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Housing Cost Burden Snapshot

June 2026

“Bedroom Rental Units that are Affordable”

When looking at affordable housing, it is important to ask yourself, “Affordable for whom?” Usually for rental units, there is a 30% rule that applies when assessing the affordability; tenants should be spending no more than 30% of their monthly gross income on rent. If they are spending more than that percentage, the unit become unaffordable. This is the assessment I will be doing for the Quaboag Region, which will help understand the housing cost burdens on the region’s residents.

Zero to One Bedroom Rental Units, Two-Person Family

- **Ludlow**:
  - Estimate Monthly Income for 2-Person Family earning 30% of AMI: $2,395.83
    - 30% Rule: $718.75
    - **Affordability: 3.96%**
  - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $3,983.33
    - 30% Rule: $1,195
  - Median Gross Rent for a 0-1BR: $968

- **Monson**:
  - Estimate Monthly Income for 2-Person Family earning 30% of AMI: $2,395.83
    - 30% Rule: $718.75
    - **Affordability: 0%**
  - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $3,983.33
    - 30% Rule: $1,195
  - Median Gross Rent for a 0-1BR: $1,035

- **Barre:**
  - Estimate Monthly Income for 2-Person Family earning 30% of AMI: $2,495.83
    - 30% Rule: $748.75
    - **Affordability: 0%**
  - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $4,158.33
    - 30% Rule: $1,247.50
  - Median Gross Rent for a 0-1BR: $1,606

- **East Brookfield:**
    - Estimate Monthly Income for 2-Person Family earning 30% of AMI: $2,495.83
        - 30% Rule: $748.75
        - **Affordability: 0%**
    - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $4,158.33
        - 30% Rule: $1,247.50
    - Median Gross Rent for a 0-1BR: $1,125

- **Brookfield:**
    - Estimate Monthly Income for 2-Person Family earning 30% of AMI: $2,495.83
        - 30% Rule: $748.75
        - **Affordability: 0%**
    - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $4,158.33
        - 30% Rule: $1,247.50
    - Median Gross Rent for a 0-1BR: $952

Two-Bedroom Rental Units, Four-Person Family

- **Ludlow**:
    - Estimate Monthly Income for 4-Person Family earning 30% of AMI: $2,991.67
        - 30% Rule: $897.50
        - **Affordability: 4.16%**
    - Estimate Monthly Income for 4-Person Family earning 50% of AMI: $4,983.33
        - 30% Rule: $1,495
    - Median Gross Rent for a 2BR: $1,269

- **Monson:**
    - Estimate Monthly Income for 4-Person Family earning 30% of AMI: $2,991.67
        - 30% Rule: $897.5
        - **Affordability: 0%**
    - Estimate Monthly Income for 4-Person Family earning 50% of AMI: $4,983.33
        - 30% Rule: $1,495
        - Affordability: 100%
    - Median Gross Rent for a 2BR: $1,204

- **East Brookfield**
    - Estimate Monthly Income for 4-Person Family earning 30% of AMI: $3,116.67
        - 30% Rule: $935
        - **Affordability: 0%**
    - Estimate Monthly Income for 4-Person Family earning 50% of AMI: $5,195.83

        - 30% Rule: $1,558.75
    - Median Gross Rent for a 2BR: $1,140

<u>Three or More Bedroom Rental Units, Six-Person Family</u>

- **Ludlow**:
    - Estimate Monthly Income for 6-Person Family earning 30% of AMI: $3,595.83
        - 30% Rule: $1,078.75
        - **Affordability: 6.32%**
    - Estimate Monthly Income for 2-Person Family earning 50% of AMI: $5,783.33
        - 30% Rule: $1,735
    - Median Gross Rent for a 3+BR: $1,353

- **Monson:**
    - Estimate Monthly Income for 6-Person Family earning 30% of AMI: $3,595.83
        - 30% Rule: $1,078.75
        - **Affordability: 0%**
    - Estimate Monthly Income for 6-Person Family earning 50% of AMI: $5,783.33
        - 30% Rule: $1,735
    - Median Gross Rent for a 3+BR: $2,000

- **East Brookfield:**
    - Estimate Monthly Income for 6-Person Family earning 30% of AMI: $3,616.67
        - 30% Rule: $1,085
        - **Affordability: 0%**
    - Estimate Monthly Income for 6-Person Family earning 50% of AMI: $6,029.17
        - 30% Rule: $1,808.75
        - **Affordability: 0%**
    - Median Gross Rent for a 3+BR: $2,000

<u>The top three communities with the highest rates of housing cost burden:</u>

1. **East Brookfield**:
    a. Maintains 0% affordability for those earning 30% of the AMI throughout all types of units
    b. Demographics: 93.2% White Alone, 1.1% Asian Alone
    c. Immigrant Population: 3.79%
2. **Monson**:
    a. Maintains 0% affordability for those earning 30% of the AMI throughout all types of units but has a substantial increase for those earning 50% of the AMI
    b. Demographics: 90.7% White Alone, 0.7% Black Alone, 1.8% Asian Alone

c. Immigrant Population: 2.91%

3. **Ludlow**:
    a. At a consistently low affordability percentage for those earning 30% of the AMI for all types of units
    b. Demographics: 88% White Alone, 1.7% Black Alone, 0.9% Asian Alone
    c. Immigrant Population: 15.94%

Notable Patterns or Trends Observed in the Data:

- Ludlow's families that are earning 30% of the AMI are not able to pay for the median rent solely based on calculations with the 30-Percent Rule. However, a small percentage of those earning 30% of the AMI are able to afford the units. This implies that there are units that are either offered for substantially lower rent or more families are eligible for subsidies.
    - Large Brazilian population
- Massachusetts Centralized Waiting List:
    - 104 Public Housing Authorities (PHAs) are on a Section 8 Centralized Waiting List. This means that applicants submit one application to apply to all participating PHAs. Each participating PHA selects participants to their Section 8 Voucher program off of the centralized waiting list in accordance with their local policy (Massachusetts Affordable Housing Hub).
        - Healthy Quaboag Region PHAs that Participate:
            1. Ware Housing Authority
            2. Warren Housing Authority
    - I think this is an important thing to note because participating towns of Ware and Warren do have higher affordability percentages, meaning that because they are a part pf the centralized list, they have more units available. The list is not a main factor in their percentages, as other towns also have high numbers, but it definitely is *a* factor.

Conclusion:

Overall, this data shows that those who earn 30% of the AMI, regardless of family size, will find it difficult to get housing that is affordable to them. If I were to try and solve this problem, I would explore the unemployment rates of each of the most cost-burdened cities. From the PolicyMap data, Monson has the highest unemployment rate out of the three, at 8.62%. The reason this data is important is because it shows us that the flow of income has been disrupted and could be one explanation for the housing unaffordability. Moving forward, I think it would be beneficial to keep conducting the testimonies to understand the core issues people are facing in housing. I think it would also be interesting to know if this issue has been a generational one, where there is a cycle of poverty present. Looking at upward mobility data would also be helpful for this, because it would help us understand the availability of not only economic opportunities, but of educational ones too.

Unemployment by Census Tract, 2022:

Ludlow: 5.35%

Monson: 8.62%

E. Brookfield: 5.13%