

KEY FACTS

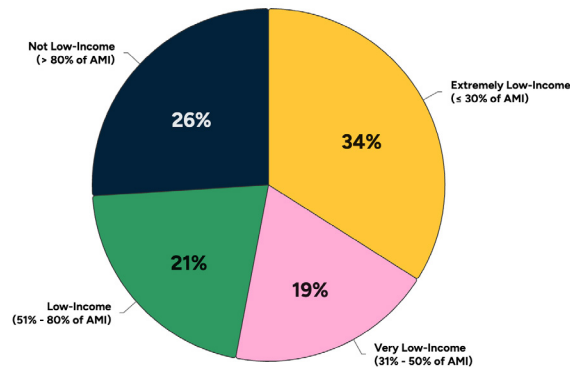
36,616 or **34%** of renter households have extremely low incomes.

\$30,432 is 30% of Area Median Income (AMI), or extremely low-income.

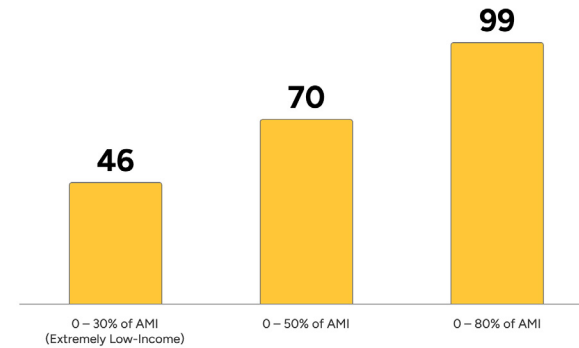
-19,590 Shortage of rental homes affordable and available for extremely low-income renters.

\$60,434 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

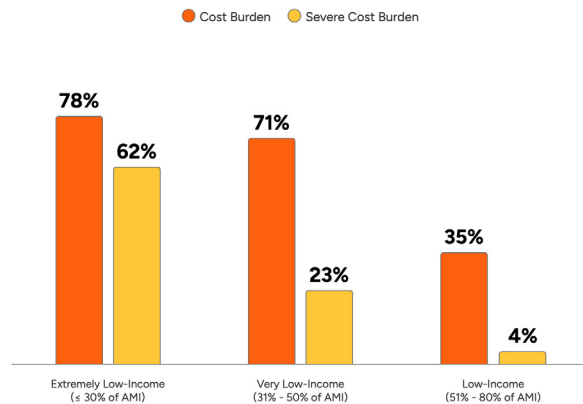
34% of Renter Households Have Extremely Low-Incomes



Only 46 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

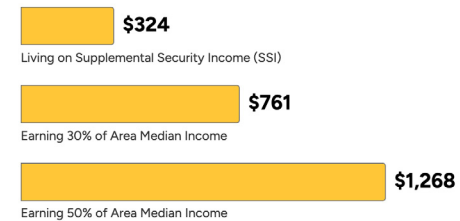


62% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-01

Affordable Rents for People:



Fair Market Rent:



\$1,511 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,204** for a one-bedroom rental home.

\$761 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,268**.

\$5,036 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$60,434**. A household must earn **\$4,014** monthly or **\$48,171** annually to afford a one-bedroom home at FMR.

\$29.05 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$23.16**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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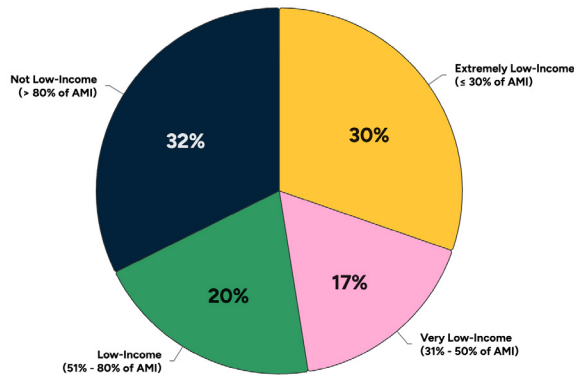
30,648 or **30%** of renter households have extremely low incomes.

