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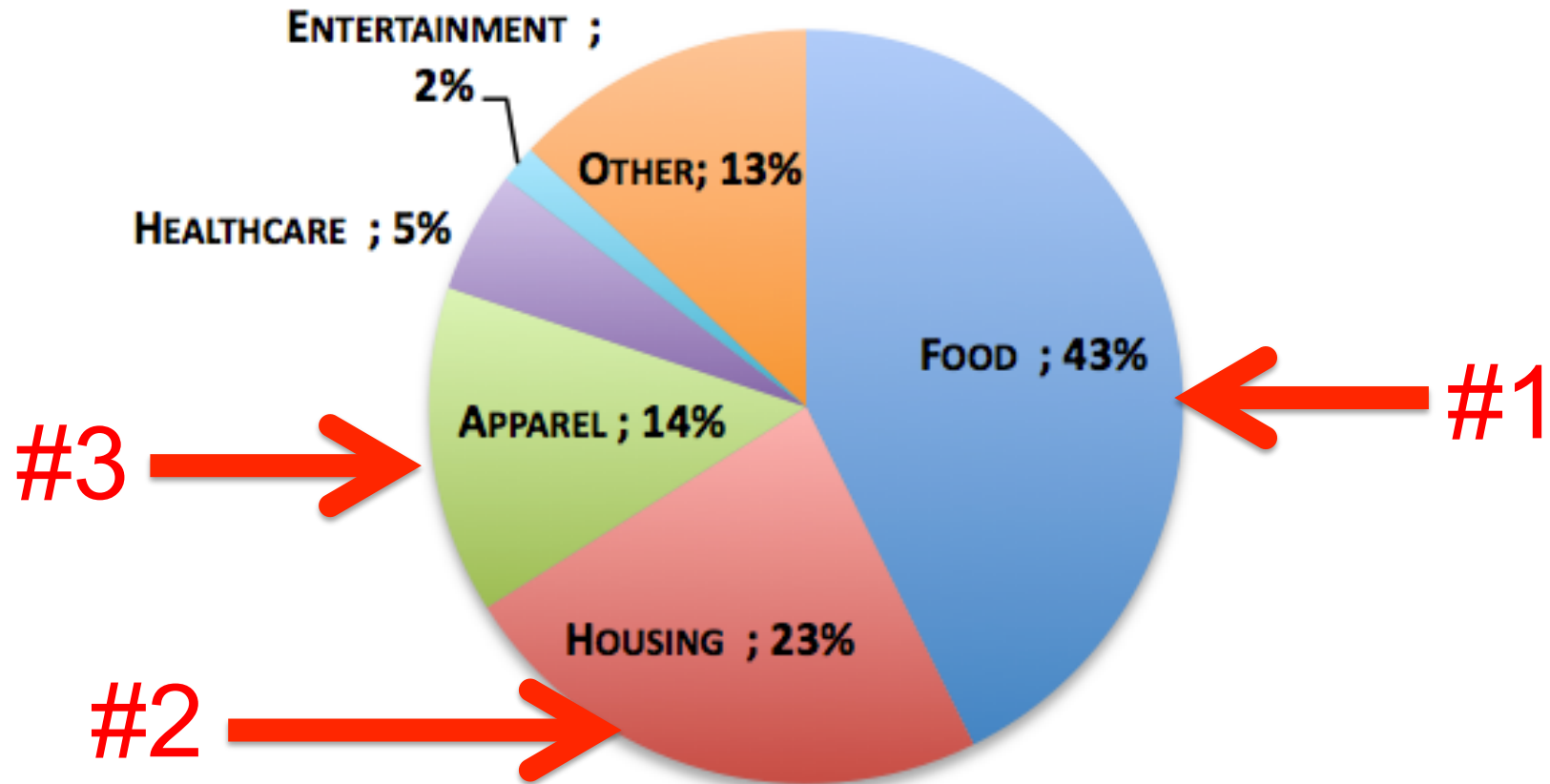
**Building affordable housing in a place without affordable transportation misses the point**

