



Individual Workbook

**Considering Transportation in
Your Housing Decisions**

LINK Houston advocates for a robust and equitable transportation network so that all people can reach opportunity.

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HOUSTON**

This workbook will help you consider transportation needs and goals when deciding where to live. It provides a four-step process to understand transportation expenses, identify goals, and ask questions as you select your next home.

There are no right or wrong answers.

You need quality housing you can afford. You may also need access to schools, jobs, healthcare, groceries, a park, and family and friends. Having quality affordable housing near everything you need is ideal. The reality, however, is that you will likely not live near everything you will need, so quality affordable transportation is important.

Considering public transit, carpooling, vanpooling, walking or biking as you decide where to live is important to staying within your budget. Where you live is also important to your family getting to places they need to go now and in the future.

Finding housing in a location that also meets your transportation goals will improve your quality of life – potentially reducing how much time and money you will spend going places you need to go in the future.



Step 1. Understand Your Current Transportation Expenses

The less your household spends on transportation the more money you have available to spend on housing, food, healthcare, and other expenses. The ideal budget spends less than 15% of household income on transportation. Step 1 will help you understand how much you currently spend on transportation for all members of your household.

Fill out the form below to understand how much you spend on transportation in a year (12 months).

Skip parts of the form that do not apply to your household. Do not include reimbursed expenses.

Vehicle Transportation Expenses

(Note: Include any non-recreation vehicle, such as cars, trucks, motorcycles, bicycles and electric scooters)

	Vehicle 1	Vehicle 2	Vehicle 3	Annual Total \$
Nickname:				

One-time purchase _____ \$ _____ \$ _____ \$
Such as a bike, scooter, or cash payment for car; calculated as total cost ÷ years of expected use

Vehicle payment _____ \$ _____ \$ _____ \$

Monthly payment × 12

Gas / diesel / electricity _____ \$ _____ \$ _____ \$

Typical monthly cost × 12

Maintenance / tires / repair _____ \$ _____ \$ _____ \$

Typical annual costs OR estimate for cars/trucks using annual miles driven × \$0.0894 per mile

Vehicle insurance _____ \$ _____ \$ _____ \$

(total annual cost)

Vehicle registration / inspection _____ \$ _____ \$ _____ \$

(\$94.50 per vehicle annually, based on \$69 registration + \$25.50 inspection in Harris County)

Tolls / parking _____ \$ _____ \$ _____ \$

(typical monthly cost × 12)

Other Transportation Expenses

Transit fares (aka bus / rail / park-and-ride) _____ \$ _____ \$ _____ \$

Typical monthly cost × 12

Bikeshare (aka Bcycle) _____ \$ _____ \$ _____ \$

Typical monthly cost × 12

Taxi / Ridesharing (aka Yellowcab / Uber / Lyft) _____ \$ _____ \$ _____ \$

Typical monthly cost × 12

Total Annual Transportation Expenses

_____ \$

Total Annual Household Income

_____ \$

Percent of Income Spent on Transportation

_____ %

(transportation expenses ÷ household income

Step 2. Consider the Future and Determine Your Goals

Take a few minutes to think about your broad goals and the future.

When you move, how do you want life to be better in your new home?

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What are the important places you go in a week?

How do you, and your family members, currently get to this place? What does it cost in terms of mileage or time?

If different, how would you prefer to get to this place? Why?

Think about your expenses and your budget goal for transportation. Where you decide to live has a lot to do with what transportation options you will have and how much you will spend getting around.

How comfortable are you with how much you are currently spending on transportation?

How much do you want to be spending on transportation?

Okay. Now it's time to list how you want to include transportation in your housing decision. Look at your answers so far and answer the following questions.

What transportation options do you want near your new housing and how close (i.e., how many minutes away)?

Consider if your new location enables you to affordably reach certain people and places. Make a list so you do not forget to think about how you will get there.

What specific people or places do you want to be able to get to after you move?

Transportation Mortgage?

People buying a home of any type usually get a loan to pay for the property over 20 to 30 years – a mortgage. Buying a home gives you a place to live and the money you pay is a form of savings (aka equity) that usually grows in value.

Have you considered how much you will spend on transportation expenses over the next 20 to 30 years as a transportation mortgage?

You might want to.

