

Housing Cost Burden Snapshot for Quaboag Hills

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Key

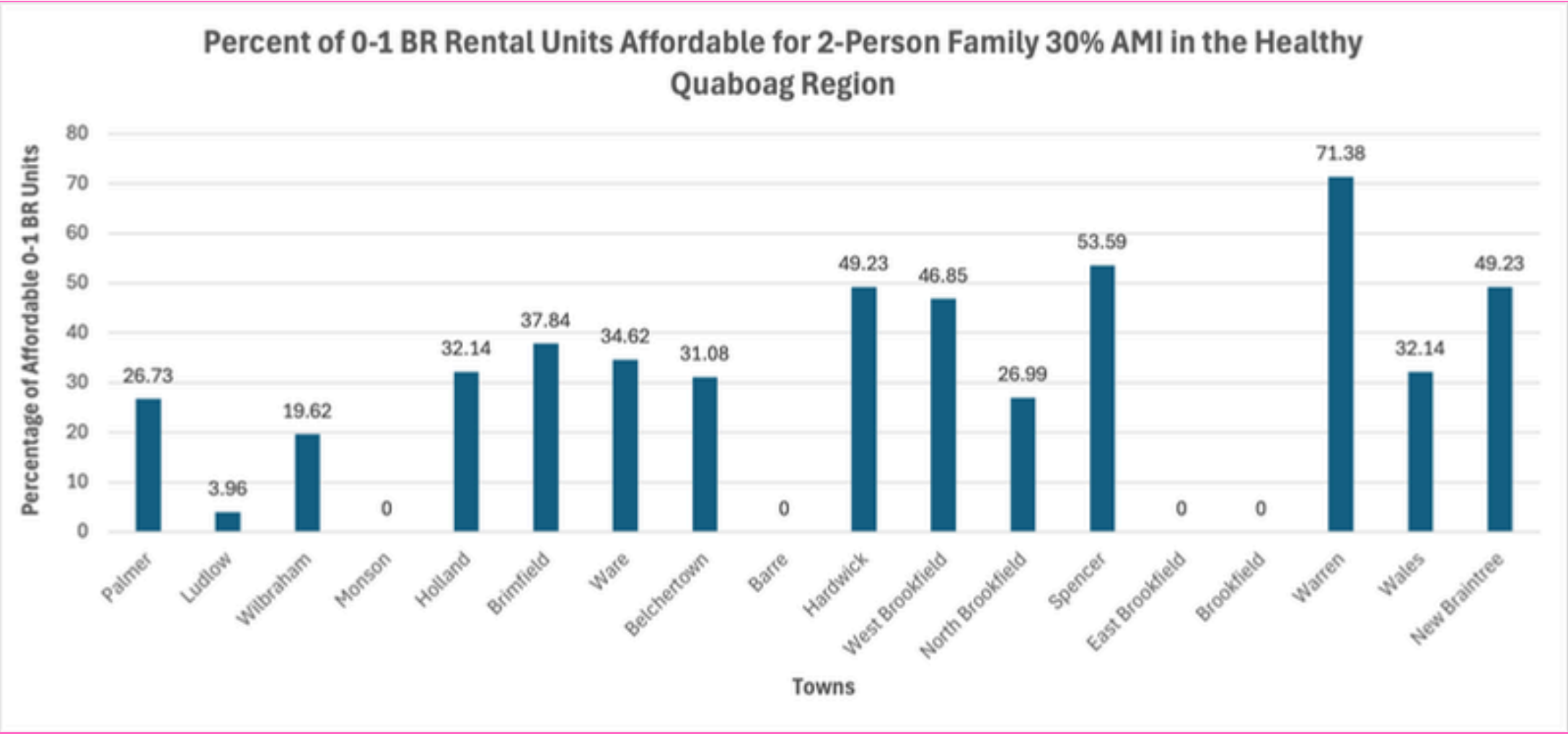
Yellow Highlight: Highlighting a piece of data that will be noted later

Teal Highlight: Highlighting a piece of data that signifies a pattern throughout multiple slides