The Healthy and Transit-Friendly Development Act

## BIKE DELAWARE

*Making cycling and walking safe, convenient and fun transportation options in Delaware*

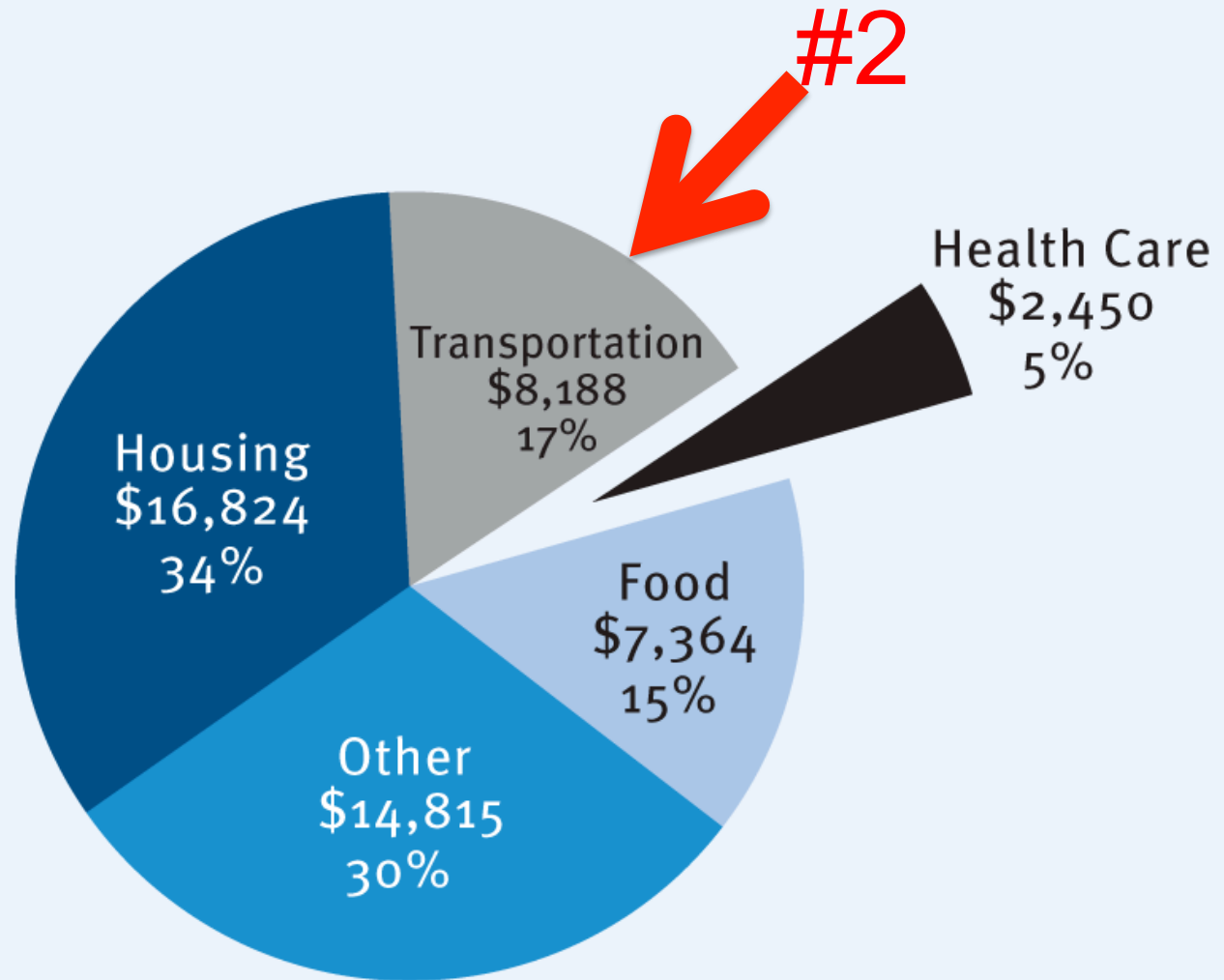
1900



## U.S. Household Expenses in 1900

*Transportation expenses were so low that that they weren't even tracked separately*

