



True Affordability and Location Efficiency

# H+T<sup>SM</sup> Affordability Index



Hartford, CT

The Housing + Transportation (H+T) Affordability Index is a new and more comprehensive way of thinking about the cost of housing and true affordability by exploring the impact that transportation costs associated with location have on a household's economic bottom line. The H+T Index is an innovative tool that measures the true affordability of housing. The traditional measure of affordability used by planners, lenders, and most consumers recommends that housing should be less than 30% of income. The H+T Index, in contrast, takes into account not just the cost of housing, but the costs of housing and transportation.

$$\text{H+T Affordability Index} = \frac{\text{(Housing Costs + Transportation Costs)}}{\text{Income}}$$

The Index has received much attention from policy makers for its benefits to planners and TOD advocates and is already being used for additional research. This work represents the development the H+T Index for 337 metropolitan areas.

70%



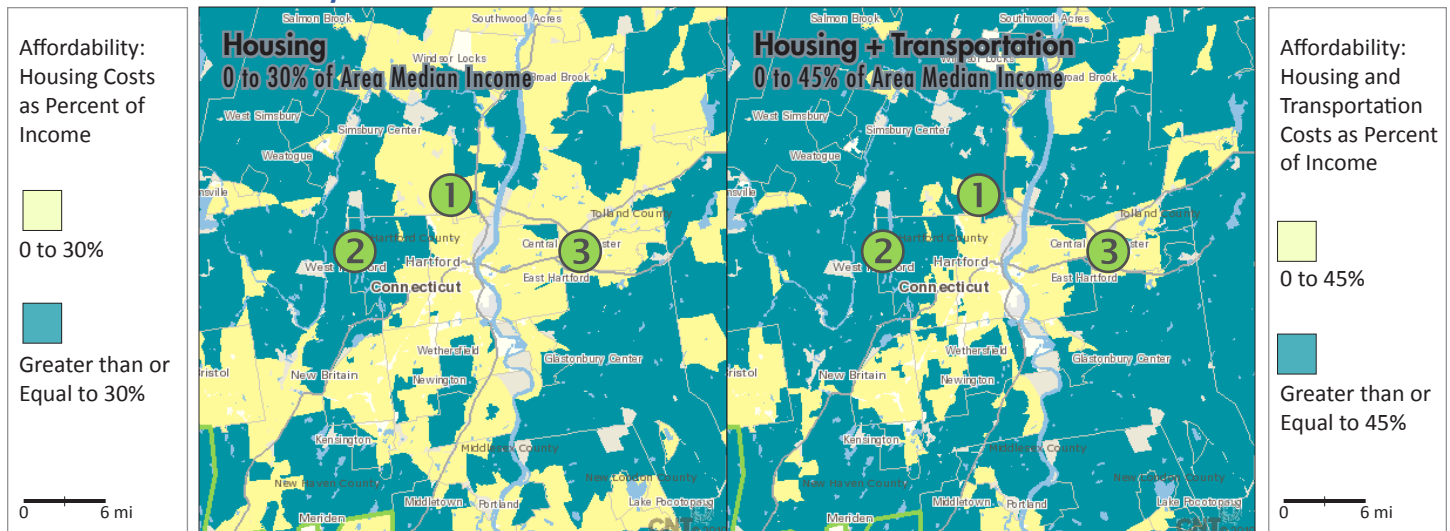
percentage of communities in the Hartford metro area considered affordable using the standard measure of 30% of income

46%



percentage of communities in the Hartford metro area considered affordable using the H+T measure of 45% of income

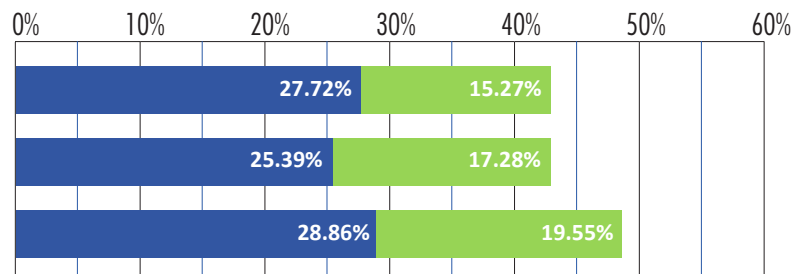
## Two Views of Affordability



## Neighborhood Profiles

- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

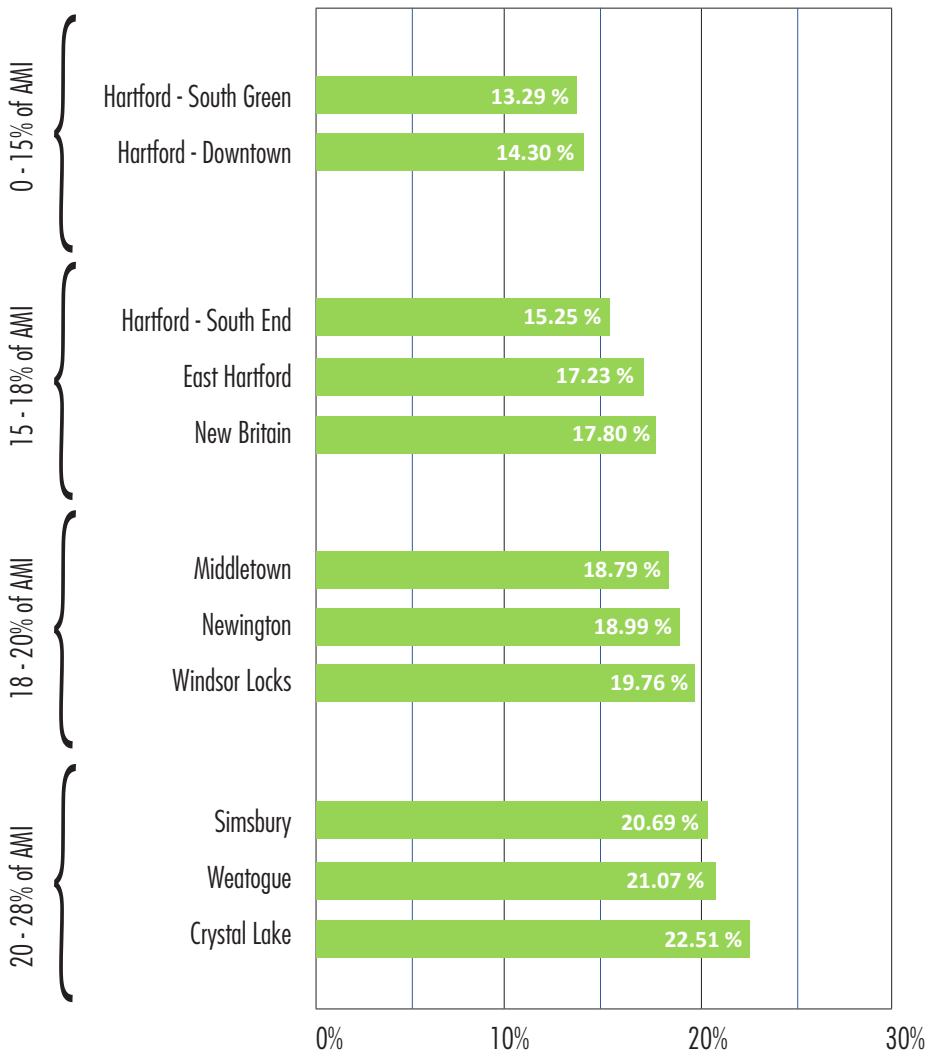
- Blue Hills Neighborhood, Hartford
- West Hartford, Hartford County
- Central Manchester, Hartford County