\$40,259 is 30% of Area Median Income (AMI), or extremely low-income.

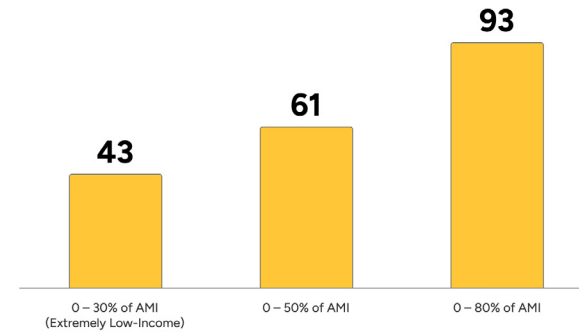
-17,330 Shortage of rental homes affordable and available for extremely low-income renters.

\$76,416 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

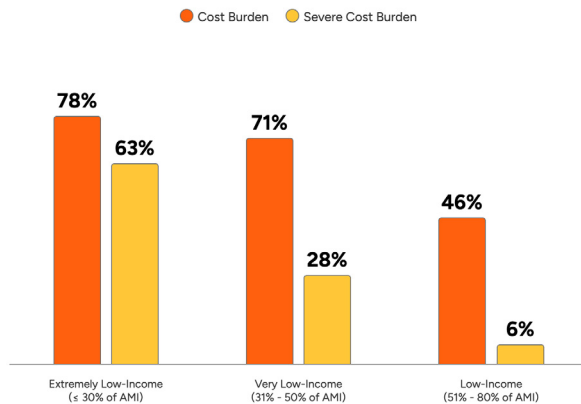
30% of Renter Households Have Extremely Low-Incomes



Only 43 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

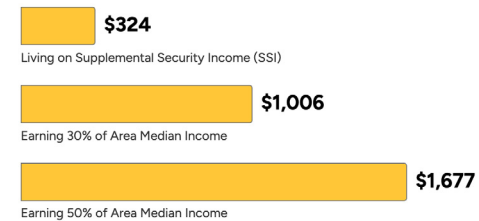


63% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-02

Affordable Rents for People:



Fair Market Rent:



\$1,910 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,498** for a one-bedroom rental home.

\$1,006 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,677**.

\$6,368 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$76,416**. A household must earn **\$4,993** monthly or **\$59,910** annually to afford a one-bedroom home at FMR.

\$36.74 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$28.80**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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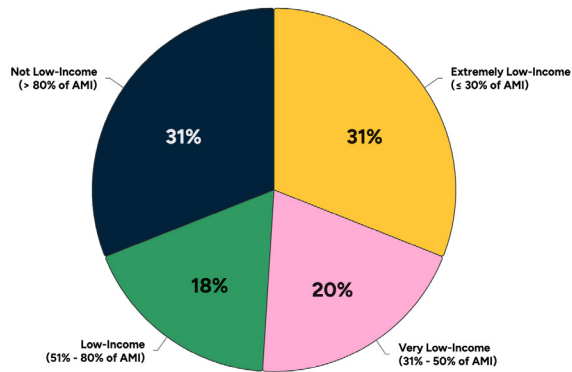
32,313 or **31%** of renter households have extremely low incomes.

\$37,828 is 30% of Area Median Income (AMI), or extremely low-income.

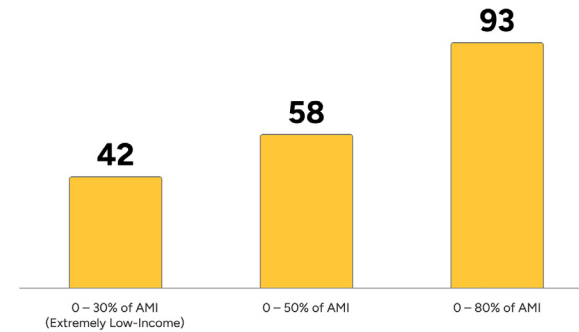
-18,707 Shortage of rental homes affordable and available for extremely low-income renters.