2010



Source: Bureau of Labor Statistics 2010 Consumer Expenditure Survey

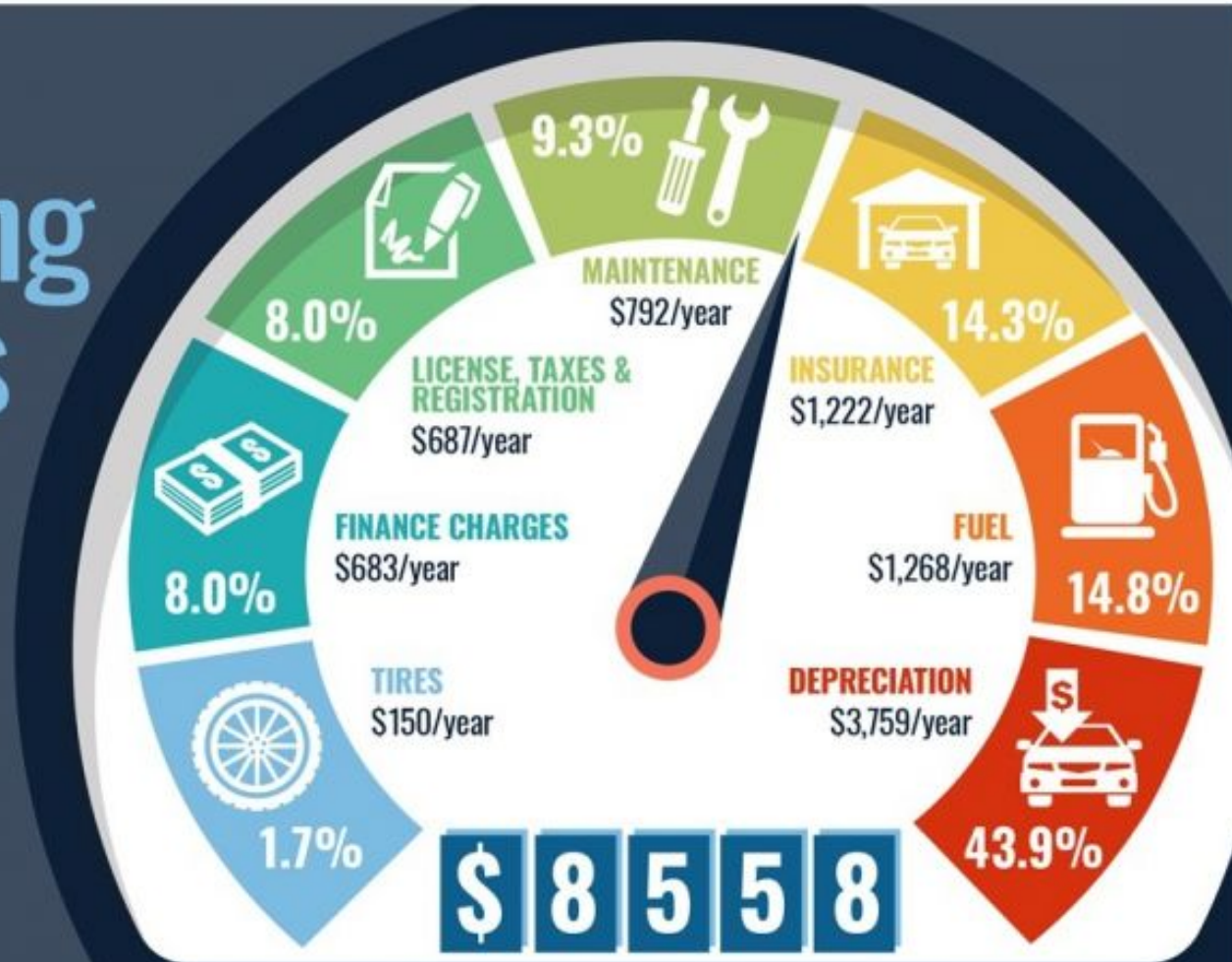
The cost of transportation has exploded over the past century

# Your Driving Costs

2016



NewsRoom.AAA.com



is the average annual cost to own and operate a vehicle in the U.S., which is down 1.6% from 2015.

