Massachusetts: District-05
Representative: Katherine Clark

CONGRESSIONAL DISTRICT PROFILE

NATIONAL LOW INCOME HOUSING COALITION

KEY FACTS

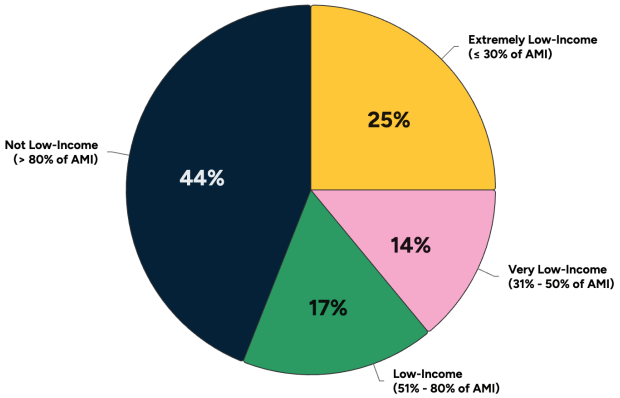
$54,067 is 30% of Area Median Income (AMI), or extremely low-income.

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

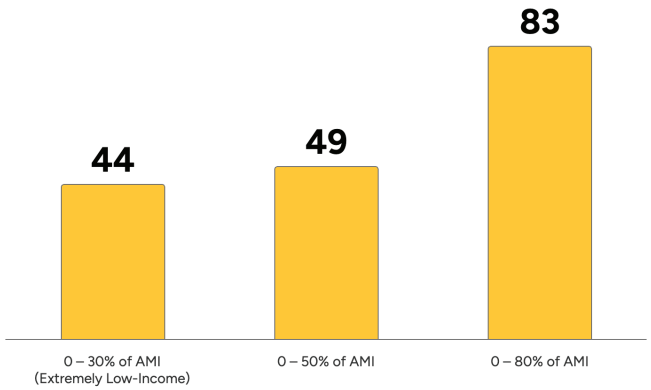
-17,817 Shortage of rental homes affordable and available for extremely low-income renters.

$124,712 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

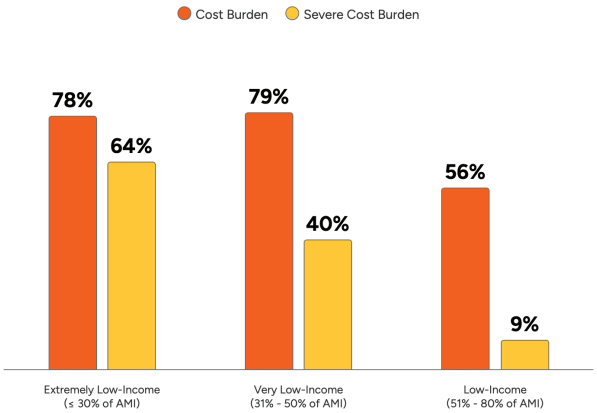
25% of Renter Households Have Extremely Low-Incomes



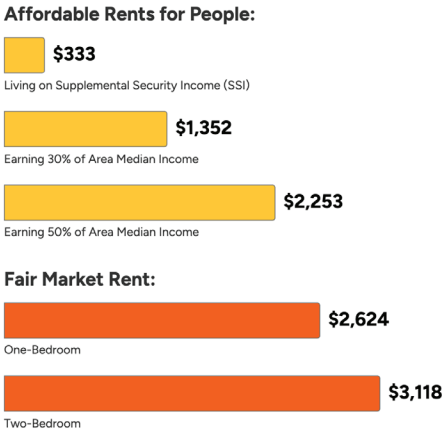
Only 44 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



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



Rents Are Out of Reach in MA-05



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$3,118 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **$2,624** for a one-bedroom rental home.

$1,352 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 **$2,253**.

$10,393 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 **$124,712**. A household must earn **$8,748** monthly or **$104,980** annually to afford a one-bedroom home at FMR.

$59.96 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 **$50.47**.

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.