

Location Affordability Portal **Vignettes**

<http://locationaffordability.info/vignettes.aspx>



Note: These fictional narratives illustrate how families and organizations can use the Location Affordability Portal to make more informed decisions about where to live, work, and invest.



Rural living on a budget: Meet the Valencias

Louisa had always pictured her children growing up in the suburbs, but after she got engaged to her fiancé Hector Valencia, they began to consider moving to a more rural environment similar to where Hector grew up. They thought of Fort Hancock as a real possibility: they both had family in the area, and Hector missed the cotton and alfalfa farms, the pecan trees, the 4-H fairs, and the Sunday dinners with cousins and friends.

After several visits to Fort Hancock, Louisa started to fall in love with the rural lifestyle and they began to consider purchasing a farm of their own. A few months later, Hector has started a farm management business and Louisa announces that she is expecting their first child. Despite their happiness and Hector's early success, he worries that a new baby and a new business will mean a tight family budget for at least the next couple of years. He realizes that before purchasing a home or farm in the area, he will have to seriously consider his bottom line when it comes to his ability to pay for a mortgage. Through a housing counselor, Hector is referred to the Location Affordability Portal, where he can use the Location Affordability Index (LAI) to learn about combined housing and transportation costs in his area.



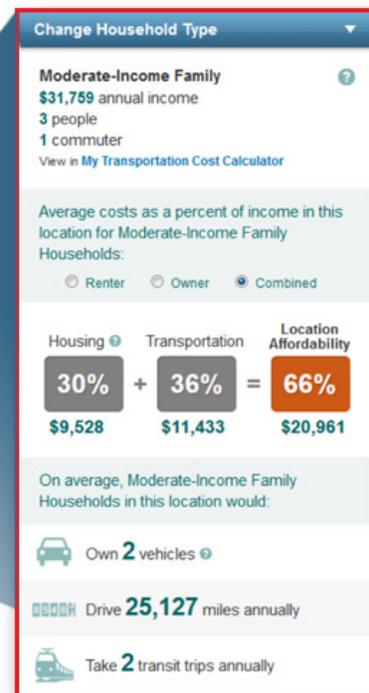
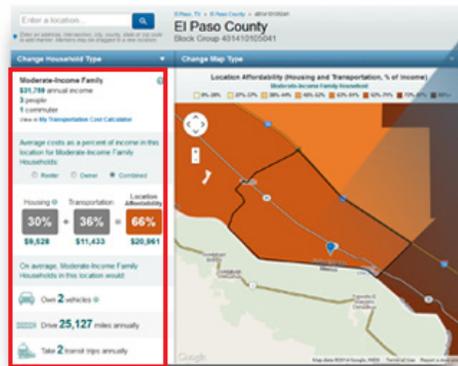
Hector and Louisa go to the LAI and first type in Fort Hancock, but it's so small (population: 1,750) it doesn't even show up on the map. Then they try nearby Tornillo (where Louisa's been working) and are surprised to see that if they locate there, close to half of their budget could be eaten up by transportation costs alone.

Louisa checks some Fort Hancock real estate listings and finds a house in an area they could potentially afford. She goes back to the Location Affordability Portal and clicks on another part of the site, the My Transportation Cost Calculator tool. She plugs in the address of the listing and some basic information about their household. Although their combined housing and transportation costs would be slightly lower than other households in the area, they still hesitate about the overall affordability.

Louisa takes stock of their current travel patterns and brainstorms about changes that could make their lifestyle work. Hector's work requires him to be in El Paso on a regular basis; Louisa has a 60-mile round-trip commute to Tornillo three times a week, while the freelance bookkeeping and accounting she's been doing for some of the farmers and nearby businesses in Fort Hancock has been growing. If she quits her day job, expands her freelance work, and works from home while caring for the baby, they could possibly get rid of one car. They could combine trips to the grocery store with farm visits.

The High Cost of Rural Transportation

While it's often difficult to control transportation cost in rural areas, some lifestyle changes can be adopted to reign in costs. Even little things like combining trips and utilizing available transit can help.



She pitches her ideas to Hector and he agrees: they could sell one car. Louisa finds an Express bus into El Paso. If she drove Hector to the nearest stop and he took the bus the rest of the way, they could save even more. Louisa updates the MTCC based on the changes. It would still be tight, but they could do it. The MTCC shows that they would be able to get their combined housing and transportation costs down to about 45 % of their income.

Using the LAI and MTCC, Hector and Louisa plan a lifestyle that uses various types of transportation, keeps costs of living down, and allows them to live the life they want in the rural community they love.