\$82,892 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

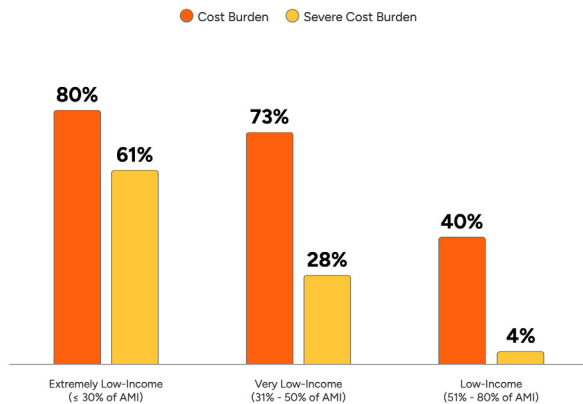
31% of Renter Households Have Extremely Low-Incomes



Only 42 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



61% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-03

Affordable Rents for People:

\$324
 Living on Supplemental Security Income (SSI)

\$946
 Earning 30% of Area Median Income

\$1,576
 Earning 50% of Area Median Income

Fair Market Rent:

\$1,627
 One Bedroom

\$2,072
 Two Bedroom

\$2,072 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,627** for a one-bedroom rental home.

\$946 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,576**.

\$6,908 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$82,892**. A household must earn **\$5,425** monthly or **\$65,095** annually to afford a one-bedroom home at FMR.

\$39.85 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$31.30**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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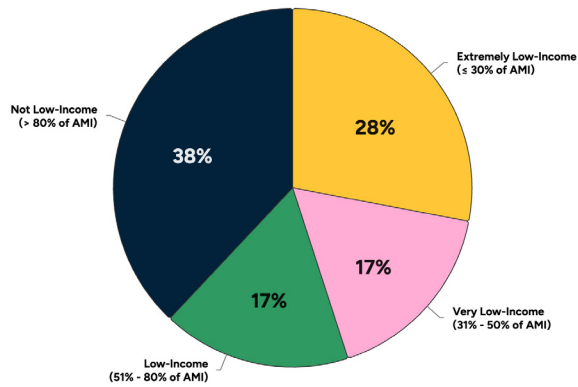
26,613 or **28%** of renter households have extremely low incomes.

\$44,621 is 30% of Area Median Income (AMI), or extremely low-income.

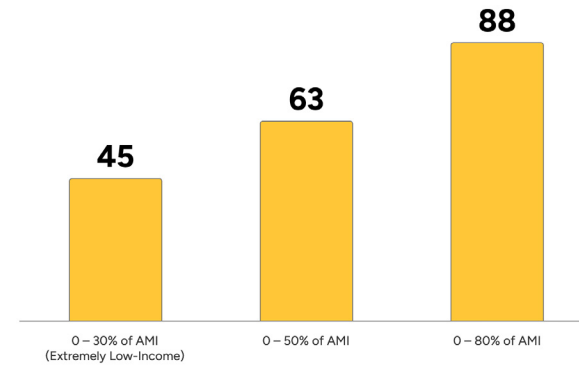
-14,678 Shortage of rental homes affordable and available for extremely low-income renters.

\$96,315 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

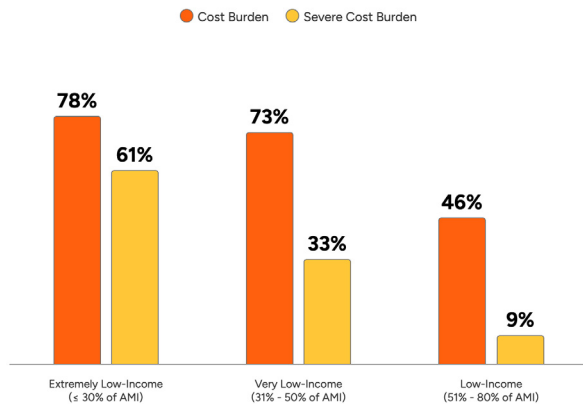
28% of Renter Households Have Extremely Low-Incomes



Only 45 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



61% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-04

Affordable Rents for People:

\$324
 Living on Supplemental Security Income (SSI)

\$1,116
 Earning 30% of Area Median Income

\$1,859
 Earning 50% of Area Median Income

Fair Market Rent:

\$1,986
 One Bedroom

\$2,408
 Two Bedroom

\$2,408 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,986** for a one-bedroom rental home.

