

How Does Transit Impact Housing?

There are two main components to housing issues within San Diego: there is a lack of affordable housing, and the housing market is unstable. Affordable housing has been an issue in San Diego for many years, and according to the San Diego Association of Government's (SANDAG) 2008 publication titled *Affordable Homes in Our Neighborhoods*, **"the housing market— the system for people finding places to live — is not working in the San Diego region..."**¹ In this report SANDAG recognized that despite the current economic recession, affordable housing continues to be an issue by saying, "Even with recent downturns in home prices, the cost to purchase or rent a home is well beyond what most residents earn — or what they can expect to earn in the foreseeable future." In their 2003 report *Solving the Region's Housing Crisis*, SANDAG stated that, "New homes are being built, but the majority of them are single-family homes, and luxury apartments and condominiums. The result is that many residents are commuting long distances to find affordable homes, causing urban sprawl and contributing to increased traffic on our roadways."² The last SANDAG statement identifies the key problem to San Diego's housing problem: sprawl. Continued sprawl development and related highway infrastructure are continuing to provide homes that San Diegans cannot afford, and utilizing resources that the region cannot afford to waste.

Low-density, sprawl development that exists in San Diego is not only unaffordable, but also unstable. **In 2007 San Diego scored twenty third on a list of 100 cities with the top foreclosure rates in the United States, with a rate of 1 foreclosure for every 75 homes.**³ In comparison, Portland Oregon, which is considered to be the most sustainable city in the nation, scored eighty fourth on the list with a foreclosure rate of 1 foreclosure for every 353 homes. The difference between San Diego and Portland's foreclosure rates could be greatly attributed to San Diego's lack of public transit and smart growth development when compared to Portland. Studies demonstrate that smart growth development, defined as high density development with transit infrastructure, results in reduced vulnerability to economic downturns and weak housing markets, thus resulting in more stable communities.⁴ The root of this stability is founded in the fact that the price of personal automobile transportation is prohibitively expensive for many people. Therefore, by utilizing public transportation, people can save thousands of dollars a year in transportation costs.⁵ Reducing daily transportation costs allows for greater savings during economic downturns, as well as provides for reduced monthly expenses, and therefore increased economic stability.

Help make affordable housing a reality in San Diego: get involved with the Cleveland National Forest Foundation and advocate for transit infrastructure under the Urban Area Transit Strategy!!

¹ http://www.sandag.org/uploads/publicationid/publicationid_1405_8963.pdf

² http://www.sandag.org/uploads/publicationid/publicationid_42_1060.pdf

³ http://money.cnn.com/2007/08/14/real_estate/California_cities_lead_foreclosure/index.htm

⁴ Lenberger, Christopher B. (2008). *The Next Slum? The Subprime Crisis Is Just The Tip Of The Iceberg. Fundamental Changes In American Life May Turn Today's McMansion Into Tomorrow's Tenements.* The Atlantic, March 2008; www.theatlantic.com/doc/print/200803/subprime.

⁵ Litman, Todd. 2008. *Evaluating Transportation Affordability.* www.vtpi.org/affordability.pdf.