### Neighborhood Profiles

|  | Blue Hills Neighborhood, Hartford | West Hartford, Hartford County | Central Manchester, Hartford County |
|--|-----------------------------------|--------------------------------|-------------------------------------|
| <b>Autos per Household</b>               | 1.19                              | 1.52                           | 1.61                                |
| <b>Transit Ridership</b>                 | 32.17 %                           | 1.72 %                         | 4.96 %                              |
| <b>Households per Acre</b>               | 5.09                              | 4.69                           | 2.53                                |
| <b>Monthly Transportation Cost in \$</b> | \$ 664                            | \$ 752                         | \$ 850                              |
| <b>Household VMT</b>                     | 16,303                            | 13,186                         | 20,204                              |

### Hartford Metropolitan Area Representative Transportation Costs



### AFFORDABILITY IS ABOUT MORE THAN HOME PRICE

- Housing and transportation costs give a more complete picture of affordability than the cost of housing alone.
- Household transportation costs are directly linked to a household's location and the characteristics of the neighborhood where it is situated.
- Places with access to services, walkable destinations, extensive and frequent transit, access to jobs, and density have lower household transportation costs.
- Creating neighborhoods with housing and transportation affordability requires multiple and targeted strategies and coordination within and across government agencies and the private sector.
- Underutilized transit station areas present an opportunity to create additional affordable and diverse neighborhoods.

### PUBLIC POLICY ACTIONS

- 1) Adopt a new definition of affordability that includes transportation costs and a way to measure them.
- 2) Broaden incentives for regions to locate new growth in more compact, mixed-use communities near transit.

The H+T Index is available for 337 metropolitan areas at [htaindex.cnt.org](http://htaindex.cnt.org)

**For more information contact:**  
 Nicole Gotthelf  
 Director of Development & Communications  
 (773) 269-4029 • [nicoleg@cnt.org](mailto:nicoleg@cnt.org)

*This project was funded in part by a grant from The Rockefeller Foundation.*



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# H+T<sup>SM</sup> Affordability Index



## Birmingham, AL

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85%



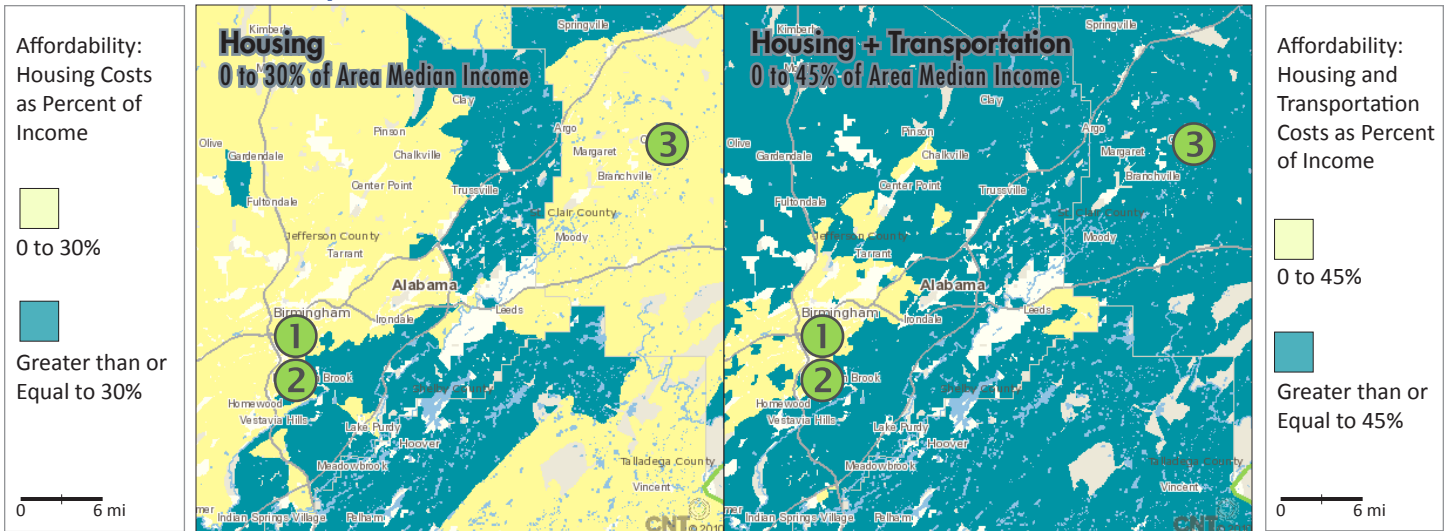
percentage of communities in the Birmingham metro area considered affordable using the standard measure of 30% of income

37%



percentage of communities in the Birmingham metro area considered affordable using the H+T measure of 45% of income

