Massachusetts: District-03
Representative: Lori Trahan

CONGRESSIONAL DISTRICT PROFILE

NATIONAL LOW INCOME HOUSING COALITION

KEY FACTS

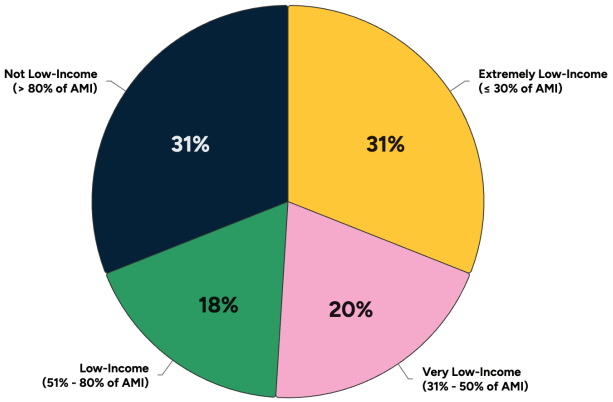
$38,719 is 30% of Area Median Income (AMI), or extremely low-income.

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

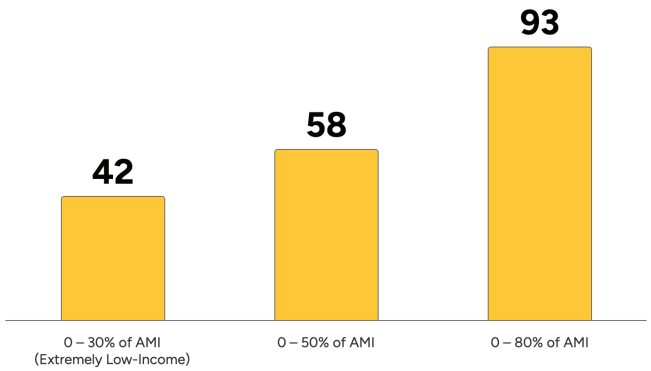
-18,707 Shortage of rental homes affordable and available for extremely low-income renters.

$90,192 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

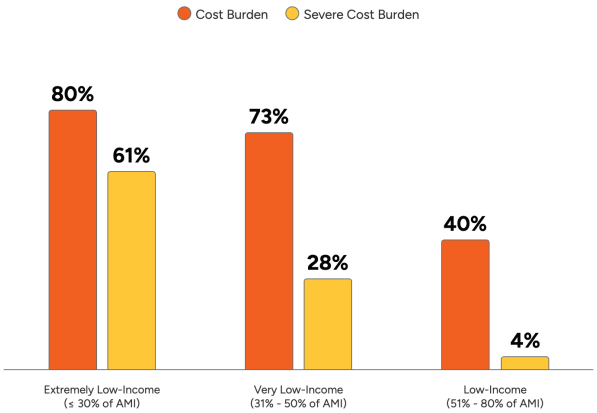
31% of Renter Households Have Extremely Low-Incomes



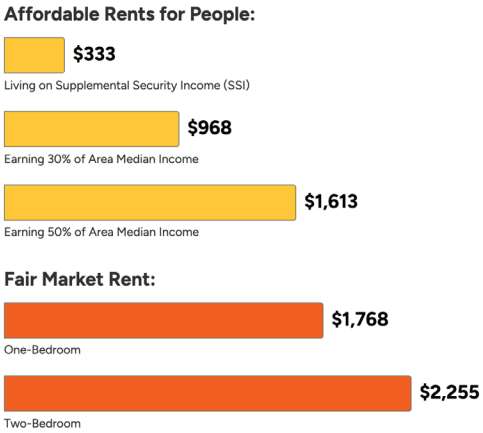
Only 42 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



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



Rents Are Out of Reach in MA-03



Massachusetts: District-03
Representative: Lori Trahan

CONGRESSIONAL DISTRICT PROFILE

NATIONAL LOW INCOME HOUSING COALITION

$2,255 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **$1,768** for a one-bedroom rental home.

$968 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 **$1,613**.

$7,516 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 **$90,192**. A household must earn **$5,893** monthly or **$70,718** annually to afford a one-bedroom home at FMR.

$43.36 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 **$34.00**.

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.

Sources: 2018-2022 HUD CHAS; 2024 HUD Picture of Subsidized Households; 2024 5-Year ACS inflation adjusted to 2026 dollars; HUD Small Area Fair Market Rents, 2026. For full methodology, contact research@nlihc.org.