AN EVALUATION OF AFFORDABLE HOUSING NEEDS IN TRANSIT-ORIENTED DEVELOPMENTS:
THE CITYCENTER ENGLEWOOD TOD IN DENVER, COLORADO

by

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A REPORT

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Abstract

Affordable housing is an important component of Transit-Oriented Development (TOD) because it provides lower income households the option to live an automobile-free lifestyle. A TOD, for this research, can be defined as a development located next to a transit line which provides small-scaled amenities and pedestrian activities. It also integrates a mix of uses, such as residential, retail, and public uses. This report focuses on the residential portion of TOD by identifying the importance of affordable housing in Transit-Oriented Development.

In order to explore affordable housing in TOD, a case study was conducted of an existing TOD in the Denver metropolitan region. This TOD, known as the CityCenter Englewood TOD, is specifically located in Englewood, Colorado. This report explores the policy decisions that Englewood made when deciding not to integrate affordable housing provisions into the development.

The affordable housing situation in Englewood is rather complicated. A review of census data suggests that affordable housing is needed in the community, while community officials state that Englewood is contextually affordable compared to the Denver metropolitan region. The conclusion of this report identifies the characteristics of the Englewood community that portray little tangible need for additional affordable housing units in the year 2010. However, according to the “Best Practices” Study of this report, other TOD communities do show various levels of tangible need for a mixed-income environment.
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There are others who have also played a big part in this accomplishment: my parents, Ken and Joyce Benedick; my brother and sister, Andrea and Jesse; and the person who believes in me most: Theron Welch.
Dedication

I would like to dedicate this Master’s Report to my parents, Ken and Joyce Benedick. I would not be where I am today without you.
CHAPTER 1 - Introduction

1.1 Affordable Housing in the United States: Statement of Dilemma

There are many aspects of the ideal community, including sufficient utilities, economic opportunities, multiple transportation options, and quality entertainment. Aspiring residents explore all of these aspects before moving into a community, but the first aspect they look for is quality, affordable housing (Geller & Plunkard, 2008).

To understand the concepts and issues of affordable housing, it is important to define the term affordable. According the U.S. Department of Housing and Urban Development (HUD), housing is considered to be affordable for lower income households when no more than 30 percent of their income is spent on rent or mortgage. This means that if a household is paying more than 30 percent of their income on housing, they are considered to be “cost-burdened” and housing is not considered affordable (U.S. Department of Housing and Urban Development, 2003). According to the American Community Survey of 2008, 30.6 percent of all owner-occupied and 49.6 percent of all renter-occupied households in the United States spent over 30 percent of their household income on housing costs. Nearly half of the surveyed renters are cost-burdened and after paying housing costs have less than 70 percent of their income left for all other basic expenses (i.e. transportation, food, medical care and clothing costs).

Every year the U.S. Census Bureau conducts the American Community Survey (ACS), which includes median income, median housing values (owner-occupied), and median gross rent (renter-occupied) which, based on its sample data, is interpolated to represent the entire population of the United States. Table 1.1 identifies the values for these three variables for the years 1999 and 2008 as well as the rate at which each increased between 1999 and 2008.
Table 1.1 U.S. Income and Housing Characteristics

<table>
<thead>
<tr>
<th>Median Household Income</th>
<th>Median Housing Value (owner-occupied)</th>
<th>Median Gross Rent (renter-occupied)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999</td>
<td>$41,994</td>
<td>1999</td>
</tr>
<tr>
<td>2008</td>
<td>$52,175</td>
<td>2008</td>
</tr>
<tr>
<td>Increase Rate</td>
<td>Increase Rate</td>
<td>Increase Rate</td>
</tr>
<tr>
<td>24.2%</td>
<td>71.9%</td>
<td>36.0%</td>
</tr>
</tbody>
</table>

Sources: 2000 U.S. Census Bureau and 2008 American Community Survey

As the table illustrates, the median household income had a slight increase of 24.2 percent within nearly a ten year time-period, while the median housing value increased by approximately 72%. The median gross rent also increased at a higher rate (36.0 percent) than the median household income. The results provided in Table 1.1 suggest that while median household income has modestly increased between 1999 and 2008, median housing value and median gross rents have increased dramatically. In order to address this issue, it is becoming increasingly important for communities to find creative and innovative ways to provide lower-cost housing for lower income families.

The discussion of affordable housing also involves defining the income-levels of households that are generally the most burdened by housing costs. HUD defines low income households as those earning at or below 80 percent of the area median income (AMI), and very low-income households as those earning at or below 50 percent AMI (U.S. Department of Housing and Urban Development, 2003). Throughout this report, the following definitions of HUD income limits are used:

- **Low Income (LI).** Not more than 80 percent of area median income.
- **Very Low Income (VLI).** Not more than 50 percent of area median income.
- **Extremely Low Income (ELI).** Not more than 30 percent of area median income.
The ACS in 2008 estimated that 56 million households, or about 50 percent of the total households in the U.S., are earning at or below the national median household income of $52,175. Of those 56 million households, approximately 78 percent (43.7 million) are low-income households (earning at or below 80 percent of AMI), and 22 percent (12.3 million) are very low-income households (earning less than 50 percent of AMI) (U.S. Census Bureau, 2008). When these statistics are combined with the housing-cost statistics from 2008 (Table 1.1), they reveal that a majority of lower-income households, who are earning at most $41,740 a year (80 percent AMI or less), are paying at least $12,522 a year (30 percent of their income) on housing costs (U.S. Census Bureau, 2008; U.S. Department of Housing and Urban Development, 2003). When lower income households must spend a high percentage of their income on housing, they have little left over for other expenses. This places a heavy burden on the country as a whole because more money must spent to provide social services for households needing financial assistance to meet their housing demand.

1.2 Using TODs to Address the Affordable Housing Dilemma

The statistics provided in the previous section reveal the extent of the affordable housing dilemma in the United States. The primary issue is simply that too many people are paying too much for housing. The common belief for the cause of this has to do with the unbalanced proportion of increasing housing costs to unchanging incomes (Ohlemacher, 2007). While the U.S. government is attempting to solve the income problem by raising the minimum wage and assisting lower income families with welfare programs, it is also important for the government, as well as private and non-profit housing providers, to explore housing problems and concentrate on how they can provide an increased amount of quality affordable housing units for cost-burdened families and households.
One development type that can, and should, take a more proactive role in providing affordable housing for cost-burdened families and individuals is transit-oriented development. The general idea of transit-oriented development (TOD) is to allow for medium- to high-density residential development located within a walkable distance from a transit station. Normally, employment and shopping opportunities are located within walking distance from most locations in the development, creating a virtually automobile-free community (Lund, 2006). Commonly, TODs are believed to be tools used to restore blighted communities and dilapidating downtowns, while controlling sprawl and producing sustainable and economically diverse communities. The TOD could also provide low- to moderate-income families more housing and transportation options as well as access to employment across the region in which they live. On the contrary, some believe that TODs only worsen the affordable housing problem because they are highly desirable, which generally causes higher demand and an increase in housing costs (Geller & Plunkard, 2008). Although this perspective is true in many areas, it does not have to be the case. New Urbanists and growth management advocates argue that high-density or compact residential development is the key to lowering development costs because it is generally understood that infrastructure is more available and less costly. In order for compact development to be effective, it must be designed with extreme care, especially when attempting to connect the development with the surrounding areas as to keep physical and social isolation from occurring between TOD and nonTOD residents (Filion, 2006).

Although it is important to explore how TODs can improve the quality of life through design and context, it is also important to look at how lower income and cost-burdened families can save money on costs other than housing, primarily on transportation. According to the
Surface Transportation Policy Project (STPP), the average American family spent nearly $8000 of their annual income in 2001 on transportation costs, with 95 percent of those expenses going toward owning and operating a personal vehicle. STPP also mentions in its special report that transportation is typically the second largest household expense after housing costs (STPP, 2003). If lower income families that spend 30 percent or more on housing live in a TOD, they may not need to own a car, which will allow them to save approximately $8000 a year. This savings amount is extremely significant for lower income and cost-burdened families because it allows them to spend this money in ways that could improve their lifestyle by making other life necessities more affordable. Although the TOD is still considered a relatively new and unique type of development, it is the author’s opinion that lower income households would financially benefit from living in a TOD environment.

1.3 Review of Literature

Housing is a complex topic that has been discussed by many authors who come from various professions: architecture, engineering, community activism, real estate, and many others. Housing is an integral part of human life and must be analyzed meticulously in order to identify needs and priorities of a diverse American society. As Beyer (1958, p. 2) discusses in his book,
“What is housing? Basically it is a product – a highly complex product. First, it is a bulky, durable and permanent product. It has a fixed location – being used only in the place where it is built…but housing is more than a complex product. It is both an economic and a social process. It plays a tremendous role in influencing the economy of this country.” Beyer continues to identify the importance of housing. “…[T]he whole basis for our housing is to provide for the shelter requirements of our population” (Beyer, 1958, p. 35). Vliet, Choldin, Michelson and Popenoe (1987) also discuss the basic importance of housing. “Housing, along with food, is a basic necessity for all people. Not only does it provide protection from the elements but it has psychological and social significance as well” (Vliet, Choldin, Michelson & Popenoe, 1987, Foreword). While these concepts of housing may seem quite obvious, they provide a basis for the need to provide affordable housing and shelter in order to create a livable environment for people of all social and economic classes (Beyer, 1958).

Several authors have discussed the issues and possible solutions related to affordable housing throughout U.S. history. A notable author, Jacob A. Riis, documented the deplorable housing conditions in New York City in the late 1800s. In his book, How the Other Half Lives, Riis discusses and pictorially documents the unpleasant housing conditions that lower income people had to endure in the late 19th century. The photographs that Riis took were especially significant because they allowed the public to see visual documentation of the true living environment that hundreds of thousands of people were experiencing in the New York City tenements.

Riis described living conditions for the poor as follows: “Their large rooms were partitioned into several smaller ones, without regard to light or ventilation, the rate of rent being lower in proportion to space or height from the street; and they soon became filled from cellar to
Figure 1.2 Living conditions of the poor in New York City

Source: *How the Other Half Lives*, by Jacob Riis, Library of Congress

garret with a class of tenantry living from hand to mouth, loose in morals, improvident in habits, degraded, and squalid as beggary itself” (Riis, 1890, p. 2). After the publication of Riis’ book, New York city adopted the “New Law” of 1901, which increased the standards for residential buildings, requiring more living space per occupant and more access to sunlight and air. Riis’s book is an important source for this report because it illustrates the value of housing movements and what living conditions were like for lower income households. As Riis suggests, lower income individuals and families should not be ignored by community decision-makers. Instead, an emphasis should be placed on housing for lower income households and the various solutions that would provide poverty-stricken residents with improved living conditions.

In the years following Riis’s book, a variety of federal laws were passed in the United States in “…efforts to clear slums, improve the conditions of housing, and renew cities…” (NAHRO, 1986, p. 7). The National Association of Housing and Redevelopment Officials (NAHRO) created a study of housing in 1986 entitled *Housing and Community Development: A 50-year Perspective*. The study identifies important housing laws that were passed in the early
In the 1900s, the U.S. Federal Government passed the National Industrial Recovery Act of 1933 to authorize the use of federal funds in order “…to finance low-cost and slum clearance housing and subsistence homesteads” (NAHRO, 1986, p. 3). The act created 50 low-rent housing projects, 21,600 additional units in 37 cities and 15,000 additional units in “resettlement projects and ‘greenbelt’ towns” (NAHRO, 1986, p. 3). Another important act during this era was the United States Housing Act of 1937 which created a permanent public housing program and encouraged activities of local housing authorities (NAHRO, 1986). Although these two examples illustrate the increased attempts to provide more affordable housing, the problems continued to persist. According to Kobbe (1941, pp. 16-18), “In the year 1937 about 465,000 New York families still lived in old-law tenements…The typical old-law tenement is vermin-ridden and filthy. Its plan and construction are faulty from the start, and no amount of tinkering can make them right…” Despite numerous attempts at improving the tenement conditions, no attempt was successful, and it became necessary to eliminate the old-law tenements and replace them with newly constructed apartments and houses (Kobbe, 1941).