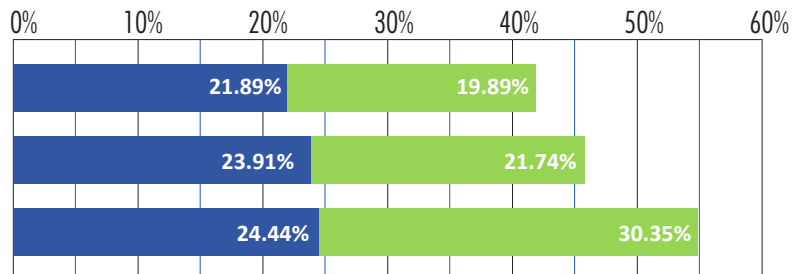
## Two Views of Affordability



## Neighborhood Profiles

- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

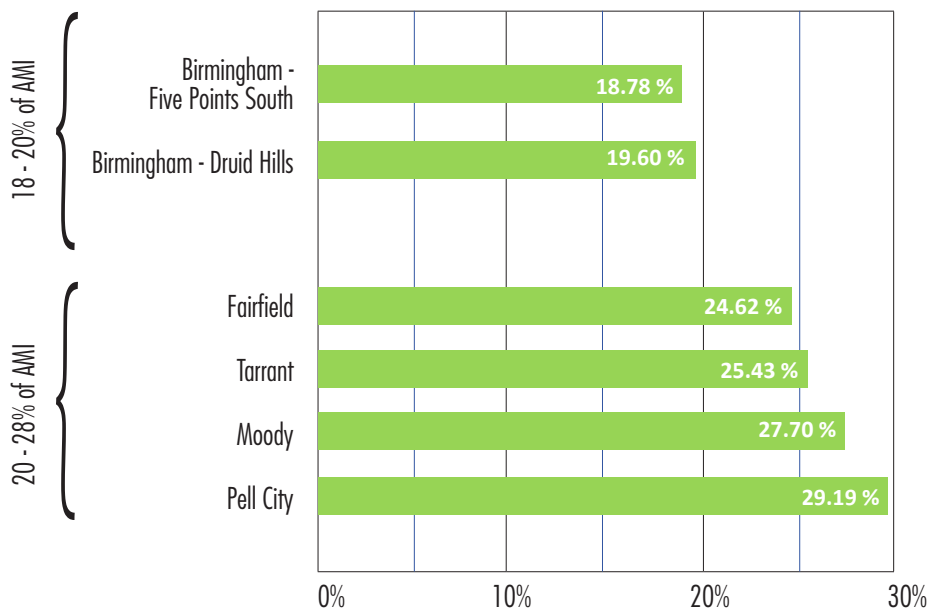
- 1 Chestnut Hill, Birmingham
- 2 Homewood, Jefferson County
- 3 Odenville, St. Clair County



## Neighborhood Profiles

|  | Chestnut Hill, Birmingham | Homewood, Jefferson County | Odenville, St. Clair County |
|--|---------------------------|----------------------------|-----------------------------|
| <b>Autos per Household</b>               | 1.38                      | 1.48                       | 1.86                        |
| <b>Transit Ridership</b>                 | 3.66 %                    | 5.49 %                     | 0.36 %                      |
| <b>Households per Acre</b>               | 8.76                      | 3.88                       | 1.33                        |
| <b>Monthly Transportation Cost in \$</b> | \$ 651                    | \$ 711                     | \$ 994                      |
| <b>Household VMT</b>                     | 8,701                     | 10,796                     | 26,713                      |

## Birmingham Metropolitan Area Representative Transportation Costs



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#### For more information contact:

Nicole Gotthelf

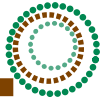
Director of Development & Communications  
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# CNT

## Oklahoma City, OK

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# 81%



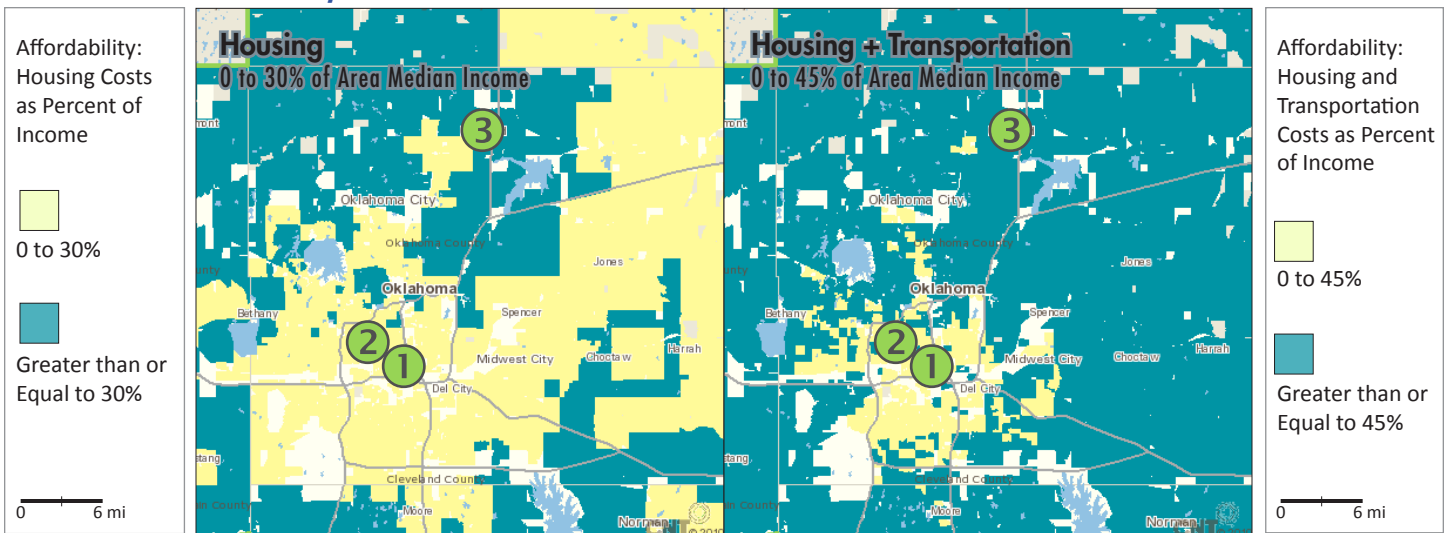
percentage of communities in the Oklahoma City metro area considered affordable using the standard measure of 30% of income

# 32%



percentage of communities in the Oklahoma City metro area considered affordable using the H+T measure of 45% of income

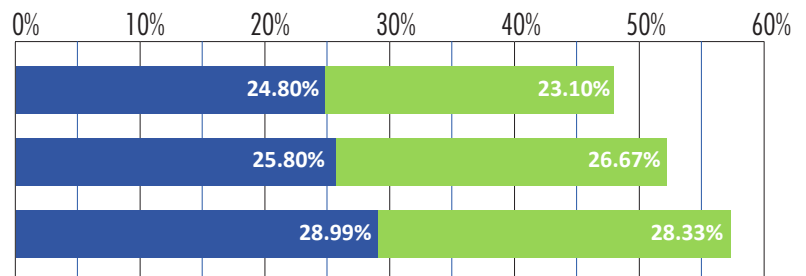
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- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

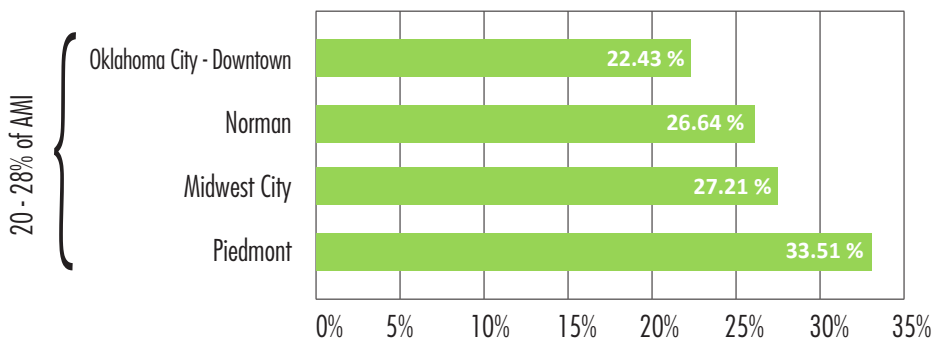
- Mesta Park, Oklahoma City
- Warr Acres, Oklahoma County
- Edmond, Oklahoma County



