# Technical Memo: Affordable and Workforce Housing



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# **1.0 Introduction**

Incorporating affordable and workforce housing into a long range transportation plan is essential for creating sustainable and equitable communities. By aligning housing development with transportation infrastructure, the region can reduce commute times, lower transportation costs, and improve access to jobs and essential services. This approach not only supports low- and moderate-income residents but also enhances overall urban efficiency and livability, ensuring that growth benefits all segments of the population.

## Affordable Housing vs. Workforce Housing

## **Affordable Housing**

- **Definition**: Housing that is affordable to those with a median household income or below, spending no more than 30% of their income on housing costs (including rent, mortgage, utilities, etc.
- Target Population: Low- to moderate income families, seniors, people with disabilities, and others who might struggle to afford market-rate housing
- Impact on Transportation: Affordable housing is often located in areas where land costs are lower, which may be on the outskirts of urban centers. This can lead to longer commutes, higher transportation costs, and increased demand for public transportation. Integrating affordable housing into a transportation plan might focus on improving transit access, creating more efficient routes, and reducing the need for personal vehicle use.

## **Workforce Housing**

- Definition: Housing that is specifically aimed at middleincome workers, such as teachers, police officers, firefighters, and healthcare workers, who may not qualify for traditional affordable housing but still struggle to afford housing close to their place of work.
- **Target Population**: Moderateincome workers, typically earning between 60% and 120% of the area median income (AMI).
- Impact on Transportation: Workforce housing is often designed to be located near employment centers to reduce commute times and transportation costs. In a long-range transportation plan, this might translate to prioritizing development in areas with robust transportation infrastructure or improving access between residential areas and key employment hubs.



## 1.1 Approach

The four-step approach was developed to incorporate affordable and workforce housing within the 2050 LRTP. This approach involves defining affordable and workforce housing focus areas within the region, identifying 2050 needs plan projects that support affordable and workforce housing, and outlines key transportation strategies that will support affordable and workforce housing. This holistic approach considers the integration of housing, transportation, and land use policies to create equitable, accessible, and sustainable communities.





## 1.2 Base Data

The primary resource for addressing regional affordable and workforce housing in combination with long range transportation planning efforts was the US Department of Housing and Urban Development (HUD). HUD is a federal agency responsible for national policies and programs that address America's housing needs, improve and develop the nation's communities, and enforce fair housing laws. Established in 1965, HUD plays a pivotal role in ensuring that all Americans have access to safe, decent, and affordable housing. HUD's efforts encompass a wide range of initiatives, including public housing, rental assistance programs, community development, and homelessness prevention.

A key aspect of HUD's work is the collection and dissemination of comprehensive housing and community development data. This data, which includes resources like *A Picture of Subsidized Households* and the *Location Affordability Index (LAI)*, is crucial for understanding the relationship between housing and transportation across the region. It provides detailed insights into the availability, affordability, and accessibility of housing, particularly for low- and moderate-income households. A Picture of Subsidized Households and the *Location Affordability Index (LAI)*, were the base data utilized to identify the affordable and workforce housing focus areas within the region. The data sets as described in further detail and displayed graphically for the region on the following pages.



A Picture of Subsidized Households (Subsidized Households): Displays U.S. Census tracts of HUD housing units under contract for federal subsidy. This includes Public Housing, Housing Choice Vouchers, Moderate Rehabilitation, Project Based Section 8, etc.

**Location Affordability Index (LAI)**: Displays the housing and transportation costs as a percent of income for medianincome family households.





## Subsidized Households

HUD's *"A Picture of Subsidized Households"* dataset is a critical resource for evaluating affordable and workforce housing within the context of a long-range transportation plan. This dataset provides detailed insights into the characteristics, distribution, and needs of households receiving federal housing assistance, which can be instrumental in informing transportation planning<sup>1</sup>.

The dataset identifies areas with high concentrations of low-income residents who depend on affordable housing and are likely to rely on public transportation. By leveraging this data, planners can better align transportation infrastructure with the needs of low- and moderate-income residents, ultimately leading to more equitable and efficient urban development.