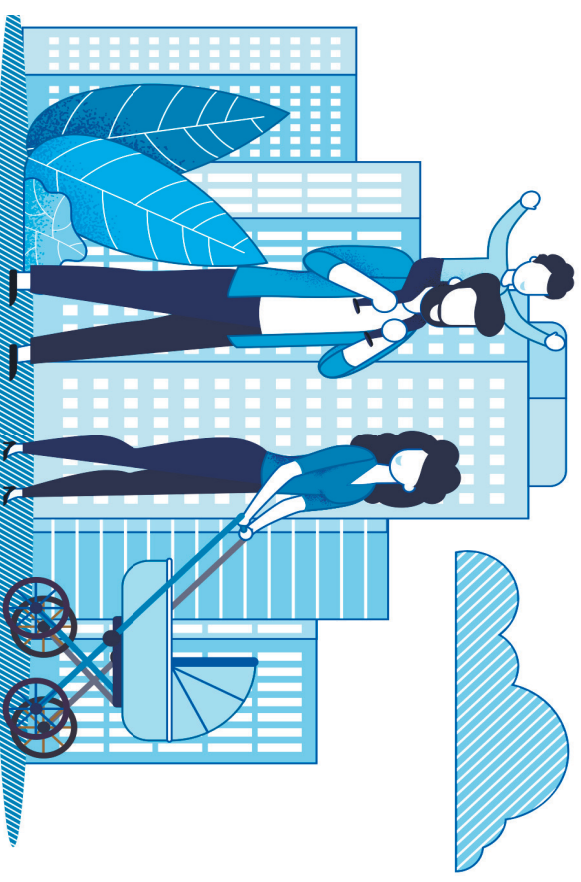
Unlike a housing mortgage, money spent on transportation is not an investment and does not grow in value over time – cars lose value and wear out. If you choose housing in a better location for the places you need to go AND that has affordable transportation options you could rely on, you might find significant savings. Money you do not spend on transportation is money you can save or use on other needs.

Almost Finished!
You have completed Steps 1 and 2.

Give yourself a well-deserved pat on the back... then continue to Step 3.

For your information... use online tools to explore travel options, time, and miles:

Go to Google Maps, put in a location you are considering and a likely destination (aka plan a trip), then explore the travel options, such as driving, ridesharing, transit, walk, or bike. Some locations have many options and others have few. You might also want to try using the “set depart or arrive time” feature to see what your options would likely be on a different day or time.



Step 3. Find Housing That Better Meets Your Transportation Goals

This section helps you to put your transportation goals into action. Take a few minutes to skim the goals and questions. Find a few questions that apply to your situation and use them to help you decide about housing. There are three groups of potential questions for you to use:

- A. Transportation Questions for Everyone
- B. Additional Questions for People in a Multi-Family Property
- C. Additional Questions for People Needing Accessibility

A. Transportation Questions for Everyone

Consider these questions if your goal is...

Affordable housing near opportunities so you do not need to travel far for all needs, freeing up time and money.

Is the home near enough of the following important places?

- Elementary school
- Middle school
- High school
- Park or greenspace
- Childcare or daycare
- Fresh food grocery
- Pharmacy
- Healthcare
- Community center
- Library
- Fire station
- Other: _____

Is the Walkscore.com result for the home high?

Walkscore.com provides a walk rating based on the variety of businesses nearby and can provide a score for transit and bike quality. Search the internet for “walkscore” to learn more.

Consider these questions if your goal is...

Freedom of movement by walking, biking or riding transit (bus or rail) to reduce the need to own a car in order to live a full life.

Is the transit stop within a 5-minute walk and have sidewalks you can use?

Does the transit stop have a shelter or bench?

Is the transit route you will use frequent enough on the days and at the hours you will ride? (Tip: remember to check schedules for evenings, weekends, and holidays)

You can see how frequent a METRO bus route or rail line is by searching online for “Houston METRO schedules”. Typically, service is most frequent on weekdays and less so on Saturdays and Sundays.

Is the home near any of these other transportation resources you will use?

- Transit center; park-and-ride
- Bikeway (on-street)
- Hike & bike trail
- Public bike service station
- Bicycle bikeshare station
- Carshare (i.e., Zipcar, Enterprise CarShare)

Search the internet for “Bicycle” to find out about bikeshare, for “Houston carshare” to learn more about hourly carsharing in Houston, and “Bike-Houston resources” for maps of bike trails in the area.