\$1,116 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,859**.

\$8,026 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$96,315**. A household must earn **\$6,619** monthly or **\$79,427** annually to afford a one-bedroom home at FMR.

\$46.31 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$38.19**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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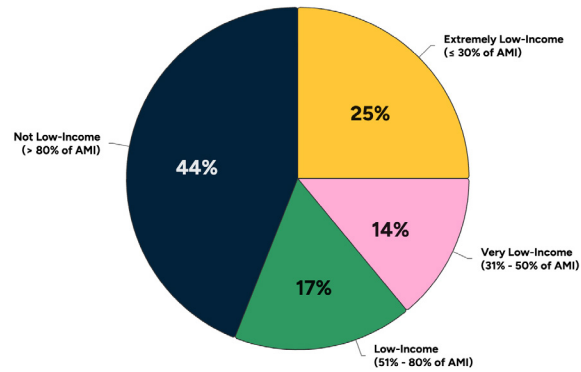
31,748 or **25%** of renter households have extremely low incomes.

\$52,822 is 30% of Area Median Income (AMI), or extremely low-income.

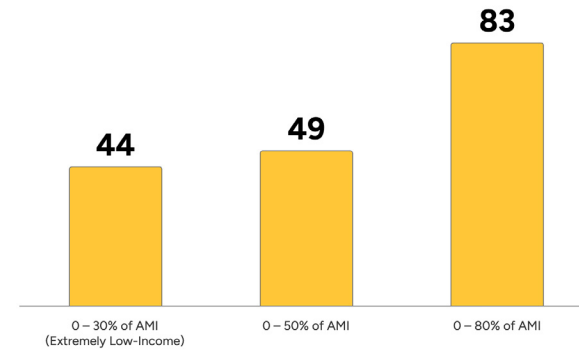
-17,817 Shortage of rental homes affordable and available for extremely low-income renters.

\$115,315 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

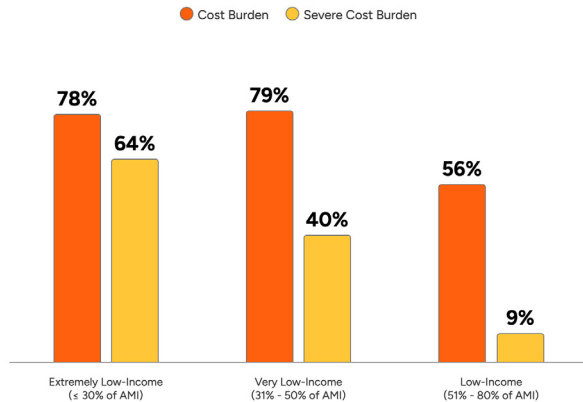
25% of Renter Households Have Extremely Low-Incomes



Only 44 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



64% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-05

Affordable Rents for People:

\$324
 Living on Supplemental Security Income (SSI)

\$1,321
 Earning 30% of Area Median Income

\$2,201
 Earning 50% of Area Median Income

Fair Market Rent:

\$2,429
 One Bedroom

\$2,883
 Two Bedroom

\$2,883 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,429** for a one-bedroom rental home.

\$1,321 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$2,201**.

\$9,610 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$115,315**. A household must earn **\$8,097** monthly or **\$97,168** annually to afford a one-bedroom home at FMR.