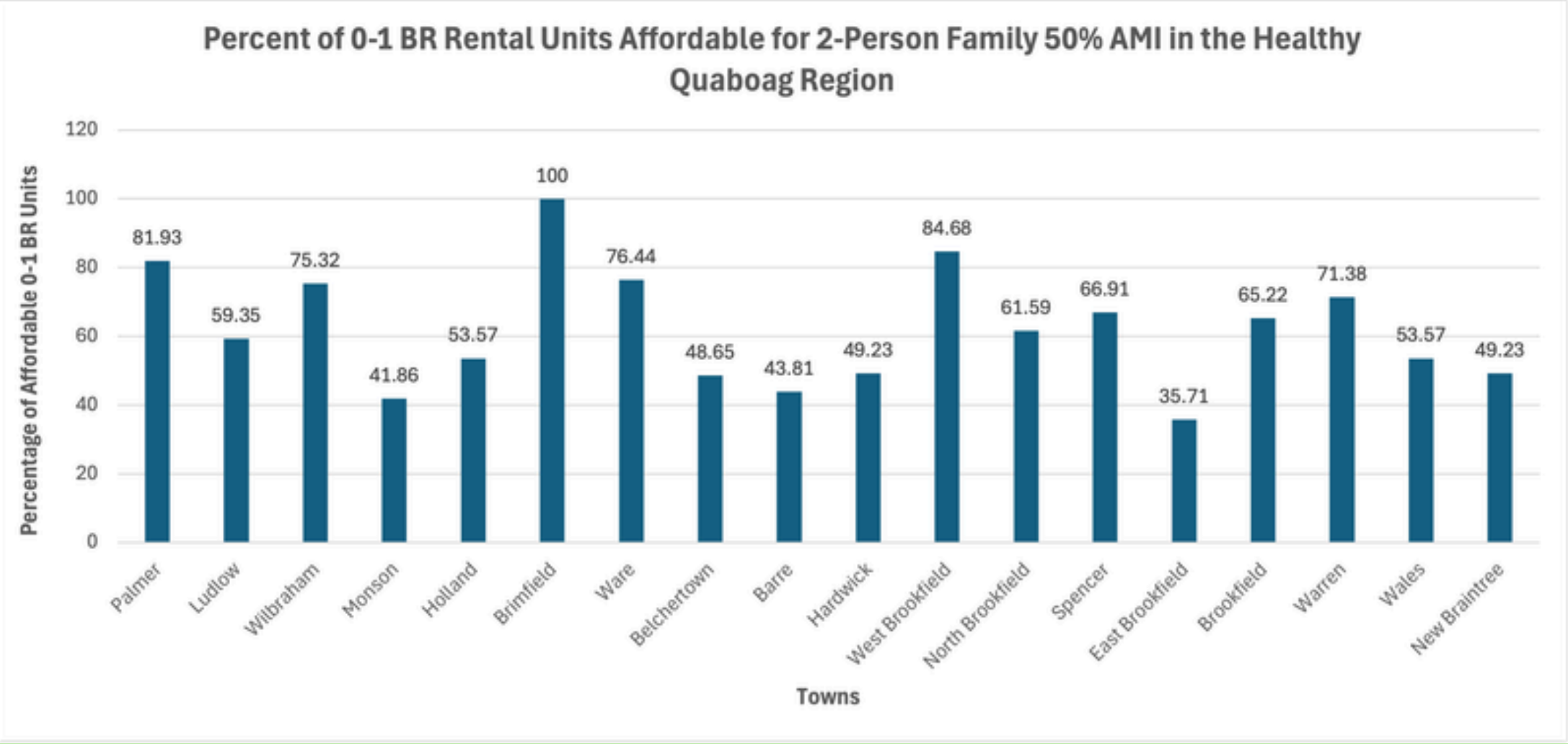
Note: The data presented is by CENSUS TRACT and is from 2022

Note: The data represents RENTAL units

Zero to One Bedroom Rental Units



Town	Percent of 0-1 BR Rental Units Affordable for 2-Person Family 30% AMI
Palmer	26.73
Ludlow	3.96
Wilbraham	19.62
Monson	0
Holland	32.14
Brimfield	37.84
Ware	34.62
Belchertown	31.08
Barre	0
Hardwick	49.23
West Brookfield	46.85
North Brookfield	26.99
Spencer	53.59
East Brookfield	0
Brookfield	0
Warren	71.38
Wales	32.14
New Braintree	49.23