**Figure 1-1** displays a heat map of the subsidized households across the North Florida TPO region by census tract. The higher concentrations of subsidized households are within central Duval County.

## Location Affordability Index (LAI)

HUD's Location Affordability Index<sup>2</sup> measures the true cost of housing by considering both housing expenses and transportation costs, providing a more comprehensive understanding of affordability. This approach is particularly relevant for transportation planning, as it highlights the interconnectedness of housing location, transportation access, and overall cost of living.

The index supports the integration of housing and transportation policies by highlighting areas where affordable housing and transportation costs are aligned. This alignment is critical in longrange transportation planning, as it ensures that investments in public transit, bike lanes, and pedestrian pathways are made in areas where they will have the greatest impact on reducing overall living costs for low-income households.

**Figure 1-2** displays a heat map of the Affordability Index across the North Florida TPO region. The lighter colors are considered more affordable, and the darker colors are less affordable. The more affordable locations based are clustered in central Duval County. The less affordable locations are concentrated in northern St. Johns County and northeast Duval County.

<sup>&</sup>lt;sup>1</sup> Data provided by Census Tract from December 2020 and can be downloaded and/or viewed interactively here: <u>https://www.arcgis.com/home/item.html?id=4c4fbb405e404b67a236a5eaa773dd2c</u>

<sup>&</sup>lt;sup>2</sup> Utilized the most recent available Location Affordability Index data Version 3.0 from March 2019. Data can be downloaded and/or viewed interactively via HUD Exchange Location Affordability Index.



Figure 1-1 Subsidized Households by Census Tract





Figure 1-2 Location Affordability Index





## 1.3 Key Strategies

Addressing affordable housing in the 2050 long range transportation plan involved integrating housing policies and transportation planning to ensure that affordable housing is as accessible and sustainable as possible. This is accomplished by implementing three key strategies: establishing Transit-Oriented Developments (TOD) along key commuter rail lines; expansion of transit networks; and promoting active transportation projects and programs.



## Strategy 1: Transit-Oriented Development

The 2050 long-range transportation plan includes several projects aimed at supporting the development of affordable housing. One key strategy is to establish Transit-Oriented Developments (TOD) along the proposed commuter rail lines by the Jacksonville Transportation Authority (JTA) into St. Johns County and northern Duval County. TOD promotes affordable housing by creating dense, mixed-use communities that are well-connected to public transportation. Residents in TOD areas can save on transportation costs by using public transit instead of owning a car. Proximity to transit stations facilitates easier access to jobs, education, healthcare, and other essential services. TOD encourages higher density development, which can include a variety of housing types, including affordable units. By combining residential, commercial, and recreational spaces, TOD creates vibrant communities where people can live, work, and play.



#### Strategy 2: Transit Network Expansion

Another strategy for improving access to affordable housing is expansion of the transit networks. Expanding transit networks supports affordable housing in several significant ways, improving accessibility, affordability, and overall quality of life for residents. The JTA has several transit expansion projects identified in the 2050 LRTP which will expand transit services into St Johns, Clay and Nassau counties. These expanded and improved public transit networks have the potential to connect affordable housing areas with employment centers and services educational institutions, healthcare facilities, and other essential services, enhancing residents' access to opportunities and resources. Expanding

transit networks allows residents to rely more on public transportation, reducing the need for car ownership and the associated costs such as fuel, maintenance, insurance, and parking. This in turn can lower transportation costs and free up more of a household's budget, making overall living expenses more manageable, particularly for low-income families. By expanding transit networks, the region can support the development and sustainability of affordable housing, fostering more inclusive, accessible, and vibrant communities.

#### Strategy 3: Active Transportation Projects and Programs

A third strategy included in the LRTP supporting affordable housing are active transportation projects and programs. Active transportation projects, which include infrastructure for walking, cycling, and other non-motorized modes of travel, can significantly support affordable housing. Active transportation projects complement TOD by providing the infrastructure needed for residents to easily reach transit stations, thus enhancing the appeal and functionality of affordable housing near transit hubs. Improved walkability and bikeability can increase foot traffic to local businesses, boosting the local economy and creating jobs. Active transportation projects can be designed to ensure all community members, including low-income and marginalized groups, have safe and

convenient access to transportation options. By incorporating active transportation projects into urban planning, cities can enhance the accessibility, affordability, and overall livability of affordable housing, creating more equitable and sustainable communities, and reduce the need for car ownership.