\$55.44 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$46.72**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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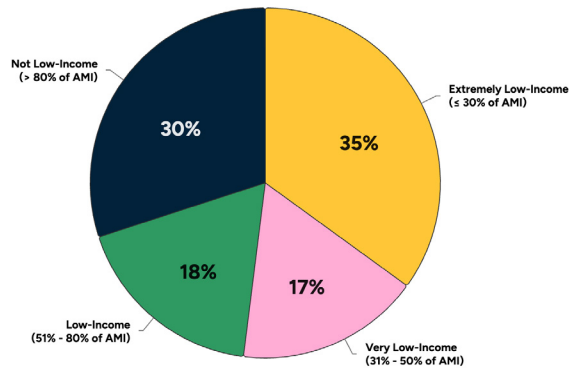
31,184 or **35%** of renter households have extremely low incomes.

\$47,307 is 30% of Area Median Income (AMI), or extremely low-income.

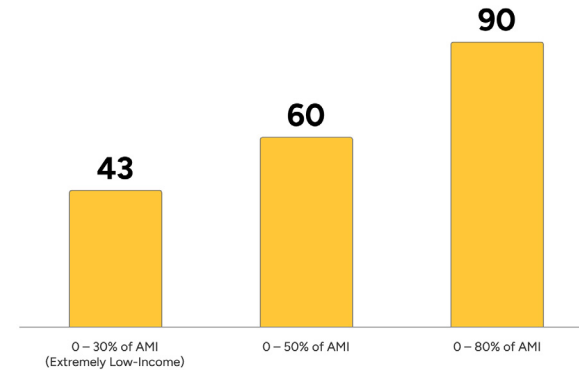
-17,695 Shortage of rental homes affordable and available for extremely low-income renters.

\$104,725 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

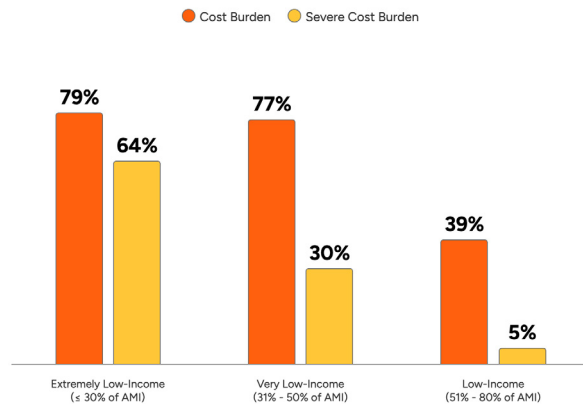
35% of Renter Households Have Extremely Low-Incomes



Only 43 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



64% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-06

Affordable Rents for People:

\$324
 Living on Supplemental Security Income (SSI)

\$1,183
 Earning 30% of Area Median Income

\$1,971
 Earning 50% of Area Median Income

Fair Market Rent:

\$2,180
 One Bedroom

\$2,618
 Two Bedroom

\$2,618 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,180** for a one-bedroom rental home.

\$1,183 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,971**.

\$8,727 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$104,725**. A household must earn **\$7,268** monthly or **\$87,216** annually to afford a one-bedroom home at FMR.

\$50.35 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$41.93**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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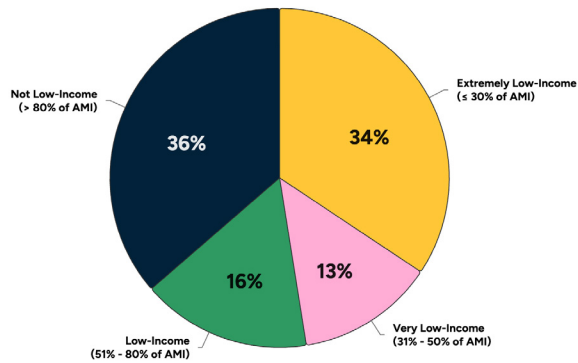
69,678 or **34%** of renter households have extremely low incomes.

\$33,321 is 30% of Area Median Income (AMI), or extremely low-income.