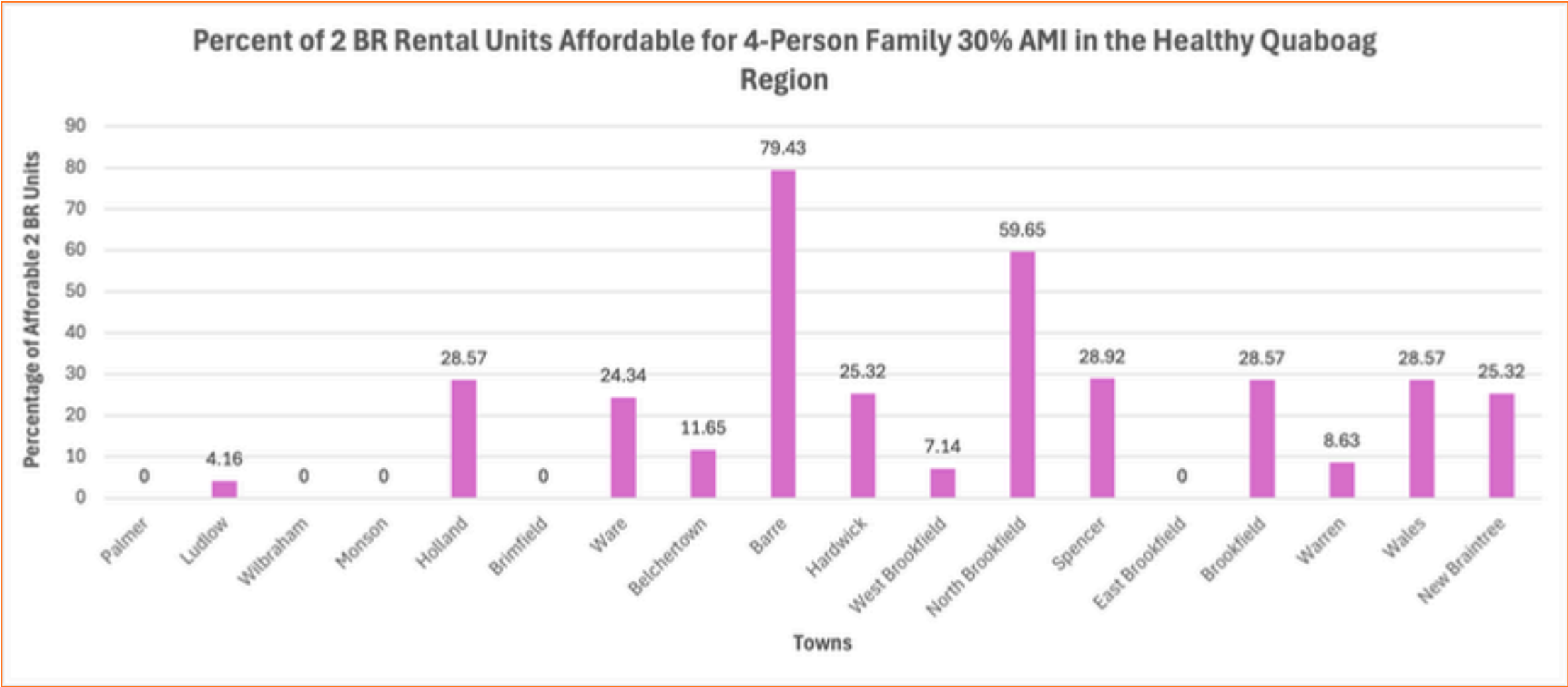


Town	Percent of 0-1 BR Rental Units Affordable for 2-Person Family 50% AMI
Palmer	81.93
Ludlow	59.35
Wilbraham	75.32
Monson	41.86
Holland	53.57
Brimfield	100
Ware	76.44
Belchertown	48.65
Barre	43.81
Hardwick	49.23
West Brookfield	84.68
North Brookfield	61.59
Spencer	66.91
East Brookfield	35.71
Brookfield	65.22
Warren	71.38
Wales	53.57
New Braintree	49.23