~\$9,000 a year for a personal vehicle

*That's greater than the total savings of the median family in America.*

**WELLS FARGO** I will [ upgrade my equipment ]  
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Banking and Loans

# Your Car Payment May Prevent You From Qualifying for a Mortgage

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By [Deborah Fowles](#)  
Updated August 12, 2016

Banking and Loans

Loans

Banking Accounts

You May Have to Choose Between a Car and a House Have you ever thought that you might have to make a choice between your new or nearly new car and owning your own home? Many young people are finding out the hard way that it's often one or the other. Car versus house.

## Choose: car or home

*Low income families can't do both*

**YOU CAN AFFORD TO  
SPEND \$200,000 MORE  
ON A HOUSE IF YOU  
CAN GET BY WITH ONLY  
ONE CAR.**

MONEY AFTER GRADUATION

What makes housing “affordable” is not just the cost of the house.

**Affordable  
Transportation**

=

**Affordable  
Housing** \*

*\* (There is also a second and separate reason for this equality.)*

## BIKE DELAWARE

*Making cycling and walking safe, convenient and fun transportation options in Delaware*

In the absence of a proactive economic development policy, this is the growth we have gotten (by default):

Single Use Subdivisions

Shopping Malls



“Drive ‘Till You Qualify”

*Initial costs are low*



# Cheap housing

Single Use Subdivisions

Shopping Malls



“Drive ‘Till You Qualify”

*Initial costs are low*

Initially, anyway.

Single Use Subdivisions

Shopping Malls



“Drive ‘Till You Qualify”

*Initial costs are low*

But cheap housing and expensive commuting...

Single Use Subdivisions

Shopping Malls



“Drive ‘Till You Qualify”

*Initial costs are low*

...can be a bad bargain.



If you don't have a car, access to employment options is terrible



...can be a bad bargain.

If you can't drive, it can become  
Impossible to remain independent

...can be a bad bargain.



This is an asset  
that **loses** value



This is an asset  
that **gains** value

“Location Inefficient” housing is not  
a good strategy to build wealth



Affordable  
Transportation

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Affordable  
Housing

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Aging in Place

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Housing an Asset  
That Builds Wealth

# What We Want

*Mixed-Use, Transit-Friendly Development*



## Healthy and Transit-Friendly Development Act

Enables local and state  
government partnership  
to coordinate land use  
and transportation





## Healthy and Transit-Friendly Development Act

Enables local and state  
government partnership  
to coordinate land use  
and transportation

# Healthy and Transit-Friendly Development Act: Pro-Transit, Pro-Walking and Pro-Cycling Policies All Simultaneously Implemented



Transit-Appropriate Zoning



No Minimum Parking Regulations



Required Multimodal Investment

Slow Streets



No New Road Capacity

**Affordable  
Transportation**

=

**Affordable<sup>\*</sup>  
Housing**

*\* (There is also a second and separate reason for this equality.)*

## BIKE DELAWARE

*Making cycling and walking safe, convenient and fun transportation options in Delaware*

**Affordable  
Transportation**

=

**Affordable\*  
Housing**

- 1) Low-cost transportation makes housing more affordable.
- 2) More liberal zoning enables development of more affordable multi-family buildings.

## BIKE DELAWARE

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# Healthy and Transit-Friendly Development Act

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Signed into law by Governor Jack Markell on May 5, 2016.



(L to R): Governor Markell, Sen. McDowell, Reps. Osienski, Ramone and Briggs King

Walkable  
Bikeable



# Delaware Summit

Healthy and Transit-Friendly Development | May 4, 2017 | Dover, Delaware | [www.bikede.org/summit](http://www.bikede.org/summit)



This is an asset  
that **loses** value



This is an asset  
that **gains** value

May 4 | Dover | [www.bikede.org/summit](http://www.bikede.org/summit)