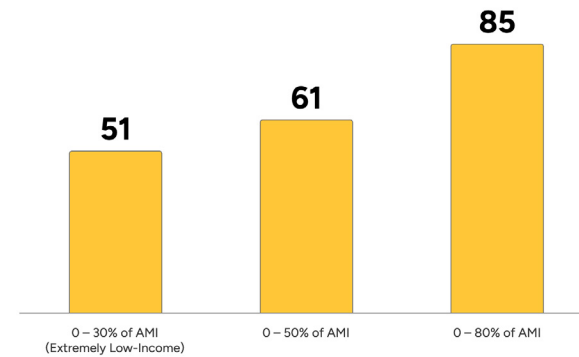
-34,082 Shortage of rental homes affordable and available for extremely low-income renters.

\$117,053 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

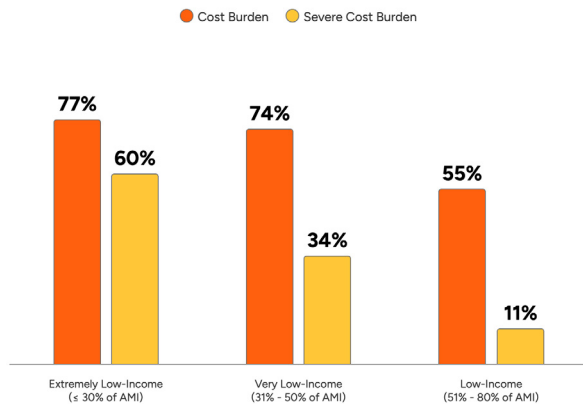
34% of Renter Households Have Extremely Low-Incomes



Only 51 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

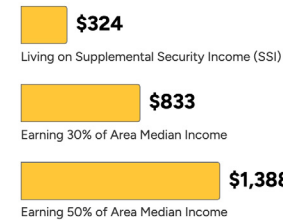


60% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-07

Affordable Rents for People:



Fair Market Rent:



\$2,926 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,464** for a one-bedroom rental home.

\$833 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,388**.

\$9,754 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$117,053**. A household must earn **\$8,215** monthly or **\$98,574** annually to afford a one-bedroom home at FMR.

\$56.28 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$47.39**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
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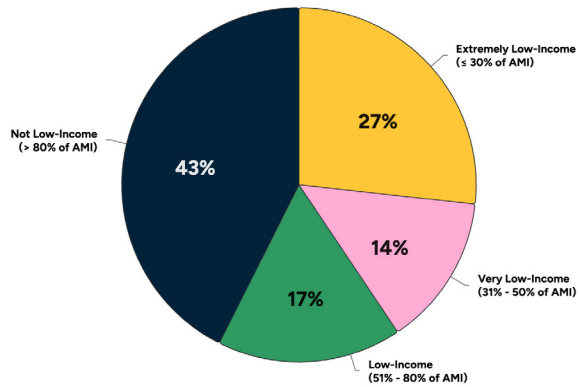
33,579 or **27%** of renter households have extremely low incomes.

\$44,406 is 30% of Area Median Income (AMI), or extremely low-income.

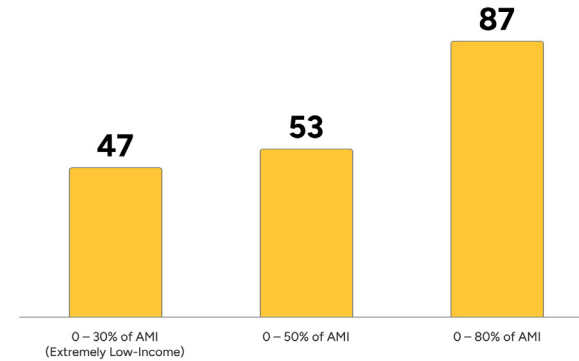
-17,712 Shortage of rental homes affordable and available for extremely low-income renters.