As the need for affordable housing continued, more federal laws were passed in order to mitigate this need. The Housing Act of 1949 was a particularly significant act, as discussed by Lang and Sohmer (2000). The fundamental objective behind this act was to declare a “decent home and a suitable living environment for every American family” (Lang & Sohmer, 2000, p. 291). After this act was passed, there was a shift in the federal government’s role in shaping cities and their housing markets. “No longer was slum removal solely a local matter. The federal government now funded and managed city-building projects” (Lang & Sohmer, 2000, p. 293). This act also changed the American view of the federal government and allowed many Americans to accept the legitimate role that the federal government can have in local housing
policies. Although this act was significant for the improvement of living conditions in America, “...a decent home and a suitable living environment remain beyond the reach of many Americans” (Lang & Sohmer, 2000, p. 292). To put this statement into perspective, the 1949 act declared that the federal government would fund the building of 810,000 new public units, which were projected to be built by 1955; however this number was not met until the 1970s nearly two decades later (Lang & Sohmer, 2000). Orlebeke has also discussed the short-comings of the 1949 act, providing explanations as to why this goal was not met. “Authorization’ means little unless it is followed by appropriations – actual commitment of money – and local implementation. The opponents of public housing were influential in both arenas” (Orlebeke, 2000, p. 493). Members of congress were generally opposed to providing additional money for more public housing, which meant that the authorization of 810,000 public units by 1955 turned out have little clout in political decisions after the 1949 act was passed (Orlebeke, 2000).

According to Friedman (1997), the years just after WWII showed signs of intense inflation, with increased demand and a stagnant supply of affordable housing. During this time-period, affordable housing construction solutions, proposed and implemented, included the use of smaller, more vertical space, standardization of housing components, internal expansion, and creating illusions of spaciousness (i.e. large windows, accordion walls, and/or moveable storage shelves). All of these solutions addressed the use of cheaper building solutions and designs that would attempt to decrease housing costs while increasing the quality of life within and around the housing units (Friedman, 1997). On several occasions, potentially good ideas such as high-rise apartment buildings have solved the affordability issue but eventually and inadvertently caused other problems, such as a higher potential for crime and decreased security. A relevant example of a failed high-rise apartment project, as Bristol (1991) explains, is the Pruitt-Igoe
development in Saint Louis. This development was created under the United States Housing Act of 1949, and was a result of slum clearance in order to provide new public housing for low- to moderate-income households. The project was built in the 1950s and included a 57-acre site with approximately 2,900 housing units that could house 15,000 residents. By 1958, the development was beginning to deteriorate and occupancy was steadily declining. Due to such drastic population and maintenance decline, three buildings of the development were demolished in 1972, and by 1976 the whole development was leveled to the ground (Bristol, 1991). There are several theories as to why developments like Pruitt-Igoe have failed to adequately accommodate lower income households. As Oscar Newman contends, Pruitt-Igoe’s failure is directly related to the high-rise and high-density design of the apartment buildings because there was not enough “defensible space” that the residents could call their own (Newman, 1973). Theories about concentrated poverty have also arisen, which argue that there are bound to be a multitude of issues in a development where thousands of low-income people are densely grouped into one building (Bristol, 1991). The articles by Friedman and Bristol, as well as the book by Newman, are important for this report because they illustrate the attempted solutions that have had little success in the past century in hopes of mitigating affordable housing issues within low-income neighborhoods. These documents also iterate the importance of exploring the possible solutions of affordable housing issues, such as transit-oriented developments, that diverge from generally ineffective ideas such as small living space and poorly designed high-rise apartment buildings that can place lower income people in unpleasant and potentially dangerous situations (Newman, 1973).

McClure (2008) suggests that the issue is not how affordable housing units are designed, but how lower income families can be distributed so as to decrease the existence of segregation
between lower and higher income neighborhoods. McClure identifies the idea of encouraging lower income families to transition out of the cycle of poverty into self-sufficiency. An example of this, which McClure mentions, is access to good jobs, decent schools, and quality shopping centers. He suggests this can be achieved by using housing programs, such as the Low-Income Housing Tax Credit (LIHTC) program, and the Housing Choice Voucher (HCV) program, in order to personally assist lower income families in finding quality housing in low-crime neighborhoods. Both the LIHTC and HCV programs may be used by communities to incorporate affordable housing in TODs. In lieu of requiring developers to provide mandatory affordable housing in their developments, communities and/or non-profit organizations within such communities, can use local, state and federal funds to assist lower income households obtain housing within a transit-oriented development. Although this concept may seem relatively simple, usually there are many obstacles that impede community and non-profit housing assistance programs. Such obstacles can include insufficient funds, lack of community motivation, and opposition from various interest groups within the community (McClure, 2008).

There has also been an increased interest in the relationship between housing and transportation. The housing and transportation link primarily has to do with accessibility. To support this link, Finkel, (2006, p. 54) states, "housing advocates are realizing that if you build affordable housing in an inaccessible place, it's a burden on the household.” Finkel is describing the problem that many metropolitan regions are facing: the location of lower cost housing in places where jobs and amenities are not in close proximity. While households may be able to find housing that is affordable in one location, they may have to drive 30 minutes or more to work, school or shopping. In this scenario, the household may be paying 30 percent or less of their income on housing (which is considered affordable), but may be paying an additional 20-30
percent of their income on transportation costs (Dunphy, 2004). Dunphy discusses a few solutions to this concept, including the “Location-Efficient Mortgage.” He states that, “Location-Efficient Mortgage…calculates the transportation savings available to those who live in ‘location-efficient communities,’ generally closer-in locations with good transit, and allows higher levels of mortgage debt” (Dunphy, 2004, p. 80). This program allows residents to buy higher-cost housing or be approved for home mortgages beyond the typical 30 percent of income, when they live close to jobs and amenities, because their transportation costs are lower (Dunphy, 2004).

Several authors have specifically discussed how transit-oriented and mixed-use development can play a part in making housing more affordable to residents. Geller and Plunkard (2008, p. 102) state that, “As fewer and fewer working citizens have been able to afford homes within an acceptable distance from their city-based jobs, many developers, communities and consumers are beginning to revisit the options for affordable housing near transit centers.” Geller and Plunkard continue to discuss how certain states (Massachusetts as one example) are beginning to address the housing and congestion issues within urban and metropolitan areas by examining transit-oriented development. With the joining of housing programs and transit-oriented development, lower income and cost-burdened households could have a greater opportunity to live in better quality neighborhoods while spending less on transportation costs (Geller & Plunkard, 2008).

Authors have also addressed the challenges and limitations to affordable housing in TODs. Dittmar and Ohland (2004) discuss these challenges in their book, *The New Transit Town: Best practices in transit-oriented development*. While the concept of creating mixed-income communities within such a development may seem like an obvious solution for the
affordable housing issue, there are still many battles that communities are facing in order to create mixed-income communities at transit sites. “…[M]any TOD projects do not include affordable housing. One reason is resistance from developers who do not see how to make the numbers work. Another challenge is local land-use regulations and controls that work against mixed-income and mixed-use development. There also can be community resistance” (Dittmar & Ohland, 2004, p. 102). The last challenge the authors discuss is the lack of funds coming from Federal and State housing programs to meet the demand for affordable housing, which means that communities often do not have the funding to provide affordable housing within TODs. Dittmar and Ohland also address some of the states and cities in the country that have overcome these challenges in various ways in order to create such developments. Many cities have created public-private agreements, in which the developers agree to include a minimum percentage of affordable housing, while the city agrees to “…fill the [financial] gap with parking, infrastructure or some other kind of assistance to help make the project work” (Dittmar & Ohland, 2004, p. 103).

As demonstrated in this section, the literature provided suggests the need for decent affordable housing and how TODs can fill this mission while reducing transportation costs for lower income households. Transit-oriented development is becoming an increasingly important solution to the problems of affordable housing, and communities in every U.S. state must explore the possibilities of integrating this type of development into the built environment.

1.4 Purpose of Research

The primary purpose of this research is to explore the potential for affordable housing in TODs by: collecting current income and housing characteristics of the study area of the Denver region and Englewood, Colorado; gathering notable information about the establishment of
Englewood’s CityCenter TOD; and identifying best practices of affordable housing TODs in order to make conclusions about the need to either improve or implement affordable housing provisions in the CityCenter Englewood TOD. The conclusions identified will be a benefit to all types of transit-oriented developments because they attempt to create incentives for improving the environment for lower income and cost-burdened households while identifying the challenges of creating such an integral component in TODs.
CHAPTER 2 - Report Methodology

The research purpose introduced in the previous section identified the goals and objectives of this TOD (transit-oriented development) affordable housing study. These goals and objectives were accomplished through four studies of which required both quantitative and qualitative data.

2.1 Study Area: Description and Selection Criteria

The study region identified for this report is the Denver, Colorado, metropolitan region. A metropolitan region, as defined in this report, is “…a core area containing a population of 50,000 or more, together with adjacent communities having a high degree of economic and social integration with that core” (U.S. Census Bureau, 2010).

As Figure 2.1 illustrates, the Denver Metropolitan Region consists of seven counties: Boulder, Gilpin, Clear Creek, Jefferson, Douglas, Arapahoe and Adams. Additionally, the Denver Regional Council of Governments (DRCOG) identifies 46 municipalities (including four in Weld County) to be a part of the Denver Metropolitan Region (DRCOG, 2010).

Denver was initially chosen for Study #1 (regional study) because it is the region in which the study area is located. The study area for this research is CityCenter Englewood, of which is a categorically defined TOD. Additionally, the study region was chosen based on Denver’s successful regional transit system identified as the Regional Transit District (RTD), which is comprised of fixed light rail lines, commuter rail lines and local bus systems. Connecting a TOD to this type of regional transit system is vitally important because it provides increased accessibility to housing, employment, education and entertainment activities for people
with limited mobility options due to physical, social or economic factors. During the selection phase, the author had yet to discover whether the supply of affordable housing was adequate in the region, however the preliminary hypothesis was made that there is potential for improvement regarding affordable housing policies and services. Therefore, affordable housing improvement potential was considered during the selection phase of the project.

While Study #1 was an analysis of the entire Denver region, Study #2 was narrowed to analyze a specific TOD and its community. The TOD selected for the Study #2 was the CityCenter Englewood TOD located in Englewood, Colorado, a municipality located in the Denver metropolitan region (see Figures 2.2 and 2.3). The selection criterion for the CityCenter Englewood TOD was that it is currently the only TOD within the Denver Metropolitan region that is categorically defined as a true transit-oriented development. For this report, a categorically defined TOD is a development within walking distance, or a quarter mile, of a
transit system (rail or bus), and contains a mix of uses, including commercial, office and residential. Study #3 is also a study of Englewood and CityCenter Englewood, however this

**Figure 2.2 Location map of Englewood, Colorado located in the Denver Metro Region**

![Figure 2.2](source: www.drcog.org/communityprofiles/PDFs/Englewood.pdf)

**Figure 2.3 Location map of CityCenter Englewood TOD, located in Englewood**

![Figure 2.3](source: www.drcog.org/communityprofiles/PDFs/Englewood.pdf)
study involved interviews and surveys to identify the decision-making environment of the TOD. Lastly, the Best Practices Study will summarize three TODs that have successfully incorporated affordable housing into the development. After these studies are explained and analyzed, conclusions and recommendations are introduced for the future of transit-oriented development in Englewood and other communities across the U.S.