## Neighborhood Profiles

|  | Mesta Park,<br>Oklahoma City | Warr Acres,<br>Oklahoma<br>County | Edmond,<br>Oklahoma<br>County |
|--|------------------------------|-----------------------------------|-------------------------------|
| <b>Autos per Household</b>               | 1.44                         | 1.65                              | 1.70                          |
| <b>Transit Ridership</b>                 | 6.43 %                       | 0.00 %                            | 0.00 %                        |
| <b>Households per Acre</b>               | 4.68                         | 2.73                              | 1.61                          |
| <b>Monthly Transportation Cost in \$</b> | \$ 708                       | \$ 818                            | \$ 869                        |
| <b>Household VMT</b>                     | 12,001                       | 15,007                            | 18,940                        |

## Oklahoma City Metropolitan Area Representative Transportation Costs



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# H+T<sup>SM</sup> Affordability Index



Charleston, WV

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83%



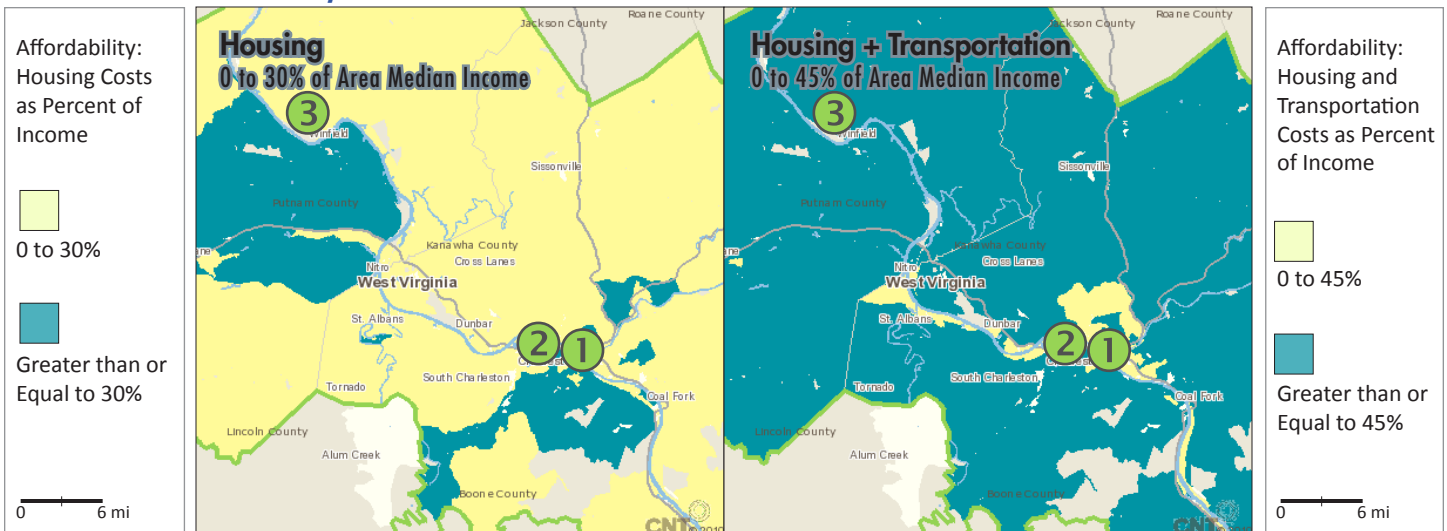
percentage of communities in the Charleston metro area considered affordable using the standard measure of 30% of income

29%



percentage of communities in the Charleston metro area considered affordable using the H+T measure of 45% of income

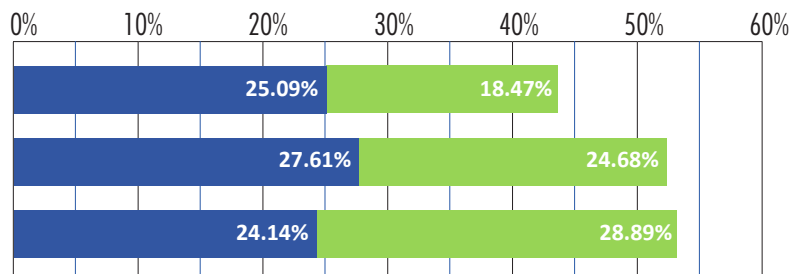
## Two Views of Affordability



## Neighborhood Profiles

- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

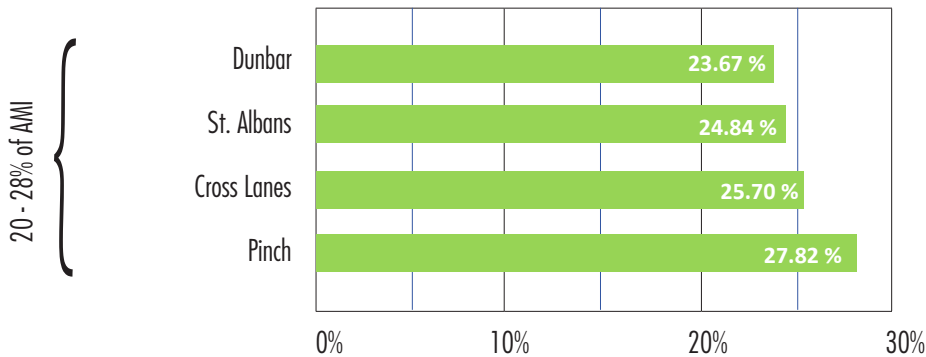
- Downtown Charleston
- South Charleston, Kanawha County
- Town of Eleanor, Putnam County



## Neighborhood Profiles

|  | Downtown Charleston | South Charleston, Kanawha County | Town of Eleanor, Putnam County |
|--|---------------------|----------------------------------|--------------------------------|
| <b>Autos per Household</b>               | 1.11                | 1.40                             | 1.58                           |
| <b>Transit Ridership</b>                 | 9.01 %              | 5.04 %                           | 0.27 %                         |
| <b>Households per Acre</b>               | 9.15                | 3.07                             | 1.96                           |
| <b>Monthly Transportation Cost in \$</b> | \$ 545              | \$ 728                           | \$ 853                         |
| <b>Household VMT</b>                     | 9,395               | 17,224                           | 23,799                         |

