

Location Matters: How transportation costs impact housing affordability

We've all heard the saying, "Where you live matters". This is particularly true when it comes to searching for affordable housing options. Lower-income families often move to outer-suburbs where housing costs are cheaper. However, these lower housing prices come at a cost - significant increases in transportation costs.

Nationally, between 2000 - 2010:

Transportation costs increased **33%**

Housing costs increased **52%**

But income only increased **25%**

Source: US Census Bureau

5%
Percentage of County households with no access to a vehicle

Source: US Census Bureau

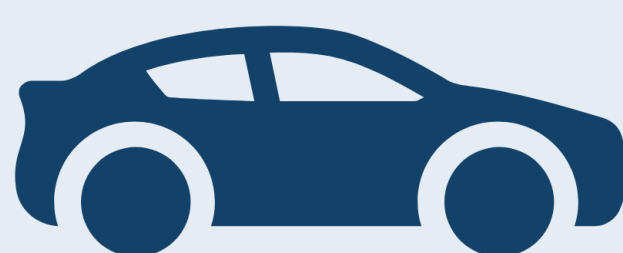
12,049
Number of County households spending 54%+ of income on housing and transportation

Source: H+T Affordability Index

\$6,000 - \$12,000
Average annual cost of owning a car.

Source: AAA

Typical monthly cost of commuting to job in the urban ring



-\$348
15 mi
1-way

Lake Monticello

-\$394
17 mi
1-way

Ruckersville

-\$418
18 mi
1-way

Crozet

-\$441
19 mi
1-way

Scottsville

-\$766
33 mi
1-way

Louisa

-\$766
33 mi
1-way

Lovingson

Image Source: Thomas Jefferson Regional Housing Partnership & the Thomas Jefferson Planning District Commission