2.2 Description of Studies

2.2.1 Study #1: Income and Housing Analysis of the Denver Metropolitan Region

The primary purpose of Study #1, discussed extensively in Chapter 3, is to identify the income and housing characteristics of certain municipalities in the region in order to identify its character compared to the country as a whole, as well as to the Englewood community. During Study #1, relevant data was gathered, mapped and evaluated for the 17 largest municipalities within the entire Denver region. This data was taken from the 2006-2008 American Community Survey (ACS) of the U.S. Bureau of the Census. The primary variables used in this study are the median household income, the median housing value and the percentage of household income spent on housing. These variables are important because they reveal where the higher income locations are within the region, if there is a relationship between income and housing values, and whether a majority of households in a given area are spending over 30 percent of their income on housing (renter and owner occupied). The primary reason for gathering data for the region as a whole is to identify the housing and income characteristics of the region and compare how the median values vary between municipalities as well as how they compare with the median values of the U.S. as a whole.
2.2.2 Study #2: Background and Analysis of Englewood, Colorado and CityCenter Englewood TOD

Study #2, discussed extensively in Chapter 4, is an in-depth analysis of Englewood, Colorado and the CityCenter Englewood TOD. The initial portion of the study is similar to Study #1, because income and housing characteristics for the Englewood community were gathered for analysis and comparison. Due to limitations of available data, income and housing for CityCenter Englewood TOD was not analyzed quantitatively. The TOD was analyzed through qualitative research, of which is illustrated in the second portion of Study #2.

The second portion of the study includes identifying background information of the Englewood CityCenter TOD, as well as gathering the available information that documents Englewood’s processes for implementing the CityCenter TOD. This information helped identify the character of the TOD as well as the challenges of implementing the first TOD in the Denver metropolitan region. This portion of the study is important, primarily because it provides the story of Englewood and its TOD, but also because it gives insight as to the complexities of implementing this type of development given the local political, economic and social environment. This portion of the study also identifies the qualitative explanations as to why CityCenter Englewood does not contain affordable housing provisions.

2.2.3 Study #3: The Decision-Makers of Englewood and the Denver region

Study #3 reveals community and regional needs, in terms of affordable housing, through a set of interviews. This study is discussed in Chapter 5.

The interviews were conducted with relevant officials in the community. These interviews revealed additional information regarding the past, present and projected decision
environment of both Englewood and the Denver region. The following list identifies the over-
arching questions that were explored during the interview process:

1. What are the perceptions of affordable housing in TODs among community officials?
2. What are the specific reasons that Englewood did not find it necessary to incorporate
   affordable housing provisions in the Englewood CityCenter TOD?
3. Do future projections indicate a need for affordable housing provisions in either newly
   constructed TODs, or expansions of existing TODs throughout the Denver region?

Based on these interviews, this report makes conclusions about community official
perceptions of affordable housing and whether the potential for incorporating affordable housing
in this type of transit-oriented development was feasible and/or necessary. There are also
discussions about the future of TOD in the Denver region. This study has become a vital
component of this report, because it outlines the detailed information of Englewood’s TOD process and also identifies the growing importance of mixed-income TODs in the Denver metropolitan region.

### 2.2.4 Best Practices Study

The Best Practices Study, discussed in Chapter 6, identifies three TODs in the United States that have been relatively successful in incorporating affordable housing. The three TODs identified are: Ballparks Village in San Diego; Fruitvale Transit Village in Oakland, California; and Belmont Dairy in Portland, Oregon. Chapter 6 provides a discussion of each TOD, and identifies the considerations taken into account by the development leaders for the planning, development, and implementation of affordable housing. Three development leaders are discussed: community coalitions, Community Development Corporations, and developers. This study is important for this report because it introduces the elements that have made affordable housing provisions successful in a TOD environment.
CHAPTER 3 - Study #1: The Denver Metropolitan Region

3.1 Study Purpose and Introduction

Study #1 is important for this report because it introduces the income and housing characteristics of the Denver metropolitan region in order to identify if housing is generally affordable to residents. It also allows for affordability comparisons of the housing and income values within the region as well as with the housing and income values of the United States. The conclusions in this chapter do not necessarily prove or disprove a specific need for affordable housing in the region, but they do identify a general understanding that affordable housing could help lower income people improve their living conditions.

Although the Denver Metropolitan Region currently consists of 46 municipalities, the ACS of the U.S. Bureau of the Census collects data in a three-year period (2006-2008) for communities with a population of 20,000 or larger. The ACS identifies 17 municipalities in the Denver Metro Region with a population above 20,000. Therefore, the income and housing study will utilize the 17 municipalities illustrated in Table 3.1.

3.2 The Data: Mapped and Analyzed

Before discussing the maps and their variables, it is important to understand what is being illustrated. First, it is important to define what is meant by a “median value.” According to businessdictionary.com (2010), a median value refers to the “value or quantity that falls halfway between a set of values arranged in an ascending or descending order.” In other words, there is an equal number of values that are higher and lower than the given value. Secondly, in regards to the median values illustrated (median household income, median housing values and median
Table 3.1 Denver’s 17 Largest Municipalities

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Population</th>
<th>Municipality</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denver</td>
<td>584,563</td>
<td>Broomfield</td>
<td>53,311</td>
</tr>
<tr>
<td>Aurora</td>
<td>301,691</td>
<td>Littleton</td>
<td>43,055</td>
</tr>
<tr>
<td>Lakewood</td>
<td>144,019</td>
<td>Castle Rock</td>
<td>40,609</td>
</tr>
<tr>
<td>Thornton</td>
<td>111,579</td>
<td>Parker</td>
<td>39,930</td>
</tr>
<tr>
<td>Westminster</td>
<td>106,303</td>
<td>Northglen</td>
<td>35,238</td>
</tr>
<tr>
<td>Arvada</td>
<td>104,084</td>
<td>Brighton</td>
<td>30,719</td>
</tr>
<tr>
<td>Centennial</td>
<td>102,907</td>
<td>Wheat Ridge</td>
<td>30,237</td>
</tr>
<tr>
<td>Boulder</td>
<td>92,871</td>
<td>Englewood</td>
<td>29,402</td>
</tr>
<tr>
<td>Highlands Ranch</td>
<td>92,768</td>
<td>Total</td>
<td>1,943,286</td>
</tr>
</tbody>
</table>

Source: 2006-2008 American Community Survey

rent), each municipality contains its own median value (i.e. Aurora has a median household income of $48,815). The map legends, however, illustrate ranges of values. This was done to consolidate the values and simplify the spatial illustration, rather than display all 17 numbers. Lastly, while the first three variables show income and housing characteristics in the region, they cannot be accurately compared due to the complexities of the housing market; however, the author will make generalizations as to the relationship between median household income and the portions of that income that can be affordably spent on housing costs.

The first variable gathered for the 17 municipalities was median household income. Median household income helps identify the middle income level (actual values illustrated in...
Table 3.2) for each municipality in order to conduct an income and housing comparison within the region as well as a comparison to the United States median household income.

Figure 3.1 illustrates that the highest income levels tend to be in the northern and southern portions of the region, while the lowest income levels are in the core areas. Table 3.2 illustrates that the community with the highest income level is Highlands Ranch, at $102,907, while the municipality with the lowest median household income is Englewood at $43,841. The average median household income among the Denver metropolitan municipalities is $64,099, which is approximately $12,000 more than the national median household income of $52,175.

**Figure 3.1 Median Household Income for 17 Denver Municipalities**

![Map showing median household income for 17 Denver Municipalities.]


The second variable is median housing value, which is illustrated in Figure 3.2 (actual values are shown in Table 3.2). The higher median housing values also tend to be in the northern
and southern suburbs, while the lower values are near the core. This trend most likely has to do with the generally newer housing stock further away from the older, central core of the region.

**Figure 3.2 Median Housing Value for 17 Denver Municipalities**

While it may seem logical to compare Figures 3.1 and 3.2, the variables are too complex to reveal any relationships just by looking at the maps. Therefore, Table 3.2 was created to illustrate the relationship between median household income and median housing values.

Although Table 3.2 illustrates the relationship between median household income and median housing values, there are some limitations to its accuracy. Such limitations include: aggregate insurance and tax values for each municipality were averaged to be $350 (Lawhon, 2010) because time and information was limited; the affordable housing mortgage values were calculated with zero down payment, zero percent property tax, and zero percent private mortgage
insurance; and an interest rate of 5 percent was used, which may not be the average interest rate today. The table, however, illustrates a general relationship that will help the reader understand what is affordable to a given median household income. As the data illustrate, several communities illustrate that a person making the median household income of their community

### Table 3.2 Relationship between Median Household Income and Median Housing Values

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Median Household Income (highest to lowest) ($)</th>
<th>Affordable monthly payment at 29% of Gross (Income/12*.29-$350) ($)</th>
<th>Affordable full mortgage(^2) (housing value) ($)</th>
<th>ACTUAL Median housing value(^3) ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlands Ranch</td>
<td>102,473</td>
<td>2126</td>
<td>396,000</td>
<td>327,200</td>
</tr>
<tr>
<td>Centennial</td>
<td>86,558</td>
<td>1742</td>
<td>324,600</td>
<td>291,100</td>
</tr>
<tr>
<td>Parker</td>
<td>85,838</td>
<td>1724</td>
<td>321,000</td>
<td>281,800</td>
</tr>
<tr>
<td>Castle Rock</td>
<td>84,217</td>
<td>1685</td>
<td>314,000</td>
<td>269,600</td>
</tr>
<tr>
<td>Broomfield</td>
<td>72,170</td>
<td>1394</td>
<td>259,500</td>
<td>251,000</td>
</tr>
<tr>
<td>Brighton</td>
<td>67,211</td>
<td>1274</td>
<td>237,500</td>
<td>209,600</td>
</tr>
<tr>
<td>Thornton</td>
<td>66,340</td>
<td>1253</td>
<td>233,500</td>
<td>215,200</td>
</tr>
<tr>
<td>Arvada</td>
<td>66,103</td>
<td>1247</td>
<td>232,250</td>
<td>241,100</td>
</tr>
<tr>
<td>Westminster</td>
<td>61,613</td>
<td>1139</td>
<td>212,000</td>
<td>228,700</td>
</tr>
<tr>
<td>Littleton</td>
<td>55,074</td>
<td>981</td>
<td>182,750</td>
<td>269,700</td>
</tr>
<tr>
<td>Northglen</td>
<td>53,007</td>
<td>931</td>
<td>171,250</td>
<td>199,100</td>
</tr>
<tr>
<td>Lakewood</td>
<td>52,512</td>
<td>919</td>
<td>171,000</td>
<td>239,800</td>
</tr>
<tr>
<td>Boulder</td>
<td>52,227</td>
<td>912</td>
<td>170,000</td>
<td>471,700</td>
</tr>
<tr>
<td>Aurora</td>
<td>48,815</td>
<td>830</td>
<td>154,750</td>
<td>193,500</td>
</tr>
<tr>
<td>Wheat Ridge</td>
<td>46,636</td>
<td>777</td>
<td>144,750</td>
<td>229,800</td>
</tr>
<tr>
<td>Denver</td>
<td>45,002</td>
<td>738</td>
<td>137,500</td>
<td>238,500</td>
</tr>
<tr>
<td>Englewood</td>
<td>43,841</td>
<td>709</td>
<td>132,250</td>
<td>219,300</td>
</tr>
</tbody>
</table>

Sources: American Community Survey and [http://www.mortgagecalculator.org/](http://www.mortgagecalculator.org/)

\(^1\) $350 was subtracted from each monthly payment as an estimate of monthly tax and insurance expenditures.