# 2.0 Project Identification

Using the housing and transportation base data from HUD detailed in **Section 1.2** in combination with Key Strategies listed in **Section 1.3**, a list of projects was developed that support affordable and workforce housing within the region. These projects include those that support TOD, transit network expansion, and active transportation projects and programs.

The analysis yielded a list of 136 projects that meet the above criteria. A complete list of the projects is on the following page in **Table 2-1**. **Figure 2-2** displays a map of the identified affordable and workforce housing transportation projects.

## **Project Locations**

More than half of the projects (83 projects total, 59%) are located in Duval County. St. Johns County had the second most projects (31 projects total, 22%). Clay and Nassau counties have 16 and 11 projects, respectfully. **Figure 2-1** provides the breakdown of projects by county.

#### Figure 2-1 Projects by County

County	# Projects	% Projects
Duval	83	59%
St. Johns	31	22%
Nassau	16	11%
Clay	11	8%
Grand Total	141*	100%



\* 5 of the projects spanned two counties. For the purposes of this table, the projects were tallied in both counties involved increasing the total projects to 141.

## **Project Type**

The three project types included in the LRTP that support affordable and workforce housing are categorized as Multimodal Improvements, Transit Improvements, or Trail Project.

Project Type	# Projects	% Projects
Multimodal Improvement	63	46%
Trail Project	45	33%
Transit Improvement	28	21%
Grand Total	136	100%





Proj. #	Facility	Limits	Improvement Type
	Cla	y County Projects	
132	US 17	Orion Road to SR 16	Multimodal Improvement
131	Blanding Boulevard (SR	Putnam County Line to Duval	Multimodal Improvement
	21)	County Line	· · · · · · · · · · · · · · · · · · ·
627	Clay County BRT Line	Middleburg to Orange Park Mall	Transit Improvement
500	Doctors Lake Trail	CR 224A/Doctors Lake Drive	Trail Project
501	Duval to Gold Head Trail	SR 21 and SR 16	Trail Project
502	Gold Head to St. Johns Trail	SR 16	Trail Project
503	Green Cove Springs to Putnam County	US 17 and CR 209	Trail Project
504	Hawthorne Trail Connection	SR 21	Trail Project
505	Roosevelt Trail (Clay)	Rail Line	Trail Project
607	South Water Taxi	St. Johns River: Clay/St. Johns	Transit Improvement
	Duv	al County Projects	
257	Mayport Road (SR 101)	SR A1A to Mayport Main Gate	Multimodal Improvement
266	SR A1A/Mayport Road	Atlantic Boulevard (SR 10) to Dutton Island Road	Multimodal Improvement
277	Moncrief Road	13th Street to US 1 (Kings Road)	Multimodal Improvement
278	Southside Boulevard (SR 115)	Old Baymeadows Road to Beach Boulevard (US 90)	Multimodal Improvement
279	Beaver Street (US 90/SR 10)	I-95 (SR 9) to Liberty Street	Multimodal Improvement
283	Atlantic Boulevard/Third Street (SR A1A)	St. Johns County Line to Mayport Road (SR A1A)	Multimodal Improvement
280	Union Street (SR 139/228)	I-95 (SR 9) to Liberty Street	Multimodal Improvement
281	State Street (SR 139/228)	I-95 (SR 9) to Liberty Street	Multimodal Improvement
282	Arlington Expressway	North Liberty Street to A. Philip Randolph Boulevard	Multimodal Improvement
287	Mayport Road (SR 101)	Dutton Island Road to SR A1A	Multimodal Improvement
288	Emerald Trail	Hogan's Creek to Riverwalk	Multimodal Improvement
289	Core to Coast: Zoo Parkway/Hecksher Drive (SR 105)	Main Street (US 17) to Ferry Entrance	Multimodal Improvement
290	Hodges Boulevard Shared Use Path	JTB (SR 202) to Beach Boulevard	Multimodal Improvement
291	Luna, Green & Melba Street Bicycle Project	Post Street to Lenox Avenue	Multimodal Improvement