Consider these questions if your goal is...

Transportation options that promote healthy, active living in a neighborhood that is safer for walking or biking.

Is there a park nearby that has programs for children or adults?

Are there streetlights?

Is the area nearby free of stray dogs?

Are the crosswalks you will use clearly marked, have streetlights, and do pedestrian signals work (if available)?

Is street drainage able to prevent standing water/mud at crosswalks and adequate to prevent splashing by cars?

B. Additional Questions for People in a Multi-Family Property

Consider these questions if your goal is...

Walk or bike access that is convenient and logical.

Do walk/bike access points to the property provide shortest-distance access to public sidewalks and the nearest transit stop?

Can you both enter and exit at the walk/bike access points to the property?

Is there a bike rack and/or storage space for residents?

For your information... beware predatory lending for cars and trucks:

Watch out for car dealers using predatory auto finance loans and practices. Search online for “Predatory Auto Finance Loans” to learn more – the Center for Responsible Lending is one good source.

Consider these questions if your goal is...
Walk or bike access that is convenient and logical.

- Do walk/bike access points to the property provide shortest-distance access to public sidewalks and the nearest transit stop?
- Can you both enter and exit at the walk/bike access points to the property?
- Is there a bike rack and/or storage space for residents?

Consider these questions if your goal is...
Housing that provides budget-friendly transportation incentives.

- As a resident, will the property offer you...
 - o A transit incentive, such as a METRO Q-card with a starting value or reload value each month?
 - o A bikeshare incentive, such as a BCycle membership or bikes to sign out?
 - o A carshare incentive, such as hourly or daily carshare that is available nearby?
 - o A lower payment if you do not need a parking space?

C. Additional Questions for People Needing Accessibility

Consider these questions if your goal is...
Access to opportunities near and far, regardless of ability.

- Are the sidewalks and crosswalks you would use accessible for you?
- Does the nearest transit stop have a concrete pad for getting on and off?
- Does the nearest transit stop have audible or visual real-time information?
- Is there an accessible METROLift, ridesharing or taxi pick-up/drop-off point?
- Is the main entrance to the building also the best entrance for a person that needs an accessible entrance?

For your information... paratransit exists for people who need it: Many people with a disability use METRO's fixed route services, such as local bus or light rail, some people use METROLift, and some people use both. METROLift is a paratransit service for persons with disabilities who cannot board, ride or disembark from a fixed-route bus or

train, even if that bus is equipped with a wheelchair lift or ramp. METROLift provides service using wheelchair lift vans and ramp-equipped minivans that accommodate persons using wheelchairs and scooters. Learn more by searching online for "Houston METROLift".

Step 4. Compare Locations

This final step is to help you compare a few home locations. Remember, there are no right or wrong answers. Rather, we hope this workbook has helped you and your family to consider your transportation needs, goals, and options. Finding housing in a location that also meets your transportation goals will improve your quality of life.

	Location #1	Location #2	Location #3
(Step 1) How will the location impact your transportation expenses?			
(Step 2) How will the location help you reach your goals?			
(Step 3) How do your top questions relate to the location?			

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Houston Area Urban League	Tejano Center
Houston Bike Share	Texas A&M Transportation Institute
Houston Habitat for Humanity	Texas Children's Pediatrics
Houston Housing Authority	Texas Housers
Houston Housing Finance Corporation	Texas Organizing Project
Houston ISD	The Houston Community Land Trust
Houston LISC	Trevor Reichman
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Houston METRO	West Houston Association
	Westchase District

LINK Houston

LINK Houston is a 501 (c) (3) non-profit organization that advocates for a robust and equitable transportation network so that all people can reach opportunity. We envision a world in which all people in Houston can easily access not only jobs, but also educational experiences, medical appointments, grocery stores, greenspace, and other important destinations, regardless of their mode of transportation. To make that vision a reality, we support transformative and inclusive policies, systems, initiatives, and infrastructure development that connect people to opportunity by transit, walking, and biking. We move ideas into action through community engagement, research, and shaping public policy .

Please direct any questions to LINK Houston by visiting www.linkhouston.org or emailing info@linkhouston.org.