\(^2\) The amount of mortgage that the monthly income (affordable monthly payment) will purchase, as determined by using an online mortgage calculator. The following data was inputted: 30-year loan term, 5% interest rate, 0% property tax and 0% PMI (Private Mortgage Insurance).

\(^3\) The Median Housing Values taken from the U.S. Census are only for owner-occupied units and do not include vacant or renter-occupied units.
would not be able to afford the median priced home in the same community. For example, Westminster’s median household income during the 2006-2008 data-set period is $61,613, an income that would be able to afford a home around $212,000 using the 30 percent rule, however the actual median housing value of the community is $16,700 higher at $228,700. According to the table, the median priced home in 10 of the 17 communities (shaded in darker gray in the table) is not affordable to households earning the median income in that community.

Figure 3.3 illustrates the median rents for the 17 Denver Municipalities. Similar to the median housing values shown in Figure 3.2, Figure 3.3 illustrates a trend of increasing rental costs as one moves further away from the core.

Figure 3.3 Median Rent for 17 Denver Municipalities


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4 Median Household Income and Median Rent could not be compared accurately due to the lack of data availability for renter income levels.
Using the actual values illustrated in Table 3.2, the average median housing value among the Denver communities is $257,453, of which is approximately $60,000 more than the median housing value in the U.S. (at $192,400). The average median rent for these 17 municipalities in the Denver region is $927, while the U.S. median rent is about $100 less (at $819). These higher values indicate that median rents and median home values in the Denver region are higher than for the U.S. as a whole.

Figures 3.4 and 3.5 suggest that the issue of cost-burdened homeowners and renters is apparent in the Denver region. The two municipalities with the largest populations (Denver and Aurora) are among the highest in regards to cost-burdened households. A combined population

Figure 3.4 Percent of Owners Spending above 30% of Income on Housing

![Map of Denver region showing percent of owners spending above 30% of income on housing.](source)

of these two municipalities makes up nearly half of the total population of this 17-city region, which means that many households are cost-burdened in the Denver region.

Compared to the United States, Denver shows high percentages of owners spending more than 30 percent of their income on housing: the average percentage of owners spending over 30 percent of their income on housing in the Denver region is 33 percent, while the average percentage for the nation is 31 percent. Renters, who tend to be more cost-burdened than owners, seem to be doing better in the Denver region compared to the country as a whole: the average percentage of renters spending over 30 percent of their income on rent in the Denver region is 47 percent, while the average percentage for the nation is 50 percent. Table 3.3 suggests, however, that renters in the Denver region are more likely be cost-burdened than
homeowners. Additionally, several municipalities in the region are seeing higher cost-burdened households than the United States as a whole.

Table 3.3 Percent of the Denver Population spending >30% of Income on Housing and Rent

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Homeowners spending &gt;30% on housing costs</th>
<th>Renters spending &gt;30% on housing costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlands Ranch</td>
<td>28%</td>
<td>34%</td>
</tr>
<tr>
<td>Centennial</td>
<td>26%</td>
<td>45%</td>
</tr>
<tr>
<td>Parker</td>
<td>33%</td>
<td>41%</td>
</tr>
<tr>
<td>Castle Rock</td>
<td>34%</td>
<td>44%</td>
</tr>
<tr>
<td>Broomfield</td>
<td>30%</td>
<td>45%</td>
</tr>
<tr>
<td>Brighton</td>
<td>38%</td>
<td>43%</td>
</tr>
<tr>
<td>Thornton</td>
<td>36%</td>
<td>50%</td>
</tr>
<tr>
<td>Arvada</td>
<td>31%</td>
<td>52%</td>
</tr>
<tr>
<td>Westminster</td>
<td>32%</td>
<td>43%</td>
</tr>
<tr>
<td>Littleton</td>
<td>28%</td>
<td>48%</td>
</tr>
<tr>
<td>Northglen</td>
<td>39%</td>
<td>41%</td>
</tr>
<tr>
<td>Lakewood</td>
<td>33%</td>
<td>48%</td>
</tr>
<tr>
<td>Boulder</td>
<td>31%</td>
<td>63%</td>
</tr>
<tr>
<td>Aurora</td>
<td>38%</td>
<td>57%</td>
</tr>
<tr>
<td>Wheat Ridge</td>
<td>35%</td>
<td>47%</td>
</tr>
<tr>
<td>Denver</td>
<td>36%</td>
<td>51%</td>
</tr>
<tr>
<td>Englewood</td>
<td>34%</td>
<td>44%</td>
</tr>
<tr>
<td>Average</td>
<td>33%</td>
<td>47%</td>
</tr>
</tbody>
</table>

Source: 2006-2008 American Community Survey

3.3 Study #1: Summary and Conclusions

The primary purpose of Study #1 was to identify the general income and housing characteristics of the Denver metropolitan region. The study was also done to compare the income and housing characteristics of the Denver region with the housing and income characteristics of the entire nation. Although the study was limited to the 17 largest populations

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5 Values include housing units with a mortgage as well as housing units without a mortgage. The percentages were averaged between these two types of housing units.
in this region, the information allowed both the author and the reader to reach a general understanding of the region’s income and housing environment.

Three issues surface from the analysis of these variables, which are important for this report. These are:

1. The comparison of median household income and median housing values for the region, displayed in Table 3.2, suggests that a person making the median household income in 10 of the 17 municipalities would not be able to afford the median priced home.

2. Both the median income and housing values of the region tend to be slightly higher than the values of the entire country.

3. Table 3.3 suggests that, on average, 33 percent of home-owners and 47 percent of renters spend more than 30% of their income on housing costs. Compared to the country, the homeowner percentage is 2 percent higher, while the renter percentage is 3 percent lower. This indicates that homeowners tend to be more cost-burdened compared to the United States, and potentially more emphasis should be placed on affordable homeownership in the Denver region.

These conclusions help identify the housing and income environment for the region in which the study area for this report is located. These conclusions cannot necessarily prove or disprove whether there is a specific need for affordable housing in the Denver region, primarily because the housing and income environment is so complex and can vary greatly within a given municipality. Therefore, this chapter is primarily important as an introduction to the Englewood study, of which is explained further in Chapter 4.
CHAPTER 4 - Study #2: Englewood, Colorado and CityCenter

Englewood TOD

4.1 Purpose and Background Information

4.1.1 Study Purpose and Introduction

Englewood, Colorado was chosen for Study #2 primarily because it contains an established transit-oriented development that is within travel distance of the author. The primary purpose of Study #2 is to analyze the community and the CityCenter Englewood TOD. This analysis depicts the current character of Englewood as well as the historical establishment of the CityCenter Englewood TOD. It also investigates why Englewood did not incorporate affordable housing into the CityCenter.

4.1.2 Englewood Community

Englewood, Colorado is located in the Denver metropolitan region, immediately south of Denver’s urban core. Other surrounding communities include Sheridan to the west, Cherry Hills to the east, and Littleton to the south (See Figure 4.1). The community has a population of 32,191, which is considered to be a relatively small population size in the Denver region (See Table 4.1). The employment population is slightly smaller than the residential population, at 25,407.

4.1.3 Housing and Income in Englewood

Englewood is considered to be a relatively affordable community compared to other cities in the Denver region. According to the 2006-2008 ACS, the median housing value in
Englewood was $219,300 while the average median housing value in the 17-city Denver region was $257,453. According to Harold Stitt, Senior Planner at the City of Englewood Community Development Department, the Denver region considers Englewood to be an affordable community primarily due to the age and size of the average housing stock in Englewood. Englewood is one of the early Denver suburbs, incorporated in 1903, and is located immediately adjacent to the Denver urban core (H. Stitt, personal communication, December 18, 2009). In general, the further a residential area is from the Denver core, the newer the housing stock. A
majority of the single-family residential lots in Englewood were built in the early- to mid-1900s and have an area of about 7500 square feet. Lots platted in the latter part of the century tend to have an average size of about 14,000 square feet (Mason, 2010). If the lot is smaller, usually the housing costs are less because there is less land and the house is probably smaller as well. Additionally, when a house ages, it tends to decrease in value, another reason why Englewood’s older housing stock tends to be less costly than surrounding areas (H. Stitt, personal communication, December 18, 2009).

Englewood, however, is not considered to be affordable compared to the U.S. as a whole, since Englewood housing values are approximately $30,000 greater than the U.S. median housing values. Additionally, Englewood’s median household income is nearly $9,000 less than the U.S. median household income of approximately $52,000. Therefore, residents tend to make less in Englewood than the U.S., yet they pay more for housing costs.

Figure 4.2 Englewood and U.S.: Income & Housing Comparison

Source: 2006-2008 American Community Survey
Figure 4.3 illustrates the percentage of income spent on housing or rent for both owners and renters residing in Englewood. As illustrated, 34% of owners and 44% of renters are cost-burdened, meaning they are spending more than 30% of their income on housing and rent costs. While these percentages may represent less than half of the residential population in Englewood, there is still a large proportion of residents that are spending more than necessary on housing costs.

**Figure 4.3 Percentage of Income Spent on Housing or Rent in Englewood**

Source: 2006-2008 American Community Survey

### 4.1.4 CityCenter Englewood TOD

The CityCenter Englewood TOD is a relatively new development that has spurred interest from individuals and organizations all over the country. The current site is approximately 55 acres and contains a mix of residential, retail, office, public, and entertainment uses. The transit station and TOD are located along Denver’s Regional Transit District (RTD) rail line known as “FasTracks” (see Figure 4.4) (City of Englewood, 2010).

CityCenter Englewood was the first true TOD to be established in the Denver region, meaning that it can be defined as a transit-oriented development, with a mix of land uses,
pedestrian amenities and a link to regional transit. Additionally, this TOD has become a prototype for other Denver communities looking to implement transit-oriented development. It is also a national model that has brought visitors from all over the country to enjoy its environment and learn about its successes and failures throughout the implementation stages (G. Sears, personal communication, January 28, 2010). The story behind the creation of CityCenter Englewood TOD is one that must be told to communities around the world, because it illustrates how a relatively small community can overcome the incredible obstacles that can occur during a unique redevelopment process (HNTB, 2009).

The CityCenter Englewood TOD site was not always a transit-oriented development. In 1968, the site was opened to the public as a retail mall known as Cinderella City. At that time, Cinderella City was considered to be the largest shopping mall under one roof located west of the Mississippi River. Due to a lack of regional competition, the mall was an economic success during the 1970s, accounting for 52 percent of Englewood’s sales tax revenue in 1974 (HNTB, 2009).
As the suburbs of Denver expanded dramatically, heavy economic competition developed in the region. Cinderella City was no longer the popular place to shop, and it began to decline rapidly. By 1994, the Cinderella City only accounted for 2.6 percent of the city’s sales tax revenue and it was forced to close (City of Englewood, 2009). According to the book *Greyfields into Goldfields: dead malls become living neighborhoods*, Cinderella City is considered to be what many call a former “greyfield” site, defined as an “economically obsolescent mall or other site that offers large infill redevelopment opportunities” (Sobel, 2002, p. 20). Figure 4.5 illustrates the lack of activity at Cinderella City Mall in the 1990s.