## Charleston Metropolitan Area Representative Transportation Costs



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## Des Moines, IA

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85%



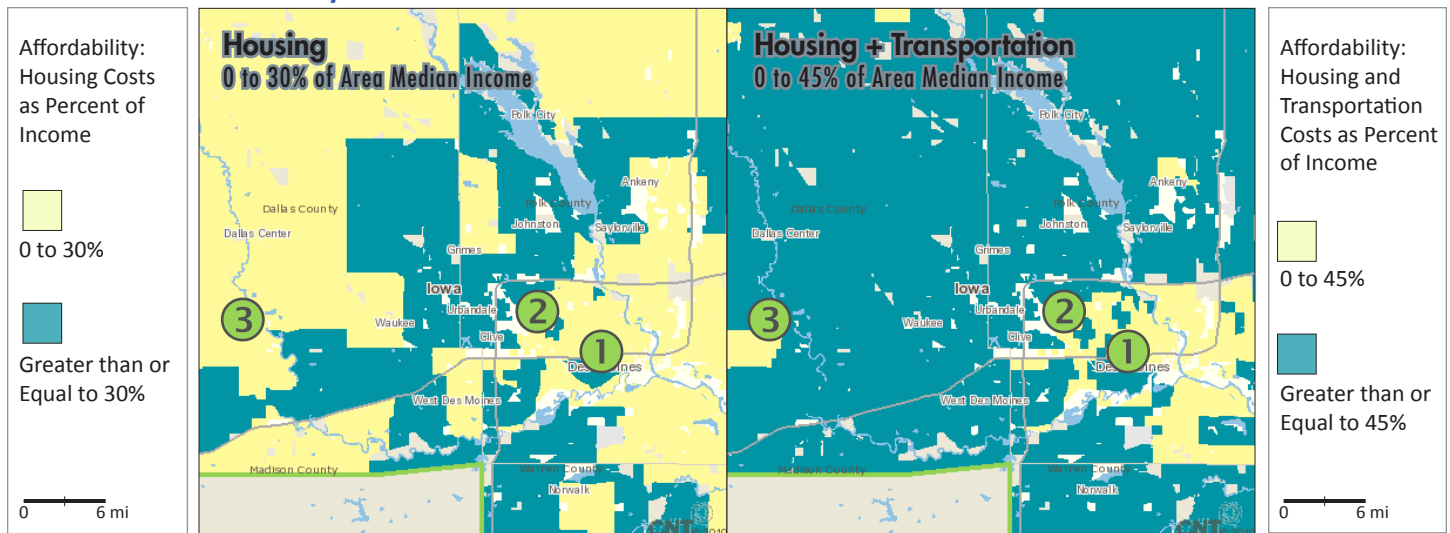
percentage of communities in the Des Moines metro area considered affordable using the standard measure of 30% of income

58%



percentage of communities in the Des Moines metro area considered affordable using the H+T measure of 45% of income

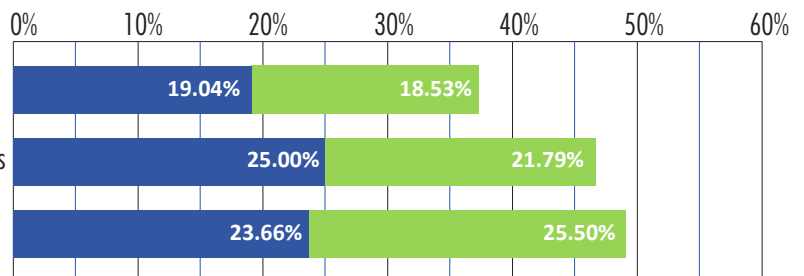
## Two Views of Affordability



## Neighborhood Profiles

- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

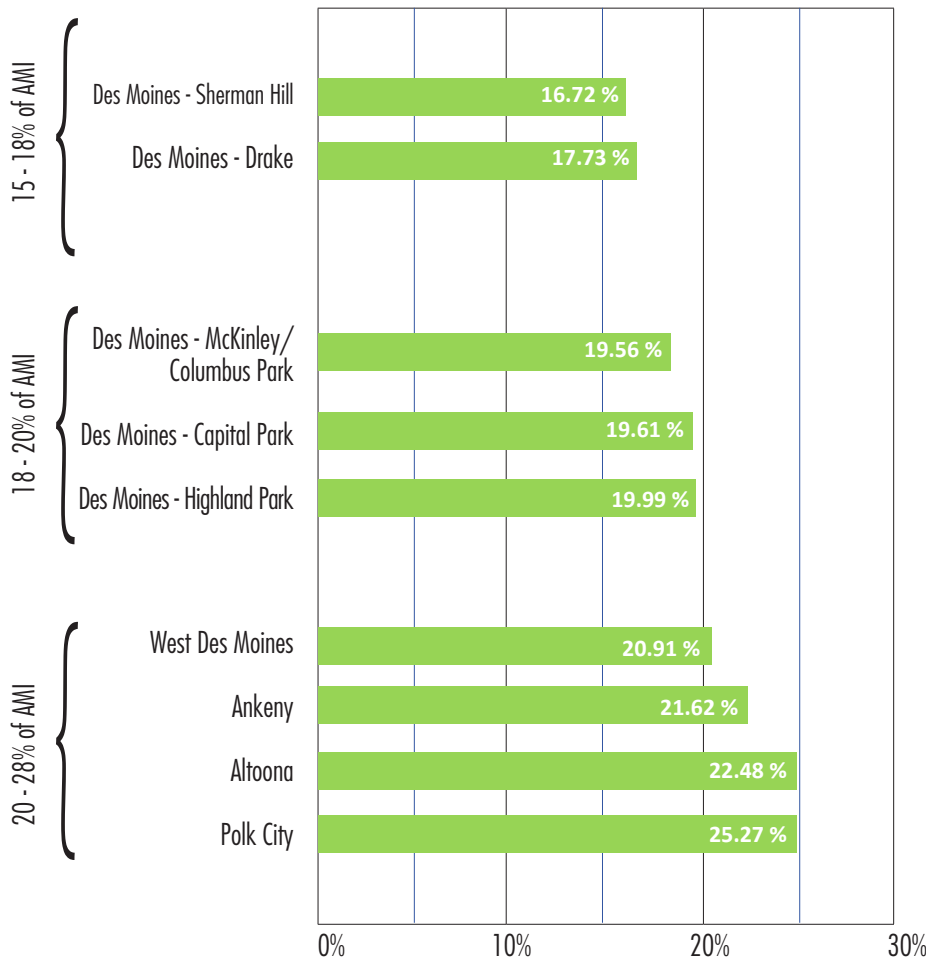
- North of Grand Neighborhood, Des Moines
- Urbandale, Polk and Dallas Counties
- Adel, Dallas County



## Neighborhood Profiles

|  | North of Grand Neighborhood, Des Moines | Urbandale, Polk and Dallas Counties | Adel, Dallas County |
|--|---|-------------------------------------|---------------------|
| <b>Autos per Household</b>               | 1.45                                    | 1.66                                | 1.85                |
| <b>Transit Ridership</b>                 | 1.53 %                                  | 0.00 %                              | 0.82 %              |
| <b>Households per Acre</b>               | 6.4                                     | 2.91                                | 2.42                |
| <b>Monthly Transportation Cost in \$</b> | \$ 720                                  | \$ 847                              | \$ 991              |
| <b>Household VMT</b>                     | 13,056                                  | 17,981                              | 25,887              |