Proj. #	Facility	Limits	Improvement Type
292	Monument Road	Atlantic Boulevard to St. Johns Bluff Road	Multimodal Improvement
600	Mayport Ferry	A1A to A1A	Transit Improvement
601	Duval Ferry	N University Boulevard to E 50th Street	Transit Improvement
605	Central Water Taxi	The District	Transit Improvement
606	East Water Taxi	JU to Ortega	Transit Improvement
610	U2C - Riverside	Central to Brooklyn/Five Points	Transit Improvement
611	U2C - Springfield	Central to Springfield	Transit Improvement
612	U2C - San Marco	Kings Avenue to San Marco	Transit Improvement
613	U2C - Northwest	Central to Northwest	Transit Improvement
614	U2C - Bay Street	Central to Bay Street	Transit Improvement
620	UNF Campus Bus Service	UNF Campus	Transit Improvement
622	Skyway Modernization	Downtown Jacksonville Skyway	Transit Improvement
623	JRTC Rail Terminal	Downtown Jacksonville	Transit Improvement
624	103rd BRT Kube	Cecil Field to Blanding Boulevard	Transit Improvement
625	Normandy BRT Line	Cecil Field to Downtown Jacksonville	Transit Improvement
626	Southside BRT Line	Avenues Mall to Regency Square Mall	Transit Improvement
293	Kings Road Corridor (LOGT)	I-95 to MLK Parkway	Multimodal Improvement
294	Dunn Avenue Corridor (LOGT)	I-295 to I-95	Multimodal Improvement
295	University Boulevard (LOGT)	Arlington Rd to Arlington Expressway	Multimodal Improvement
296	8th Street Corridor (LOGT)	I-95 Ramps to Main St	Multimodal Improvement
297	Main Street Traffic Calming (LOGT)	1st St to 12th St	Multimodal Improvement
298	University Blvd/Merrill Road Corridor (LOGT)	University Blvd to Townsend Blvd	Multimodal Improvement
299	Lenox Avenue Corridor (LOGT)	Normandy Blvd to Cassat Ave	Multimodal Improvement
2100	Lem Turner Road Corridor (LOGT)	I-95 to I-295	Multimodal Improvement
2101	Philips Highway Corridor (LOGT)	University Blvd and Baymeadows Rd	Multimodal Improvement
2102	Park Street Corridor (LOGT)	US-17 to I-95	Multimodal Improvement
2103	Edgewood Avenue Corridor (LOGT)	Cassat Ave to Main St	Multimodal Improvement



Proj. #	Facility	Limits	Improvement Type
2104	Cassat Avenue Corridor	Edgewood Ave to Blanding Blvd	Multimodal Improvement
2105	Moncrief Road Corridor (Edgewood to Myrtle)	Edgewood Ave to Myrtle Ave	Multimodal Improvement
2106	Arlington Expressway Corridor	Matthews Bridge to Mill Creek Rd	Multimodal Improvement
2107	Myrtle Avenue Corridor	8th St to Moncrief Rd	Multimodal Improvement
2108	Beach Boulevard Corridor - St. Nicholas	Linden Ave to San Mateo/Overpass	Multimodal Improvement
2109	Philips Highway Corridor (Atlantic to University)	University Blvd to Atlantic Blvd	Multimodal Improvement
2111	Main Street Corridor	State St to MLK Pkwy	Multimodal Improvement
2112	University Blvd Corridor (Arlington Ex to St. Augustine Rd)	St. Augustine Rd to Arlington Expressway	Multimodal Improvement
2113	Blanding Boulevard Corridor	103rd St to Park St	Multimodal Improvement
2114	Normandy Boulevard Corridor	I-295 to Cassat Ave	Multimodal Improvement
2115	Beach Boulevard Corridor	Linden Ave to Southside Blvd	Multimodal Improvement
2110	Moncrief Road Corridor (Myrtle to I-95)	Myrtle Ave to I-95	Multimodal Improvement
2116	Moncrief Road Corridor (Soutel to Edgewood)	Soutel Dr to Edgewood Ave	Multimodal Improvement
2117	Timucuan Trail	Fort George Island Trailhead	Multimodal Improvement
2118	Mathews Bridge (SR 115)	East bank to west bank	Multimodal Improvement
604	North Water Taxi	Trout River to St. Johns River	Transit Improvement
506	Cecil Trail Network	Varies	Trail Project
507	POW-MIA Memorial Trail	Chaffee Road	Trail Project
508	Core 2 Coast (C2C) Loop	Varies	Trail Project
509	East Coast Greenway	A1A	Trail Project
510	Emerald Trail	Varies	Trail Project
511	Baldwin Trail	Rail line	Trail Project
512	Ft. Caroline Trail	Kernan Road	Trail Project
513	Moncrief Trail	Moncrief Road	Trail Project
514	Kings Road Historic Trail (Duval)	US 1/Kings Road	Trail Project
515	Race Track Trail (Duval)	Race Track Road	Trail Project
516	Roosevelt Rail Trail	Roosevelt Boulevard	Trail Project
517	S Line Trail	Varies	Trail Project
518	Soutel Trail	Soutel Road	Trail Project
519	Town Center Connector	A.C. Skinner Parkway	Trail Project
522	Baldwin Northern Loop (Duval)	n/a	Trail Project



