Leverage Low Income Housing Tax Credit Program and other Affordable Housing Resources

4.2 Local Affordable Housing Trust Funds and other Housing Finance Programs

5. Public-Private Partnerships and Multi-Sector Approaches to Development

5.1 Surplus Right-of-Way Repurposing Program

5.2 Qualified Opportunity Funds and Organizational Infrastructure



Policy and Perception

Demonstrating Need

Analyzing, documenting and communicating the need for affordable housing and its locational characteristics

- 1.4 Affordable housing in LRTP
- 2.1 Affordable housing in NEPA and other studies
- 2.3 Transportation and access in housing plans

Policy Regime

Enabling, shaping or mandating affordable housing as part of new development or redevelopment

- 1.2 Complete Communities
- 1.5 Performance criteria for capital funding
- 3.1 Statewide TOD guidance
- 3.2 Model TOD policies

Development and Finance

Site Readiness

Preparing and making sites available for developers

1.1 CMAQ

5.1 Surplus Right-of-way

Financing and Financial Incentives for Development

Providing favorable financing, equity, grants, tax credits and/or other financial incentives

1.3 Statewide TOD fund

4.1 LIHTC

4.2 Local trust funds and housing finance

5.2 Opportunity Zones

Economic and Community Development

Economic Solutions

Increasing access to economic opportunity, wages and/or wealth at the household and neighborhood scales

2.2 Coordinated regional transit

Community and Neighborhood Development

Creating stable households and complete neighborhoods

Making the Affordable Housing and Public Transportation Connection



NCDOT/NCPTA Webinar Series
September 12, 2019

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