## Des Moines Metropolitan Area Representative Transportation Costs



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## Duluth--Superior, MN--WI

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79%



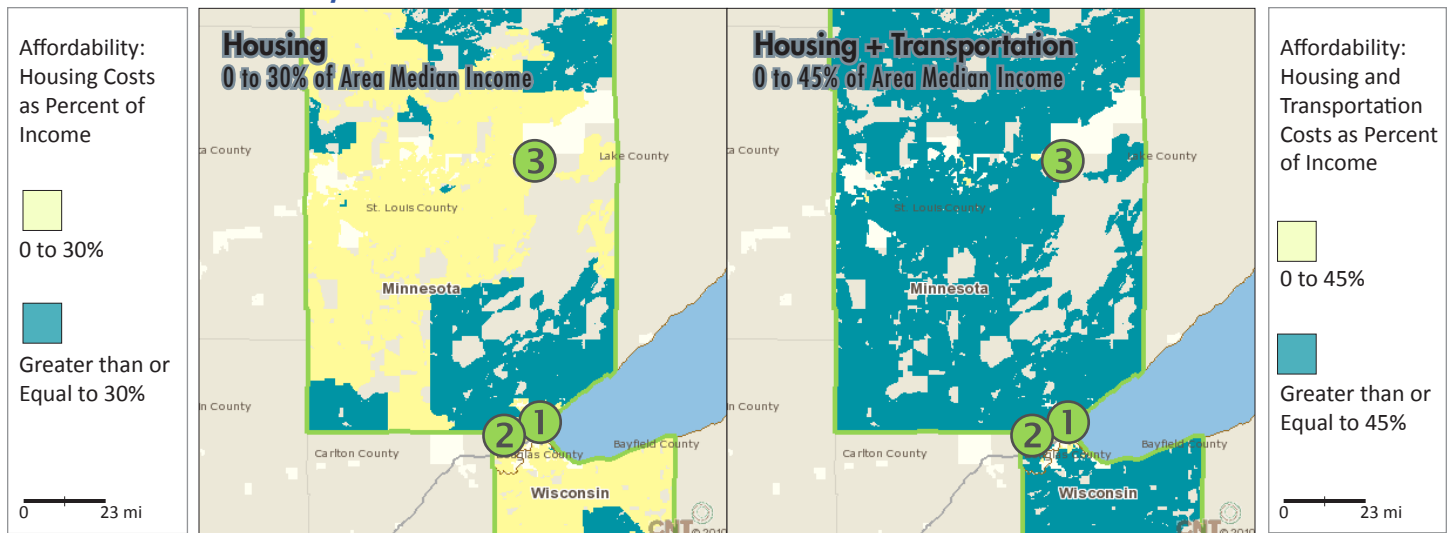
percentage of communities in the Duluth-Superior metro area considered affordable using the standard measure of 30% of income

22%



percentage of communities in the Duluth-Superior metro area considered affordable using the H+T measure of 45% of income

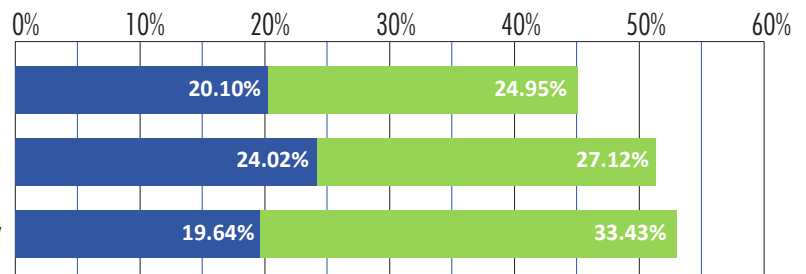
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- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

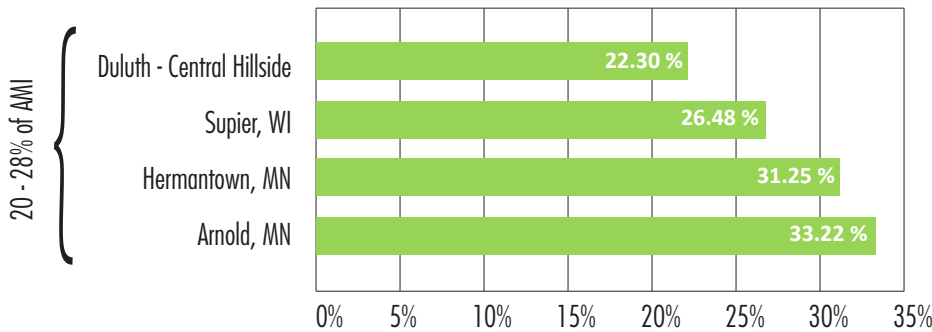
- Lincoln Park Neighborhood
- Proctor, St. Louis County
- Hoyt Lakes, St. Louis County



## Neighborhood Profiles

|  | Lincoln Park Neighborhood | Proctor, St. Louis County | Hoyt Lakes, St. Louis County |
|--|---------------------------|---------------------------|------------------------------|
| <b>Autos per Household</b>               | 1.47                      | 1.60                      | 1.89                         |
| <b>Transit Ridership</b>                 | 5.40 %                    | 0.21 %                    | 0.00 %                       |
| <b>Households per Acre</b>               | 4.92                      | 3.12                      | 3.54                         |
| <b>Monthly Transportation Cost in \$</b> | \$ 750                    | \$ 816                    | \$ 1,005                     |
| <b>Household VMT</b>                     | 15,120                    | 17,118                    | 25,194                       |

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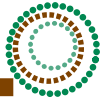
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# CNT

## Daytona Beach, FL

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# 68%



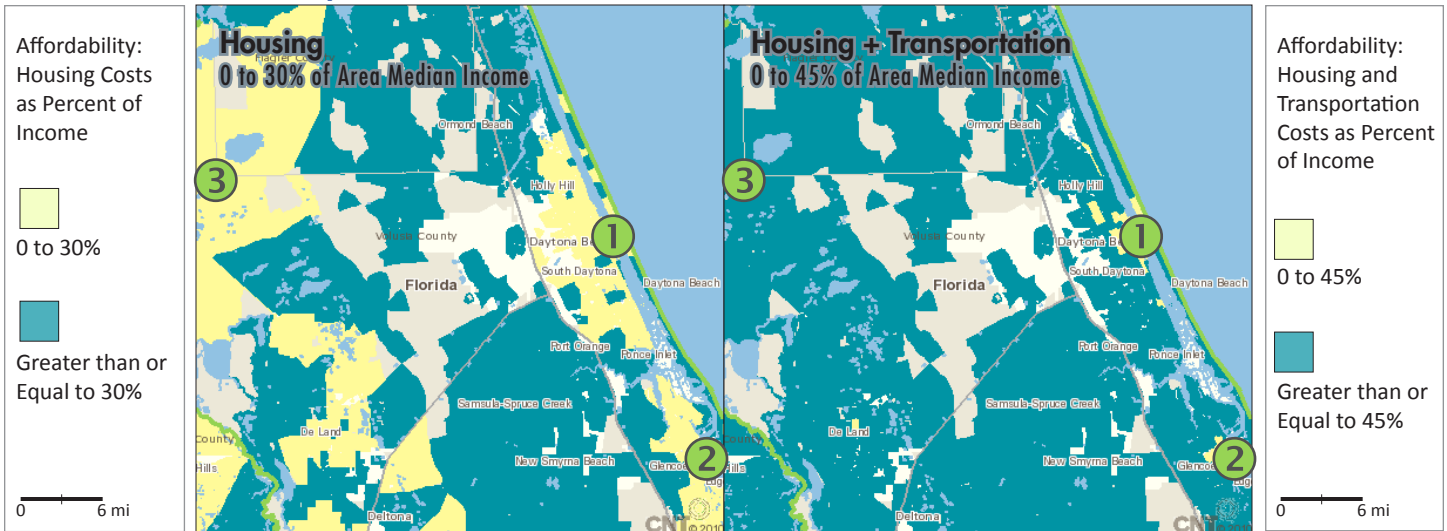
percentage of communities in the Daytona Beach metro area considered affordable using the standard measure of 30% of income