Proj. #	Facility	Limits	Improvement Type
539	East-West Beach Connector	City of Jacksonville Beach (varies)	Trail Project
540	Cradle Cree Braid	City of Jacksonville Beach (varies)	Trail Project
541	Jax Beach Community Loop	City of Jacksonville Beach (varies)	Trail Project
542	Other Jax Beach Braids and Connectors	City of Jacksonville Beach (varies)	Trail Project
543	South Beach Seabreeze Loop	City of Jacksonville Beach (varies)	Trail Project
544	Jax Beach - Mid Loop	City of Jacksonville Beach (varies)	Trail Project
617	West Commuter Rail	Downtown Jacksonville to Macclenny	Transit Improvement
619	Southwest Commuter Rail	Downtown Jacksonville to Palatka	Transit Improvement
615	NE Commuter Rail	Downtown Jacksonville to Yulee/Fernandina Beach	Transit Improvement
616	Northwest Commuter Rail	Downtown Jacksonville to Callahan/Hilliard	Transit Improvement
618	Southeast Commuter Rail	Downtown Jacksonville to St. Augustine	Transit Improvement
	Nass	au County Projects	
319	SR 200 (SR A1A)	I-95 to Amelia Island Parkway	Multimodal Improvement
322	Amelia Island Parkway Path - Segment 4	Bailey Simmons Trail to South 8th Street	Multimodal Improvement
321	14th Street	Bailey Simmons Trail to Fernandina Beach Schools to Waterfront Trail	Multimodal Improvement
602	St. Mary's Ferry	Fernandina Beach to St. Mary's GA	Transit Improvement
603	Cumberland Island Ferry	Fernandina Beach to Cumberland Island GA	Transit Improvement
608	Nassau Water Taxi	Intracoastal Waterway to Intracoastal Waterway	Transit Improvement
520	Amelia Island Trail Extension	Amelia Island Parkway	Trail Project
521	Baldwin Northern Loop (Nassau)	n/a	Trail Project
523	Crandall Pasture Trail	US 17/Chester Road	Trail Project
524	Timucuan Trail	Amelia Island Parkway	Trail Project
525	Trans Nassau Trail	SR 200/CSX Rail Line	Trail Project
526	Kings Road Historic Trail (Nassau)	US 1	Trail Project