When the City of Englewood realized it had a “greyfield” site in desperate need of redevelopment, the community did not look toward building another retail mall. Instead, it began considering transit-oriented development that would connect to the light rail system planned by the Regional Transit District (RTD), which was to run right along the Cinderella City site. The City of Englewood took advantage of this opportunity and purchased the site in 1994,

**Figure 4.5 Cinderella City, 1990s**

Source: City of Englewood
becoming the “master developer” of the project. A master developer can be defined as, “a single developer of a large site usually composed of many parcels, which is responsible over an extended period of time for bringing about the comprehensive, integrated development of the site” (Stainback Public/Private Real Estate, 2010). In this case, the City of Englewood partnered with two other private developers in order to make the development more financially feasible. These developers were Miller Weingarten Realty, LLC (retail developers) and Trammell Crow Residential (residential developers).

Englewood took care to interface its redevelopment of the Cinderella site with the Denver Regional Transit District (RTD). “Inner suburbs now face the critical issues cities began to experience forty years ago: traffic congestion, decline of public schools, and competition for jobs, residents, and tax dollars” (Greater Austin Chamber of Commerce, 2005, p. 6). The strength of Englewood’s tax base is critical for the city to provide infrastructure and services to its residents. Intra-regional competition has hurt the Englewood tax base, therefore the unique qualities of the CityCenter TOD were well-accepted by the community because there were no other TOD developments in the region that could compete (Greater Austin Chamber of Commerce, 2005).

Once the Englewood city government recognized the value of a TOD on the site, it became very active in the difficult task to transition the dilapidated mall into a desirable mixed-use, transit-oriented development. Major city players were the Community Development Department, Parks and Recreation, Public Works and the City Attorney’s office. The Mayor at this time, Tom Burns, also became very involved with the project (City of Englewood, 2010).

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6 In 2005, the City of Austin’s Chamber of Commerce did a study of existing transit-oriented developments around the country. The document identifies Englewood’s CityCenter TOD and is referenced in this report.
As the project progressed, several external agencies assisted Englewood in efforts to create a successful TOD. Included in such agencies were the consultants of Calthorpe Associates, headed by the nationally recognized Peter Calthorpe. Calthorpe is an acclaimed architect and planner who “has formulated a comprehensive design and planning philosophy aimed not only at curbing urban sprawl and reducing traffic congestion, but also creating more pedestrian-friendly and ecologically sound communities, environments that promote a sense of connectedness and place” (London, 2002). Calthorpe Associates worked closely with Englewood in order to create a well-designed TOD that fits the context of the city and meets the needs and desires of the community. Through a public hearing process the community developed several concepts that were most important for its TOD design. Such concepts included: a focus on the transit station with cultural and civic uses surrounding, housing and retail uses, long-term sustainable development, and flexibility in the design in order to focus on the market forces needed to generate revenue (City of Englewood, 2010).

Englewood also worked closely with RTD to finance the transit components of the project. RTD typically collaborates with both the City and the property owner in most TOD projects. In this particular case, however, the City of Englewood acted as the property owner, therefore RTD worked solely with the City through the planning and implementation process, illustrated in Figure 4.6. Figure 4.6 illustrates two models: the first model outlines the general process that RTD normally uses for TOD implementation, while the second model shows the specific process utilized for Englewood’s TOD implementation. The primary difference between the two models is that Englewood was the property owner of the CityCenter Englewood
project, therefore the “City” and “Property Owner” were one in the same. Another difference is the level of community involvement. The generic model identifies community involvement as a later step in the development process, while Englewood’s model identifies it at the very beginning. Although the model does not fully illustrate it, community involvement and public input were present throughout the entire process during the CityCenter Englewood TOD project. Through the process outlined in the second model, Englewood and RTD, with help from the community, were able to come up with an acceptable product. Collaborative efforts between RTD and Englewood had to exist during the entire project in order for the development to work.

The city appropriated $1.8 million of reserve money to pay for upfront costs of purchasing the property; however, the funding for the remainder of the project was difficult to
generate. Throughout the planning and development processes, Englewood was constantly faced with financial pressures and had to use a large portion of the annual budget to fund the planning and implementation costs. Additionally, the community made the decision to sell a portion of the development to a big-box retail company, which assisted the City in terms of funding. Although the environment of big-box retail is generally considered to be contradictory to the pedestrian-feel of a transit-oriented development, the community supported this type of development in order to increase sales tax revenue, as well as property tax revenue, for the community. The community particularly desired Wal-mart, which is primary big-box retailer that has participated in the project. The Final Site Plan, shown in Figure 4.7, illustrates the location of the Wal-mart in the northeast portion of the project site.

Another consideration the city faced was the mix of retail and residential uses. Gary Sears, the current City Manager of Englewood, explained through personal contact that City Commission did consider incorporating affordable housing/mixed-income provisions into the TOD project. However, based on two factors the commission decided against such provisions. These factors included: 1) the perceived idea that incorporating tax credits or voucher programs into the project would potentially decrease the tax base because of decreased property taxes and housing costs; and 2) City Commission members felt that Englewood as a community already had enough affordable housing and desired to incorporate “high-end” rental housing into the TOD development. “High-end” housing, whether it is renter- or owner-occupied, can financially benefit communities because higher-priced housing generates more property taxes and contributes more to the local tax base (G. Sears, personal communication, January 28, 2010).
In the years following the project’s completion in 2000, high transit ridership was reported at the Englewood station and increased sales tax revenue was generated by the development site, indicated in Figure 4.8. The figure illustrates a rapid revenue increase during the first six years of the TODs operation; however there has been a slight decrease of revenue from 2006-2009. This decrease can be explained by the U.S. economic recession that has become apparent in recent years. There were also about 750 jobs created in the TOD by the year 2008 (City of Englewood, 2008). The locally owned and operated “Art Shuttle”, has also become
a very popular form of free transportation, specifically for senior citizens within the community (see Figures 4.9 and 4.10). The shuttle consistently connects several important developments to

Figure 4.9 Englewood’s “Art Shuttle” Route

Source: City of Englewood, 2010
the Englewood Station every 15 minutes. Such developments include the Malley Senior Center, the Swedish Medical Center and several residential neighborhoods. The shuttle runs every day from 6:00 am to 6:00 pm.

Englewood CityCenter TOD has become a nationally recognized transit-oriented development, based on both its successes and its failures. Table 4.2 identifies the best and worst practices of the Englewood CityCenter TOD that have been discussed in this section.

4.2 Study #2 Summary and Conclusions

The primary purpose of Study #2 was to introduce the housing and income environment of Englewood, Colorado, and to identify important background characteristics of the Englewood CityCenter TOD. Both portions of the study are important for this report because they identify the demographic characteristics of the community as well as the City’s motivation for the CityCenter Project.
Table 4.2 Englewood CityCenter TOD- Best and Worst Practices

<table>
<thead>
<tr>
<th>Best Practices</th>
<th>Worst Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Transformation from a dilapidated mall to a revitalized, unique development.</td>
<td>• Lack of affordable housing/mixed income provisions.</td>
</tr>
<tr>
<td>• Increased sales tax revenue for the community.</td>
<td>• Design lacks pedestrian amenities (J. Jefferson, personal communication, February 10, 2010).</td>
</tr>
<tr>
<td>• High ridership for both the light rail and the local shuttle system.</td>
<td>• Big-box retail and a lack of locally owned businesses.</td>
</tr>
<tr>
<td>• Integration of local public art and culture.</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Greater Austin Chamber of Commerce and personal communication, February 10, 2010

While specific conclusions cannot be made as to the need for affordable housing in Englewood, it can be concluded that affordable housing could potentially assist the cost-burdened residents in the community. However, the desire to incorporate a mixed-income TOD environment in Englewood was very low during the planning and implementation stages of the CityCenter TOD. The policy intention behind the TOD project was to create a “high-end” development in order to encourage an increase in the community tax base. It becomes important at this point to identify more specific details as to why Englewood did not incorporate affordable housing provisions in this TOD, and whether community officials advocate such provisions for the future. Chapter 5 discusses these details, which were derived from a set of interviews with relevant officials in the Englewood community and the surrounding region.
CHAPTER 5 - Study #3: The Decision-Makers of Englewood and the Denver Region

5.1 Justification of Interviews and Introduction of Officials

The purpose of Study #3 is to illustrate the decision-making environment of Englewood and the surrounding region through personal contact and discussion. The author was limited in resources and did not conduct a valid survey of the citizens in order to form a comprehensive conclusion about the past, present and future of both Englewood and the Denver region. However, community and regional representatives that make decisions and/or recommendations for the good of the community can be considered valid resources for this type of information. Therefore, a list of current representatives was created, and each of these representatives was contacted for a personal interview. Table 5.1 illustrates the eight representative positions and the name of the current holder.

Table 5.1 Interviewed Representatives

<table>
<thead>
<tr>
<th>Representative Position</th>
<th>Current Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Englewood City Manager</td>
<td>Gary Sears</td>
</tr>
<tr>
<td>Englewood Mayor</td>
<td>Jim Woodward</td>
</tr>
<tr>
<td>Englewood Housing Authority Director</td>
<td>Dawn Shepherd</td>
</tr>
<tr>
<td>Englewood Planning Director</td>
<td>Alan White</td>
</tr>
<tr>
<td>Englewood Deputy City Manager</td>
<td>Mike Flaherty</td>
</tr>
<tr>
<td>Denver Regional Council of Governments (DRCOG), TOD Project Manager</td>
<td>Tom Boone</td>
</tr>
<tr>
<td>Regional Transit District Board Member (District D)</td>
<td>Barbara Brohl</td>
</tr>
<tr>
<td>Regional Transit District, TOD Manager</td>
<td>Bill Sorois</td>
</tr>
</tbody>
</table>

Source: City of Englewood, 2010
There were three over-arching questions that were investigated during the interview process:

1. What are the perceptions of affordable housing in TODs among community officials?
2. What are the specific reasons that Englewood did not find it necessary to incorporate affordable housing provisions in the Englewood CityCenter TOD?
3. Do future projections indicate a need for affordable housing provisions in either newly constructed TODs, or expansions of existing TODs throughout the Denver region?

The officials chosen for this study had varying degrees of involvement with the CityCenter Englewood TOD. Due to differing interests among the officials that were interviewed, the three over-arching questions were only asked if they were directly or indirectly relevant to the official’s involvement.

5.2 Findings

The author found the interviews to be insightful and integral to the conclusions of this report. The representatives were very interested in the project and made efforts to provide as much of their knowledge and perceptive ideas as possible. In order to report the findings in an organized manner, the three over-arching questions will be the general topics utilized to discuss the important details of the interviews.

5.2.1 Affordable Housing Perceptions

As a whole, there was a general consensus among the representatives that affordable housing is clearly an integral component of a community. Despite this consensus, several representatives discussed the challenges of providing affordable housing. As Tom Boone of DRCOG (2010) identified, “Developers will only provide an affordable housing component if
the numbers add up and costs do not exceed profit by a large extent.” The discussion of funding and the financial feasibility of providing affordable housing, particularly in transit-oriented developments, was a common topic among representatives. The primary issue that many jurisdictions and developers are facing is the cost of land, especially land undergoing redevelopment. Englewood’s mayor, Jim Woodward (2010) discussed that, “Brownfield redevelopment is usually much more expensive than greenfield development because you don’t have the hassles of demolition and retrofitting with fresh, undeveloped land.” One issue many community officials associate with affordable housing is the possibility of crime and a decreased sense of security. The City Manager, Gary Sears, made this argument during the interview, contending that lower income individuals tend to be more desperate and less educated; therefore they have more potential to participate in harmful or disruptive activities (G. Sears, personal communication, March 19, 2010).