# 10%



percentage of communities in the Daytona Beach metro area considered affordable using the H+T measure of 45% of income

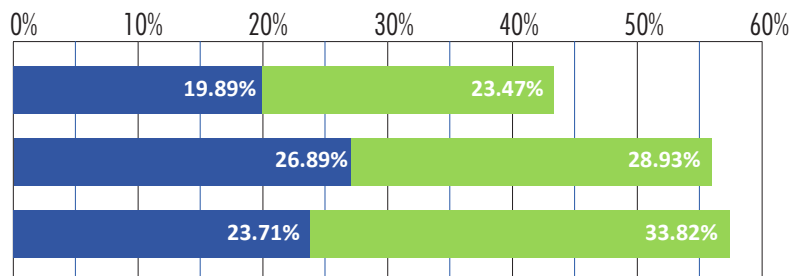
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## Neighborhood Profiles

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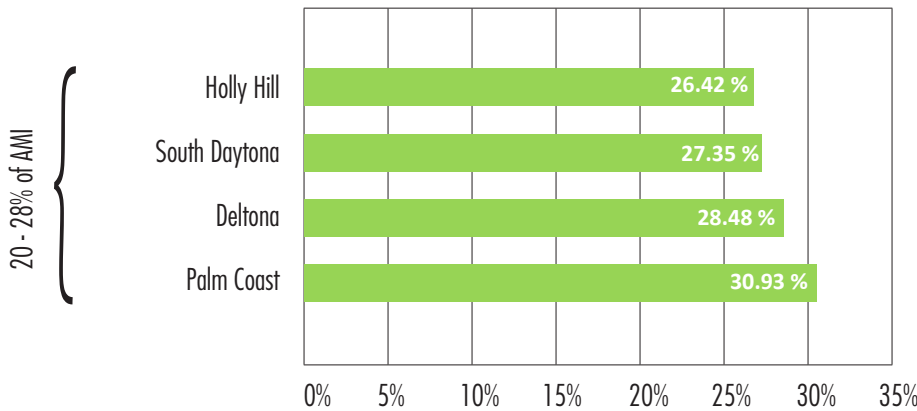
- Seabreeze Historic District, Daytona Beach
- Edgewater, St. Louis County
- Pierson, Volusia County



## Neighborhood Profiles

|  | Seabreeze Historic District, Daytona Beach | Edgewater, St. Louis County | Pierson, Volusia County |
|--|--|-----------------------------|-------------------------|
| <b>Autos per Household</b>               | 1.38                                       | 1.64                        | 1.90                    |
| <b>Transit Ridership</b>                 | 7.66 %                                     | 1.61 %                      | 0.00 %                  |
| <b>Households per Acre</b>               | 8.31                                       | 1.97                        | 2.98                    |
| <b>Monthly Transportation Cost in \$</b> | \$ 699                                     | \$ 861                      | \$ 1,007                |
| <b>Household VMT</b>                     | 14,780                                     | 21,628                      | 26,101                  |

## Daytona Beach Metropolitan Area Representative Transportation Costs



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True Affordability and Location Efficiency

# H+T<sup>SM</sup> Affordability Index



## Portland--Vancouver, OR--WA

The Housing + Transportation (H+T) Affordability Index is a new and more comprehensive way of thinking about the cost of housing and true affordability by exploring the impact that transportation costs associated with location have on a household's economic bottom line. The H+T Index is an innovative tool that measures the true affordability of housing. The traditional measure of affordability used by planners, lenders, and most consumers recommends that housing should be less than 30% of income. The H+T Index, in contrast, takes into account not just the cost of housing, but the costs of housing and transportation.

$$\text{H+T Affordability Index} = \frac{\text{(Housing Costs + Transportation Costs)}}{\text{Income}}$$

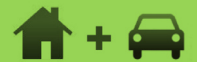
The Index has received much attention from policy makers for its benefits to planners and TOD advocates and is already being used for additional research. This work represents the development the H+T Index for 337 metropolitan areas.

64%



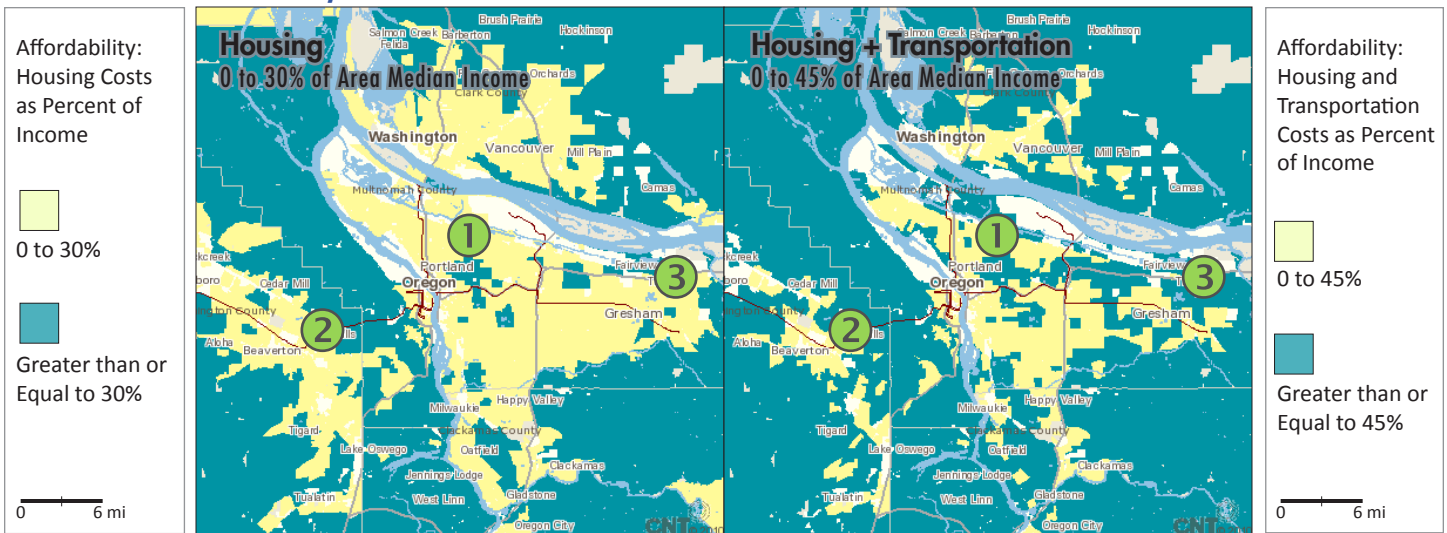
percentage of communities in the Portland-Vancouver metro area considered affordable using the standard measure of 30% of income