\$112,371 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

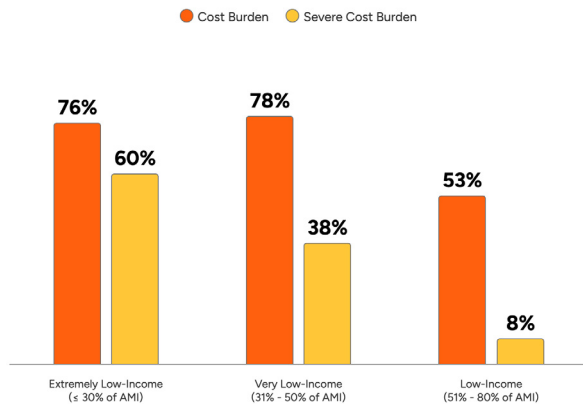
27% of Renter Households Have Extremely Low-Incomes



Only 47 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

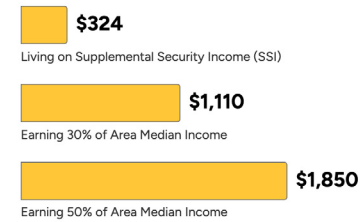


60% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-08

Affordable Rents for People:



Fair Market Rent:



\$2,809 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$2,345** for a one-bedroom rental home.

\$1,110 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,850**.

\$9,364 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$112,371**. A household must earn **\$7,815** monthly or **\$93,781** annually to afford a one-bedroom home at FMR.

\$54.02 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$45.09**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
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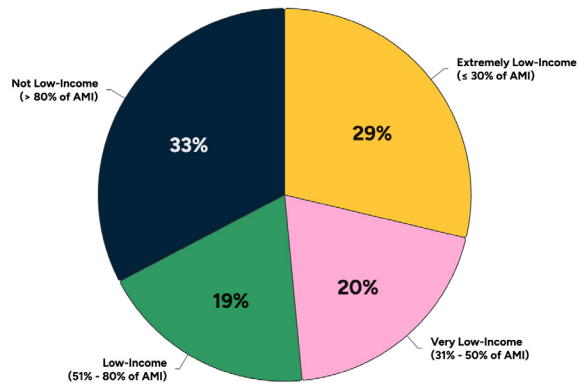
21,880 or **29%** of renter households have extremely low incomes.

\$38,972 is 30% of Area Median Income (AMI), or extremely low-income.

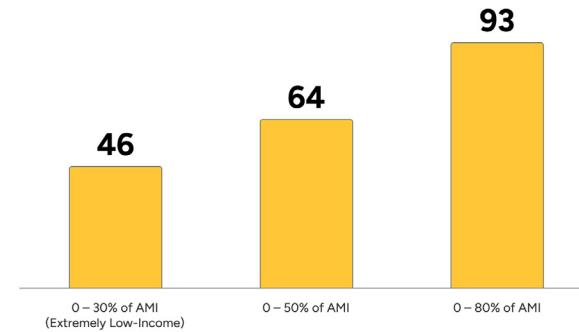
-11,736 Shortage of rental homes affordable and available for extremely low-income renters.

\$81,809 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

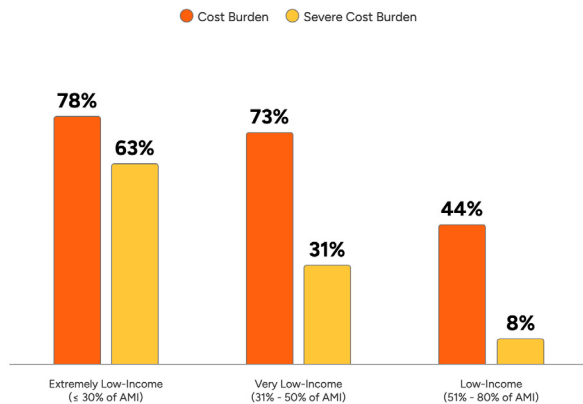
29% of Renter Households Have Extremely Low-Incomes



Only 46 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



63% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MA-09

Affordable Rents for People:

\$324
 Living on Supplemental Security Income (SSI)

\$974
 Earning 30% of Area Median Income

\$1,624
 Earning 50% of Area Median Income

Fair Market Rent:

\$1,647
 One Bedroom

\$2,045
 Two Bedroom

\$2,045 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,647** for a one-bedroom rental home.

\$974 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,624**.

\$6,817 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$81,809**. A household must earn **\$5,489** monthly or **\$65,868** annually to afford a one-bedroom home at FMR.

\$39.33 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$31.67**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.