Most of the representatives were willing to contend that there are ways of overcoming the indicated challenges of providing affordable housing. The Englewood planning director, Alan White, stated that providing density and smaller units is one way to make affordable housing more feasible. The key behind this, however, is to design and build in a way that is attractive and livable to any income level. As the Englewood Housing Authority Director, Dawn Shepherd, explained, “We only build affordable housing units in Englewood that we [the housing authority employees] would live in” (D. Shepherd, personal communication, March 19, 2010).

5.2.2 Rationale for a lack of Affordable Housing Provisions in the CityCenter TOD

There was a consensus among all those interviewed that Englewood had valid reasons not to incorporate affordable housing in the TOD. In some form or another, all Englewood officials
made it clear that Englewood is a contextually affordable community relative to the Denver region, therefore there were no policy requirements that regulated Englewood to include affordable housing. Woodward pointed out that, “Englewood is a ‘first tier suburb’ [meaning it is located adjacent to the urban core of Denver] that primarily consists of blue collar workers. The housing market indicates a lot of smaller homes that were built during the two world wars of the twentieth century” (J. Woodward, personal communication, March 19, 2010). While affordable housing was a discussion topic among City Commission members and other government leaders, the community made the policy decision not to incorporate affordable housing in order to create a more affluent development that was unique in context to the community. The author came to realize that Englewood officials thought long and hard about affordable housing, and made the decision not to include affordable housing based on the demographics and housing environment already in place in the community (J. Woodward, 2010, personal communication, March, 2010; G. Sears, 2010, personal communication, March, 2010). Additionally, it became clear that the housing units in the CityCenter TOD are all moderate- to high-density rental units (H. Stitt, personal communication, March 31, 2010). Therefore, the affordability of these units, in theory, should increase, because the smaller living space resulting from higher density will potentially lower the housing price. This assumption, however, cannot be made for this report because there is not enough evidence in the CityCenter TOD to support this. Additionally, rental housing tends to be more desirable to single individuals such as college students or young professionals who are not tied to a family. An argument advocating rental housing is that there are no additional expenses with rental units as with owner-occupied units, such as property taxes, insurance, and the initial down payment. The counter-argument to rental housing states that the long-term benefits of owning a home usually outweigh the benefits of
renting, because the owner can build equity and potentially write off his/her mortgage interest (Smart Money, 2007). Therefore, it cannot be assumed that rental housing is affordable in relation to owner-occupied housing, and the units in the CityCenter Englewood TOD may not be any more affordable than if they were owner-occupied.

The author made several points throughout the interviews about the importance of providing a mixed-income environment within TODs, primarily because TODs can serve lower income households that may not have the means to drive a car on a daily basis. The representatives, for the most part, were quite receptive to this and were in agreement that mixed-income, in theory, would provide more services to lower income individuals. In reality, however, transit-oriented developments themselves do not always have to incorporate a mixed-income environment as long as there is a community connection to the transit station. In Englewood’s case, the community shuttle, which provides free services on a daily basis, connects the transit station to the local senior center and several health facilities. This

**Figure 5.1 Sign Advertising Englewood’s Free ‘Art Shuttle’**

Source: City of Englewood, 2010
connection provides huge opportunities for all citizens to utilize transit on a daily basis, potentially for their everyday needs (D. Shepherd, personal communication, March 19, 2010).

5.2.3 Future TOD Implementation in Englewood and the Denver region

Englewood community officials indicated the community has considered expanding the CityCenter TOD to the east along Englewood Parkway. The consideration to expand, however, is only hypothetical right now and it may not be financially feasible for another decade or more. Other potential sites in the Englewood community have been considered, such as a station site at Bates Avenue, called Bates Station, which is located to the north of the CityCenter TOD. This project, however, is currently at a standstill because, “[t]he agreement the City had with RTD to include the Bates site in the FasTracks ballot issue stipulated that the cost of the station would be split three ways; between the City, RTD, and the developer of the General Iron property (the site of the Bates Station). Unfortunately, the cost of the station ballooned over the years to the point that the City does not have the ability of meet its one-third obligation” (H. Stitt, personal communication, March 31, 2010). Therefore, Englewood is not anticipating any projects relating to TOD in the near future.

Other parts of the Denver region, however, are experiencing greater financial feasibility for TOD that will potentially integrate affordable housing components. The primary activity is occurring in the Denver core. Tom Boone of DRCOG (2010) explained that Denver has incorporated what is called a “TOD affordable housing fund” that is intended for mixed-income TOD developments connected to the RTD transit lines. The money is part of the full TOD fund and is a product of multiple funding sources, which include public, private, and non-profit investors such as the Urban Land Conservancy, Enterprise Community Partners, the Colorado Housing and Finance Authority, and various non-profit foundations. The Urban Land
Conservancy (ULC) is a local non-profit group that is planning to be the sole purchaser of the land to be set aside for transit and transit-oriented developments with mixed-income intentions. “[ULC’s] mission is to acquire land and buildings to be developed for community needs, such as affordable housing, early-childhood programs, senior care and charter schools” (Jackson, 2009, denverpost.com). This tool is known as “land banking” and it allows land to be conserved and developed in a way that benefits the community. Projects that are in the planning and development phases include “…the Tennyson Center for Children child-abuse treatment center, The Phillips Center office building for nonprofit groups and the Habitat for Humanity Home Improvement Center, all in Denver” (Moore, 2007, denver.bizjournals.com). The future of Denver, in terms of mixed-income TODs, beholds a concerted effort to provide additional living and transportation opportunities for lower income households.

5.3 Study #3 Summary and Conclusions

The Englewood community took a risk when it decided to establish a transit-oriented development. While affordable housing provisions were seriously considered for the development, community officials made the policy decision not to incorporate them. This decision was primarily based on the notion that the community is contextually affordable compared to the region. This decision was also made based on financial factors, because market rate housing provides more revenue for the community.

The Denver core, however, is making the attempt to combine affordable housing and TOD in several current projects along existing and newly constructed transit lines. These projects, for the most part, are only feasible because Denver has established a “TOD affordable housing fund” that will specifically support projects of this type. These efforts imply that the
Denver region is beginning to realize the importance of connectivity and the options that mixed-income TODs can provide.
CHAPTER 6 - Best Practices Study: Three TOD Strategies Incorporating Affordable Housing

6.1 Introduction and Selection Criteria

Literature indicates that TODs can, and should, increase housing choice and provide a mix of income levels living in the development. Housing choice can be increased through affordable housing policies and strategies that work in TODs. To illustrate this practice, three TODs have been chosen that are identified to be “best practices” from the standpoint of affordable housing. The three best practices chosen for this study are: Ballpark Village in San Diego; Fruitvale Transit Village in Oakland, California; and Belmont Dairy in Portland, Oregon.

The selection criteria for these three best practices were based on a study done by an organization called “Good Jobs First.” Good Jobs First is a “national policy resource center for grassroots groups and public officials, promoting corporate and government accountability in economic development and smart growth for working families” (Good Jobs First, 2010). Members of this organization created a document in 2006 called *Making the Connection: Transit-Oriented Development and Jobs*, which outlines 25 different TODs located throughout the United States that either provide affordable housing or increase accessibility to decent jobs. The primary concept of the document is “who is behind it?” which asks whether the TOD was led by the developer, stakeholders in the community, the local government, or transit agencies.

Three of the most common leaders in the incorporation of “affordable housing TODs” are Community Coalitions, Community Development Corporations (CDCs), and developers. Community Coalitions tend to be made up of a broad array of community members who set up what is called a Community Benefit Agreement (CBA) with a private developer in order to
provide affordable housing opportunities to all people and participate in providing “living wage jobs” to lower income households. CDCs tend to be neighborhood corporations that take on the role of the developer with intentions to provide more housing and employment options to lower income households. Lastly, while developers generally tend to steer away from affordable housing if they are not required to provide it, there are some TOD developers who have incorporated an affordable housing component into their developments.

The three TOD projects chosen for this chapter reflect each of the leaders just described (Community Coalitions, CDCs, and developers) in order to introduce a variety of project stakeholders that can be involved with affordable housing TOD projects. Additionally, the three projects that were chosen for this study specifically address affordable housing along with job accessibility, while many of the other TOD projects outlined in the Good Jobs First document focus exclusively on the job accessibility component (Grady & LeRoy, 2006).

6.2 Summary of Three Best Practices

The following sections provide a summary of each project as well as the characteristics that have made it relatively successful. The three projects that will be discussed are: Ballparks Village in San Diego, California; Fruitvale Transit Village in Oakland, California; and Belmont Dairy in Portland, Oregon.

6.2.1 Ballpark Village in San Diego

Ballpark Village transit-oriented development is a 73-acre site located in the San Diego region near the Petco Park baseball stadium (see Figure 6.1). The development contains a mix of uses, with 1600 residential units (providing a fraction of affordable housing units), office space, retail space, and 136 low-income units located a block from the development. The community
created two development phases in 2004, and Phase 1 was completed in 2006. Phase 2 is projected to be completed in 2012. Incorporated within the development is an existing transit center of which is served by trolley and bus lines provided by the City of San Diego (Grady & LeRoy, 2006).

The primary leaders behind this TOD are the members of ACCORD (A Community Coalition Organized for Responsible Development), a broad based community coalition created by the local development organization, Center on Policy Initiatives. ACCORD is made up of members from about a dozen different community groups, including environmental, affordable housing, and labor groups (Grady & LeRoy, 2006).

**Figure 6.1 Ballpark Village located near Petco Park**

In order to attain “responsible” development for Ballpark Village, ACCORD created a CBA (Community Benefits Agreement) with the developer, JMI Realty. There were a number of conditions included in the CBA:

- on and off-site affordable housing, with the total number of units exceeding the city’s minimum affordable housing requirement;
• LEED (Leadership in Energy and Environmental Design) green building standards for the development and use of environmentally-friendly construction practices;
• a local hiring program;
• a commitment to attract a grocery store to the community that would offer living wages and provide benefits to its employees (Levine, 2008).

Although all conditions proposed by the coalition were approved by the developers, the affordable housing component initiated controversy. The developer first negotiated the affordable housing component with the Centre City Development Corporation (CCDC) of San Diego. After reviewing the plan, ACCORD announced that the proposed number of affordable housing units was far too shy of what is needed in central San Diego. Therefore, ACCORD revised the plan to increase this number in order to include 30 moderate-income units in the affluent high-rise condominiums proposed for the site. Although this is a small fraction of the total 1600 units, it still provides more opportunities for lower income households to purchase a condo in the TOD. The plan also includes 136 low-income units about a block from the TOD, which allows lower income households to be in walking distance of the TOD amenities (Grady & LeRoy, 2006).