37%



percentage of communities in the Portland-Vancouver metro area considered affordable using the H+T measure of 45% of income

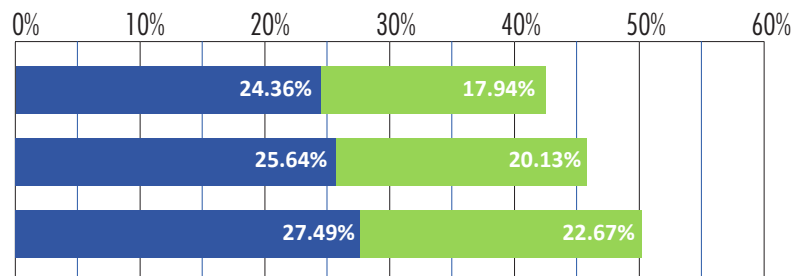
### Two Views of Affordability



### Neighborhood Profiles

- Housing Costs as a Percent of AMI
- Transportation Costs as a Percent of AMI

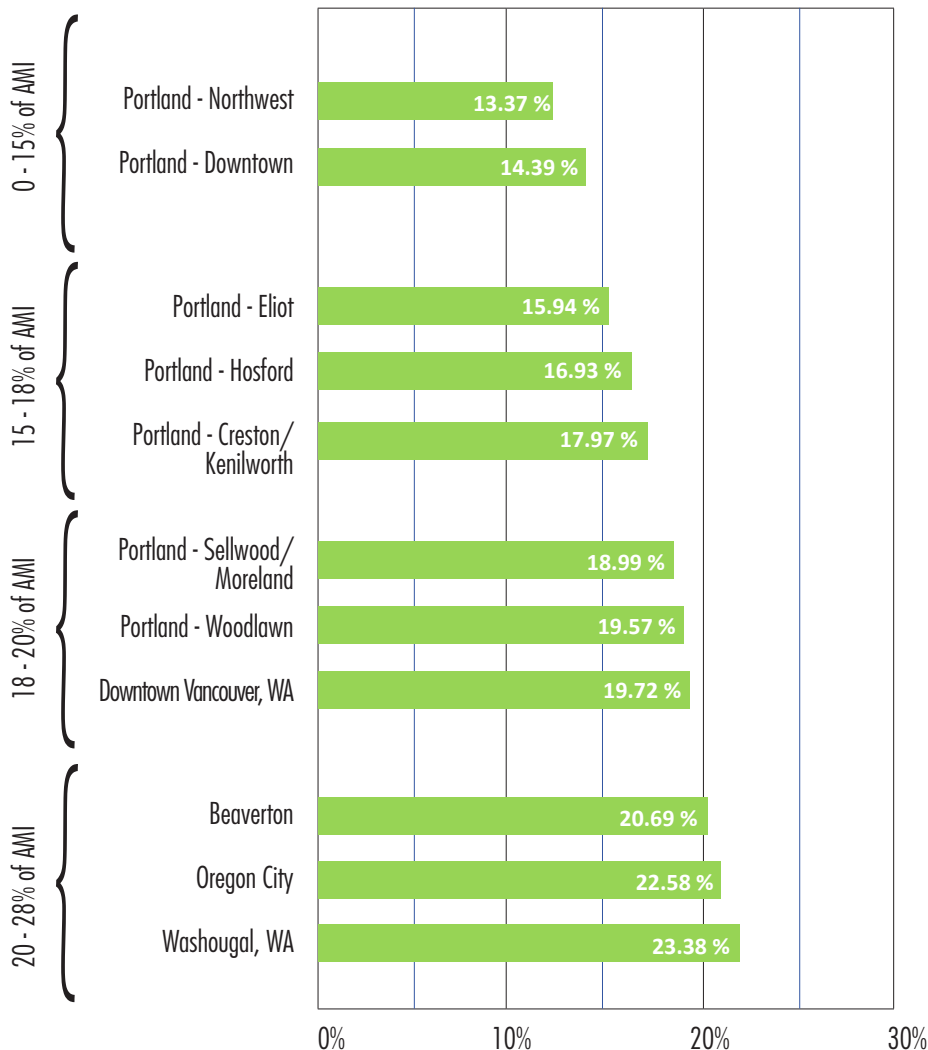
- Roseway Neighborhood, Portland
- Cedar Hills, Washington County
- Troutdale, Multnomah County



### Neighborhood Profiles

|  | Roseway Neighborhood, Portland | Cedar Hills, Washington County | Troutdale, Multnomah County |
|--|--------------------------------|--------------------------------|-----------------------------|
| <b>Autos per Household</b>               | 1.39                           | 1.58                           | 1.67                        |
| <b>Transit Ridership</b>                 | 12.33 %                        | 5.80 %                         | 5.90 %                      |
| <b>Households per Acre</b>               | 6.75                           | 4.10                           | 2.27                        |
| <b>Monthly Transportation Cost in \$</b> | \$ 704                         | \$ 790                         | \$ 889                      |
| <b>Household VMT</b>                     | 12,355                         | 13,737                         | 20,394                      |

### Portland-Vancouver Metropolitan Area Representative Transportation Costs



### AFFORDABILITY IS ABOUT MORE THAN HOME PRICE

- Housing and transportation costs give a more complete picture of affordability than the cost of housing alone.
- Household transportation costs are directly linked to a household's location and the characteristics of the neighborhood where it is situated.
- Places with access to services, walkable destinations, extensive and frequent transit, access to jobs, and density have lower household transportation costs.
- Creating neighborhoods with housing and transportation affordability requires multiple and targeted strategies and coordination within and across government agencies and the private sector.
- Underutilized transit station areas present an opportunity to create additional affordable and diverse neighborhoods.

### PUBLIC POLICY ACTIONS

- 1) Adopt a new definition of affordability that includes transportation costs and a way to measure them.
- 2) Broaden incentives for regions to locate new growth in more compact, mixed-use communities near transit.

The H+T Index is available for 337 metropolitan areas at [htaindex.cnt.org](http://htaindex.cnt.org)

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