Proj. #	Facility	Limits	Improvement Type
527	West Cecil to Nassau Trail	n/a	Trail Project
528	William Burgess Trail	William Burgess Parkway	Trail Project
	St. Jo	hns County Projects	
463	SR A1A	North St. Augustine Boulevard to Red Cox Drive/Old Quarry Road	Multimodal Improvement
464	SR A1A	Comares Avenue to Red Cox Road	Multimodal Improvement
462	US 1	Pine Island Road to Race Track Road	Multimodal Improvement
465	Kings Street	Avenida Menendez to N Rodriguez Street	Multimodal Improvement
466	US 1	SR 207 to Kings Street	Multimodal Improvement
453	SR A1A	Mickler Road to Marsh Landing Parkway (county line)	Multimodal Improvement
467	US 1	San Sebastian View to SR 16	Multimodal Improvement
468	US 1	SR 207 to CR 5A (Old Moultrie Road)	Multimodal Improvement
469	SR A1A	Treasure Beach Road to Ocean Palm Entrance (San Julian Boulevard)	Multimodal Improvement
470	SR A1A (San Marco Avenue)	SR 16 to the Bridge of Lions	Multimodal Improvement
471	US 1	Stokes Landing Road to IGP	Multimodal Improvement
446	SR 312	Plantation Island Drive to SR A1A	Multimodal Improvement
472	SR 13	Holly Berry Lane to Marywood Drive	Multimodal Improvement
609	St. Johns Water Taxi	Intracoastal Waterway to Intracoastal Waterway	Transit Improvement
621	Intermodal Transfer Facility	St. Augustine Airport	Transit Improvement
475	SR A1A	SR 206 to Beach Boulevard	Multimodal Improvement
474	Beach Boulevard	Pope Road to SR A1A	Multimodal Improvement
476	SR A1A/Anastasia State Park	Pope Road to Red Cox Drive	Multimodal Improvement
473	North San Sebastian Bridge	Charles Usinas Memorial Highway to North Ponce de Leon Boulevard	Multimodal Improvement
529	CR 2209 Trail	CR 2209	Trail Project
530	East Coast Greenway	A1A	Trail Project
531	Hastings to Bunnell/Ormond Corridor	CR 204	Trail Project



Proj. #	Facility	Limits	Improvement Type
532	Palatka to St. Augustine Trail	SR 207/Florida East Coast (FEC) Rail Corridor	Trail Project
533	Race Track Road Trail	Race Track Road	Trail Project
534	SR 206 Trail	SR 206	Trail Project
535	SR 207 to Ponte Vedra*	Varies	Trail Project
536	CR 313 Trail*	CR 313	Trail Project
537	St. Johns to Green Cove Springs Trail	First Coast Expressway	Trail Project
538	SR 312 Loop	SR 312	Trail Project



Figure 2-2 Affordable and Workforce Housing Transportation Projects Map





# **3.0** Conclusion

In conclusion, integrating workforce and affordable housing into the long-range transportation plan creates equitable, sustainable, and thriving communities. This integration was accomplished through a structured four-step approach:

- 1. Identifying Areas: Mapping focus areas based on demographic and geographic data.
- **2. Outlining Key Strategies**: Developing strategic initiatives to address housing and transportation challenges effectively.
- **3. Defining Transportation Project Types within the LRTP**: Selecting specific transportation projects that align with the identified strategies and housing needs.
- **4. Final List of Projects**: Identifying a list of 136 LRTP projects that support affordable and workforce housing.

The three key strategies utilized in project identification were:

- Transit-Oriented Development (TOD): Focusing on transit hubs to enhance accessibility and reduce reliance on personal vehicles.
- **Transit Network Expansion**: Extending and improving public transportation systems to better connect housing, ensuring reliable and efficient access to jobs, services, and amenities.
- Active Transportation Projects: Investing in infrastructure that supports walking, cycling, and other non-motorized modes of transportation to promote mobility and accessibility.

This strategic framework is data-driven, leveraging insights from HUD's "A Picture of Subsidized Households" and the Affordability Index. By utilizing HUD's comprehensive data, the long-range transportation plan ensures that both affordable and workforce housing are effectively integrated into the transportation infrastructure. This alignment not only enhances mobility and access for residents but also supports economic growth and social equity. The final list of projects embodies a commitment to these goals, representing targeted investments that will improve connectivity, reduce commute times, and create vibrant, inclusive communities.

Ultimately, the incorporation of workforce and affordable housing into the long-range transportation plan, guided by a data-driven, strategic approach, ensures that transportation infrastructure and housing policies work in tandem to support the diverse needs of all residents.