Although there were inevitable obstacles that occurred throughout this project, primarily involving the affordable housing portion, there are still a number of characteristics that have made this TOD a success. First, the level of collaboration between the developer, the development organization (Center on Policy Initiatives), and ACCORD allowed for constructive decision-making and agreement toward providing unique conditions for the development. These unique conditions include energy efficient buildings, a percentage of affordable housing, and programs promoting job opportunities for the working class. Additionally, the developers
provided an additional $100,000 for a local study to research the effects of gentrification, which can be defined as the displacement of the poor due to redevelopment. Gentrification is a common problem with many TOD projects in downtown areas because the revitalization efforts can cause housing prices to drastically increase, in turn causing lower income people to move out and find housing elsewhere (Grady & LeRoy, 2006).

The development results of this privately funded project indicate strongly that the Community Coalition (ACCORD) was a fundamental influence in the decisions that were made. The developers most likely would not have incorporated affordable housing and other costly design measures if ACCORD and the local development organization had not made such strong recommendations. Due to the influences these organizations had on the developer, it is logical to conclude that Community Coalitions are a positive tool in the development of affordable housing in Transit-Oriented Development.

6.2.2 Fruitvale Transit Village in Oakland, California

The Fruitvale Transit Village (illustrated by Figure 6.2) is located in Oakland, California, a suburb of the greater San Francisco metropolitan region. The site is a 19-acre mixed-use infill development that includes 47 residential rental lofts, in which ten will be set aside for households making 35-80 percent of the area median income. Also included in the mixed-use TOD are: 115,000 square feet of community office space, approximately 40,000 square feet of retail space, a library, a senior center, a health clinic, and a school. The development is connected to the Bay Area Rapid Transit Authority, which provides multi-modal transportation options for the San Francisco region. Fruitvale's Transit Village was originally slated to be a large parking lot that would serve as a park-and-ride for the Fruitvale transit station. Members of the local community development corporation (CDC), known as The Unity Council, sought efforts to change this
development plan to provide a transit-served, mixed-use development for low-income minorities already living in the Fruitvale community district. The Unity Council created the Fruitvale Development Corporation, who purchased the 19-acre site and became the developer of the project (Grady & LeRoy, 2006). As the head of the project, The Unity Council was able to create a “broad-based community planning process” (Federal Highway Administration, 2010) that involves a broad array of organizations and community members to take part in the decisions of the project.

In order to pay for the $100 million community-led project, The Unity Council had to create more than 20 different funding mechanisms from public, private and non-profit organizations. Among these organizations was the Federal Transit Administration, who provided a $5.7 million grant. Several other organizations also contributed funds out of faith that Unity Council would lead a successful development process. The Unity Council also collaborated closely with BART in order to create a TOD that would adequately serve all types of transit users, whether they be residents of Fruitvale, park-and-ride users, or transit-users coming in from elsewhere. In order to accommodate the increasing park-and-ride users, BART strongly requested that The Unity Council include enough parking in the development. Therefore, the two organizations made the collaborative decision to add two parking garages that would accommodate approximately 1500 cars (Grady & LeRoy, 2006).

Since the Fruitvale TOD opened in 2003, the primary challenge that has arisen is the level of sales generating from the retail shops located in the TOD. Due to the fact that the residential component of the development contains primarily low- to moderate-income households, the residents tend to avoid shopping at local retail shops with the justification that the prices are too high. Local retailers who rent spaces in the TOD tend to complain that the
intention to bring in shoppers and visitors from elsewhere is not occurring, therefore the revenue is too low for many businesses to continue leasing. As an attempt to increase sales revenue in the TOD, The Unity Council has proposed a Phase II for the development that will include a mixed-income residential component of approximately 300 owner-occupied residential units. The intention of Phase II is to bring in higher income households that have more potential to increase the buying power in the Fruitvale Transit Village. Increasing the buying power, in turn, will keep the development from losing revenue and avoid threats for redevelopment in the future (Grady & LeRoy, 2006).

While challenges have occurred throughout the Fruitvale Transit Village project, the affordable housing and job accessibility components have proven to be a success. In terms of affordable housing, the unique attribute of the Fruitvale project is that this area was already a lower income neighborhood before the TOD project began, and the transit-oriented development
component was brought in to serve these lower income residents in order to provide them with nearby jobs and quality housing opportunities. With the mix of uses contained in the site, the Unity Council has estimated that the TOD has generated approximately 290 jobs, which include teaching positions, administrative positions, janitors and medical positions. The largest employer in the Fruitvale Transit Village is La Clinica de la Raza, which employs many types of medical positions, including medical assistants with varying levels of experience.

Similar to the Ballpark Village project, the Fruitvale Transit Village project would not have been a success without the existence of an admirable community organization with effective leadership qualities. The Unity Council took distinctive measures to be a productive leader in all steps of the project, while maintaining the ability create and continue quality relationships with all stakeholders of the project. As stated by the Senior Real Estate Officer of BART, Patricia Cohen, “The collaboration between the Unity Council, BART and the City of Oakland was the key to the success of [the Fruitvale Transit Village] project” (Federal Highway Administration, 2010).

6.2.3 Belmont Dairy in Portland, Oregon

While community development corporations and community coalitions are effective tools for affordable housing TODs, there is one last tool to be discussed that can be effective in the right scenario. The Belmont Dairy TOD in Portland, Oregon utilizes this tool: it is an exclusively developer-led TOD. The 2.5 acre site was a brownfield redevelopment site that was once an industrial facility specializing in making Eskimo Pies. The developer, Shiels Obletz Johnsen, Inc. (SOJ, Inc.), took advantage of the site, which is located only 1.5 miles from downtown Portland and is surrounded by a residential neighborhood (Grady & LeRoy, 2006).
The project, which was completed in 1996, includes a mix of uses: 19 market rate lofts, 66 affordable housing units for households earning less than 60 percent of the area median income, and 26,000 square feet of retail. The development is connected to the TriMet transit system consisting of bus and light rail lines, which serves the Portland core and connects to the metropolitan regions of both Portland and Milwaukie, Oregon. SOJ, Inc. was not only interested in a pedestrian-friendly, mixed-income TOD, it was also interested in developing an environmentally-friendly development consisting of recycled building materials and utilities with energy-saving components (Grady & LeRoy, 2006).

Because the project was going to be expensive, even for a private developer, SOJ, Inc. was able to generate funds from multiple sources. Fannie Mae was a significant funding source for the affordable housing component, contributing $8 million in low-income tax credits. This funding was part of the local affordable housing initiative called HousePortland. This incentive gave SOJ, Inc. the ability to provide the 66 housing units with lower costs than surrounding residential units. SOJ, Inc. also worked closely with the City of Portland, which allowed for the city to sell tax-exempt bonds and utilize funds from the Community Development Block Grant provided by the federal government (Grady & LeRoy, 2006).

The Belmont Dairy TOD has been a success in terms of the availability of affordable housing for lower income households. The primary challenge the TOD is facing is the level of transit ridership by the local residents. As the property manager of Belmont Dairy estimated, approximately 95 percent of the Belmont Dairy residents use cars to get around. There are predictions, however, that if gasoline prices continue to increase, residents at Belmont Dairy will begin to utilize the available transit to a greater extent. Additionally, the Belmont Dairy TOD
Figure 6.3 Belmont Dairy in Portland, Oregon

Source: OregonLive.com

has encouraged people of all ages to utilize the pedestrian amenities, which has decreased the need for the automobile on a daily basis (Grady & LeRoy, 2006).

The development of this TOD is a unique story, primarily because there were no publicly known community groups pushing the developer to include affordable housing and environmentally-friendly design practices. While the availability of public and private funds made these practices more feasible for SOJ, Inc., the company was not required to include any of them. The concept of private developers taking it upon themselves to include this type of development is a break-through phenomenon that should be continued in order for the inclusion of affordable housing in TODs to increase nationally. Public incentives that give developers tax benefits and other funding mechanisms will be the key to increasing the possibility of privately developed affordable housing TODs.
6.3 Best Practices Summary and Conclusion

The three TOD examples identified for this chapter illustrate three separate groups that have been known to be successful in creating affordable housing and mixed-income TODs. These three groups are community coalitions, CDCs (community development corporations), and private developers who are influenced by community incentives for affordable housing.

While all three groups can be beneficial to a given TOD project, none of them are going to be the solution for every scenario. It is easy to make the conclusion that a CDC would have helped the CityCenter Englewood TOD to provide a mixed-income environment, but this assumption cannot be made. The existence of a CDC or community coalition has to come from local grass-roots efforts, which are not always in existence in some communities. There usually has to be some kind of tangible need in the community, such as the need for affordable housing, for such an organization to appear, and this tangible need was not as apparent in Englewood as it was in the three examples discussed in this chapter.

Affordable housing is a key component to many new developments adjacent to transit, as identified by these best practices. Despite the contention that this type of development is not feasible everywhere, the conclusion can be made that public, private and non-profit efforts can all be legitimate tools to the success of affordable housing in TODs. Therefore, using the examples outlined in this chapter as models for future development practices will be important for every U.S. community to explore.
CHAPTER 7 - Conclusions and Findings

The availability of affordable housing and affordable transportation is clearly a continuous issue in the United States. Combined housing and transportation costs make up approximately 50 percent of annual expenditures for the average U.S. household (Surface Transportation Policy Project, 2003). These expenses place a heavy economic burden on many households. Additionally, the location of affordable housing is not always located where employment is easily accessible; therefore many individuals are forced to drive long work commutes on a daily basis. Americans deserve accessibility to jobs, shopping and entertainment, as well as housing and transportation affordability in order to maintain a healthy, sustainable lifestyle. This is why affordable housing and mixed-income environments are such vital components of transit-oriented development, allowing people of all income levels to have the opportunity to live a vehicle-free lifestyle.

The findings of this report, however, provide a more rational view of this concept, because affordable housing provisions cannot be integrated in every TOD. In the case of the Englewood CityCenter TOD, affordable housing provisions were not integrated. Although this policy decision may have seemed irrational at an initial glance, further research of the project provided a deeper and more detailed view of the situation. Englewood representatives are convinced that Englewood housing is a contextually affordable community compared to its regional environs because the housing stock is older and smaller. While the author cannot fully justify this concept of “contextual affordability,” there are characteristics of the community that allude to this, such as the existence of an active local Housing Authority, and also the regional perceptions that Englewood is a lower income community. There are also affordable housing
developments throughout the community that are connected to the local shuttle system, which can be utilized by the public at no charge. The shuttle system consistently connects the TOD station to various developments throughout the community, allowing individuals of all income-levels to access the transit without the need to drive.

It has become clear that there was legitimacy to the policy decision not to incorporate affordable housing provisions in Englewood based on the characteristics listed above. There are three primary findings that emerged from the Englewood study:

- Mixed-income TODs provide alternative housing and transportation options to lower income households. However, if the surrounding community provides affordable housing nearby, combined with connectable transit, the need for affordable housing within the TOD potentially decreases.

- Land prices for TOD tend to be very high because the proximity to transit increases property values. If affordable housing provisions are not a required component, communities and/or developers are less likely to provide affordable housing within the TOD because the lower-cost housing makes it more difficult to derive a profit from the development.

- Moderate- to high-density rental housing can be considered an affordability tool because higher density potentially allows the unit cost to be lowered, making affordable housing more likely. Additionally, renting a home allows the tenant to avoid the additional short-term payments that homeowners must endure (such as the down-payment and insurance). However, rental housing is not desirable to every American because of the small living space and the inability to acquire equity.
Other TODs throughout the United States, however, have had the opportunity to provide true affordable housing provisions. These TODs are located in communities and/or regions where affordable housing issues are tangible, therefore the community has taken action to require or highly recommend affordable housing opportunities in the development. There are various tools that communities can use when attempting to do this. “Land banking” is a common tool that is intended to preserve vacant land until property values are increased and a private developer is willing to buy the land and redevelop it according to the community’s standards. The Denver core has begun to utilize this tool specifically for mixed-income TOD. The Urban Land Conservancy (ULC), a Denver public authority, is utilizing Denver’s “TOD affordable housing fund” to purchase land. ULC has already purchased a number of sites that are located next to future transit lines. Once the right-of-ways for the transit are established, the property values will escalate and the land will be desirable to developers. By conserving such land, the community is able to control development practices more efficiently, which is a valuable method to providing affordable housing components. As the regional study of this report identifies, there are many residents in Denver that are cost-burdened when it comes to housing, therefore ULC’s practices will most likely benefit the community residents.

Community coalitions and Community Development Corporations (CDCs) are also valuable community groups that can acquire control, to a certain extent, over local TOD practices. Community coalitions are valuable because they work directly with the private developer by creating a Community Benefits Agreement (CBA) that the developer is required to follow in order to continue with the TOD. A CBA can include a variety of different conditions such as the need to incorporate of a certain percentage of affordable housing (usually 10 percent of all housing in the development), use sustainable-building practices, and utilize job services
that guide residents to employment opportunities. Naturally, challenges can still arise with this tool, because developers tend to have an economic motive and will not provide a service in the development if it will cause an initial loss in profit. Like community coalitions, CDCs are advocates of affordable housing and other community benefits that aid the public. CDCs, however, assume the role of the developer and have complete control over the TOD. CDCs face the challenge of sufficient funding, which must come from a variety of sources that may not be entirely reliable at all times. However, if there is a tangible need for affordable housing in the community, the federal government may provide a large percentage of funding to the CDC.

The challenges and realities of creating mixed-income TOD are clear. In many American cities, current development trends do not encourage affordable housing in TODs, which makes it difficult for communities and developers to perceive it as financially worthwhile. Englewood, Colorado is an example of a community that took a risk when deciding to implement TOD, particularly during a time when TOD was a rare form of development. However, as energy prices and automobile congestion increase in large metropolitan areas, the need for TOD will increase. Community incentives will continue to be vital components of the TOD process because developers will be more likely to provide affordable housing if incentives are provided that make the project financially feasible. As local development policies begin to transform and allow this type of development, the ability to provide a mixed-income TOD environment will likely escalate.
References


Dunphy, R. (2004). Housing and traffic: a number of strategies are focusing on tightening the connection between housing and transportation. Urban land, 63(2), 76-80.


Good Jobs First. (2010). *Who we are.* Retrieved from [http://www.goodjobsfirst.org/about_us.cfm](http://www.goodjobsfirst.org/about_us.cfm)


Appendix A - Denver, CO

Figure A.1 Denver RTD: Current Light Rail Lines

Source: http://www.rtd-denver.com/LightRail_Map.shtml
Figure A.2 Denver Existing and Future Transit Lines

Source: http://www.denvergov.org/Portals/489/images/fastracks032906.jpg
## Table A.1 RTD Light Rail Fares as of 2010

<table>
<thead>
<tr>
<th></th>
<th>Cash Fare (1-way)</th>
<th>Cash Fare Discount* (1-way)</th>
<th>10-Ride Ticketbook</th>
<th>10-Ride Ticketbook Discount*</th>
<th>Monthly Pass</th>
<th>Monthly Pass Discount*</th>
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<tr>
<td><strong>Travel in 1 Zone</strong></td>
<td>$2.00</td>
<td>$1.00</td>
<td>$18.00</td>
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<td>$35</td>
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<td><strong>Travel in 2 Zones</strong></td>
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<td>$9.00</td>
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<td>$35</td>
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<tr>
<td><strong>Travel in 3 Zones</strong></td>
<td>$3.50</td>
<td>$1.75</td>
<td>$31.50</td>
<td>$15.75</td>
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<td>$64</td>
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<tr>
<td><strong>Travel in 4 Zones</strong></td>
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<td>$40.50</td>
<td>$20.25</td>
<td>$164</td>
<td>$82</td>
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*Discount fares apply to seniors 65+, individuals with disabilities, Medicare recipients, and students in elementary, middle, and high school, ages 6-19.

Source: [http://www.rtd-denver.com/LightRailFares.shtml](http://www.rtd-denver.com/LightRailFares.shtml)
<table>
<thead>
<tr>
<th>Municipality</th>
<th>Population</th>
<th>Median household income ($)</th>
<th>Median housing value ($)</th>
<th>Median rent ($)</th>
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<td>Aurora</td>
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<td>Brighton</td>
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<td>841</td>
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<td>Northglen</td>
<td>35,238</td>
<td>53,007</td>
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<td>Thornton</td>
<td>111,579</td>
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<td>970</td>
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<td>Arvada</td>
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<td>66,103</td>
<td>241,100</td>
<td>854</td>
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<td>Broomfield</td>
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<td>72,170</td>
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<td>61,613</td>
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<td>52,512</td>
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<td>Wheat Ridge</td>
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<td>Highlands Ranch</td>
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<td>Centennial</td>
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<td>Parker</td>
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Source: U.S. Census Bureau American Community Survey
Table A.3 Denver FasTracks Passenger Counts: Top 15 Stations from May-August 2007

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<th>Rank</th>
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<th>N-Bound Boardings (Avg.)</th>
<th>N-Bound Alights (Avg.)</th>
<th>S-Bound Boardings (Avg.)</th>
<th>S-Bound Alights (Avg.)</th>
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<td>2</td>
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<td>1915</td>
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<td>Colfax at Auraria</td>
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<td>4</td>
<td>18th Street Stations</td>
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<td>667</td>
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<td>2610</td>
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<td>6</td>
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Source: [www.rtd-fastracks.com](http://www.rtd-fastracks.com)
## Table B.1 Englewood “Art Shuttle” Monthly Ridership 2005-2009

<table>
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<th>Month</th>
<th>Ridership</th>
<th>Total</th>
<th>Average</th>
<th>2007 Ridership Continued</th>
<th>2008 Ridership</th>
<th>2009 Ridership</th>
<th>2010 Ridership</th>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>August-07</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>January-05</td>
<td>11,353</td>
<td>11,353</td>
<td>11,353</td>
<td>18,438</td>
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<td>February-05</td>
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<td>121,965</td>
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<td>14,513</td>
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<tr>
<td></td>
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<td>April-09</td>
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</tr>
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<td>200,588</td>
<td>16,716</td>
<td>January-10</td>
<td>20,459</td>
<td>183,259</td>
<td>20,535</td>
</tr>
</tbody>
</table>

| 2007 Ridership |                     |     |         | 2008 Ridership | 2009 Ridership | 2010 Ridership | July-09       | 143,499       | 20,500 |
|----------------|---------------------|-----|---------|---------------|----------------|----------------|---------------|
|                |                     |     |         | August-09     | 20,045         | 163,544        | 20,443        |
| January-07     | 17,198              | 17,198| 17,198  | September-09  | 19,271         | 182,815        | 20,313        |
| February-07    | 16,084              | 33,282| 16,641  | October-09    | 19,759         | 202,574        | 20,257        |
| March-07       | 18,276              | 51,558| 17,186  | November-09   | 18,229         | 220,803        | 20,073        |
| April-07       | 17,059              | 68,617| 17,154  | December-09   | 17,953         | 238,756        | 19,896        |
| May-07         | 18,471              | 87,088| 17,418  | January-10    | 12,131         | 12,131         | 12,131        |
| June-07        | 17,612              | 104,700| 17,450 |                |                |                |               |
| July-07        | 17,265              | 121,965| 17,424 |                |                |                |               |

Source: H. Stitt, City of Englewood, 2010

7 “Total” refers to the total annual ridership up to that month in the designated year.
### Table B.2 Englewood Economic Base

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employment</th>
<th>Businesses</th>
<th>Ave. Annual Wage ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>4,114</td>
<td>261</td>
<td>44,185</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3,431</td>
<td>158</td>
<td>40,666</td>
</tr>
<tr>
<td>Services</td>
<td>5,023</td>
<td>565</td>
<td>37,477</td>
</tr>
<tr>
<td>Medical</td>
<td>5,455</td>
<td>197</td>
<td>50,959</td>
</tr>
<tr>
<td>Retail</td>
<td>2,811</td>
<td>193</td>
<td>31,017</td>
</tr>
<tr>
<td>Food &amp; Entertainment</td>
<td>1,317</td>
<td>90</td>
<td>13,032</td>
</tr>
<tr>
<td>Government</td>
<td>681</td>
<td>10</td>
<td>30,867</td>
</tr>
<tr>
<td>Other</td>
<td>2,575</td>
<td>225</td>
<td>44,541</td>
</tr>
<tr>
<td><strong>Total/Average</strong></td>
<td><strong>25,407</strong></td>
<td><strong>1,699</strong></td>
<td><strong>40,799</strong></td>
</tr>
</tbody>
</table>

Source: 2009 Englewood Community Profile

### Table B.3 Englewood Major Employers

<table>
<thead>
<tr>
<th>Major Employers</th>
<th>Employees (approximate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedish Medical Center</td>
<td>2,000</td>
</tr>
<tr>
<td>Craig Hospital</td>
<td>750</td>
</tr>
<tr>
<td>Sports Authority</td>
<td>600</td>
</tr>
<tr>
<td>Burt Automotive Network</td>
<td>400</td>
</tr>
<tr>
<td>Veolia Transportation</td>
<td>350</td>
</tr>
<tr>
<td>Windsor Industries, Inc.</td>
<td>350</td>
</tr>
<tr>
<td>Encore Electric, Inc.</td>
<td>300</td>
</tr>
<tr>
<td>7-Up Bottling Co.</td>
<td>300</td>
</tr>
<tr>
<td>Regional Transportation District</td>
<td>250</td>
</tr>
<tr>
<td>Meadow Gold Dairies, Inc.</td>
<td>230</td>
</tr>
<tr>
<td>ADK Electrical Corp.</td>
<td>200</td>
</tr>
<tr>
<td>Duro Electric Co.</td>
<td>160</td>
</tr>
<tr>
<td>Julia Temple Center</td>
<td>160</td>
</tr>
<tr>
<td>Concrete Foundations, Inc.</td>
<td>160</td>
</tr>
<tr>
<td>Wal-Mart</td>
<td>150</td>
</tr>
</tbody>
</table>

Source: 2009 Englewood Community Profile
Table B.4 Housing Units by Type- Englewood & Denver Comparison

<table>
<thead>
<tr>
<th>Type</th>
<th>Englewood</th>
<th>Arapahoe County</th>
<th>Metro Denver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>58%</td>
<td>41%</td>
<td>1%</td>
</tr>
<tr>
<td>Multi-Family</td>
<td>70%</td>
<td>28%</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>0%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: 2009 Englewood Community Profile

Table B.5 Housing Prices

<table>
<thead>
<tr>
<th></th>
<th>Median Housing Price ($)</th>
<th>Avg. Price/SF ($)</th>
<th>Avg. Monthly Rent ($)</th>
<th>Total Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Englewood</td>
<td>199,000</td>
<td>182</td>
<td>823</td>
<td>16,033</td>
</tr>
<tr>
<td>Arapahoe County</td>
<td>187,500</td>
<td>137</td>
<td>814</td>
<td>226,267</td>
</tr>
<tr>
<td>Metro Denver</td>
<td>217,500</td>
<td>168</td>
<td>860</td>
<td>1,140,610</td>
</tr>
</tbody>
</table>

Source: 2009 Englewood Community Profile