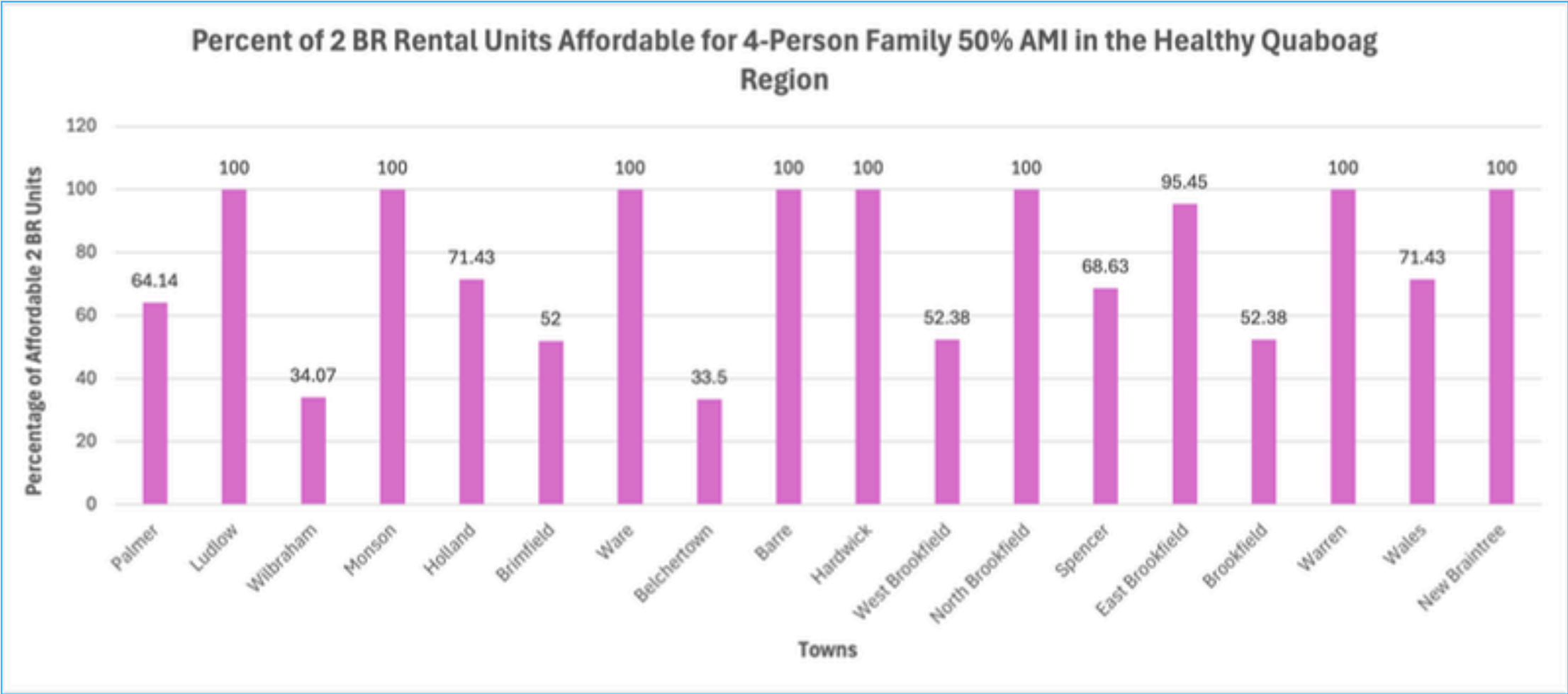
Notes

- **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



Town	Percent of 2 BR Rental Units Affordable for 4-Person Family 30% AMI
Palmer	0
Ludlow	4.16
Wilbraham	0
Monson	0
Holland	28.57
Brimfield	0
Ware	24.34
Belchertown	11.65
Barre	79.43
Hardwick	25.32
West Brookfield	7.14
North Brookfield	59.65
Spencer	28.92
East Brookfield	0
Brookfield	28.57
Warren	8.63
Wales	28.57
New Braintree	25.32



Town	Percent of 2 BR Rental Units Affordable for 4-Person Family 50% AMI
Palmer	64.14
Ludlow	100
Wilbraham	34.07
Monson	100
Holland	71.43
Brimfield	52
Ware	100
Belchertown	33.5
Barre	100
Hardwick	100
West Brookfield	52.38
North Brookfield	100
Spencer	68.63
East Brookfield	95.45
Brookfield	52.38
Warren	100
Wales	71.43
New Braintree	100

Notes

- **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

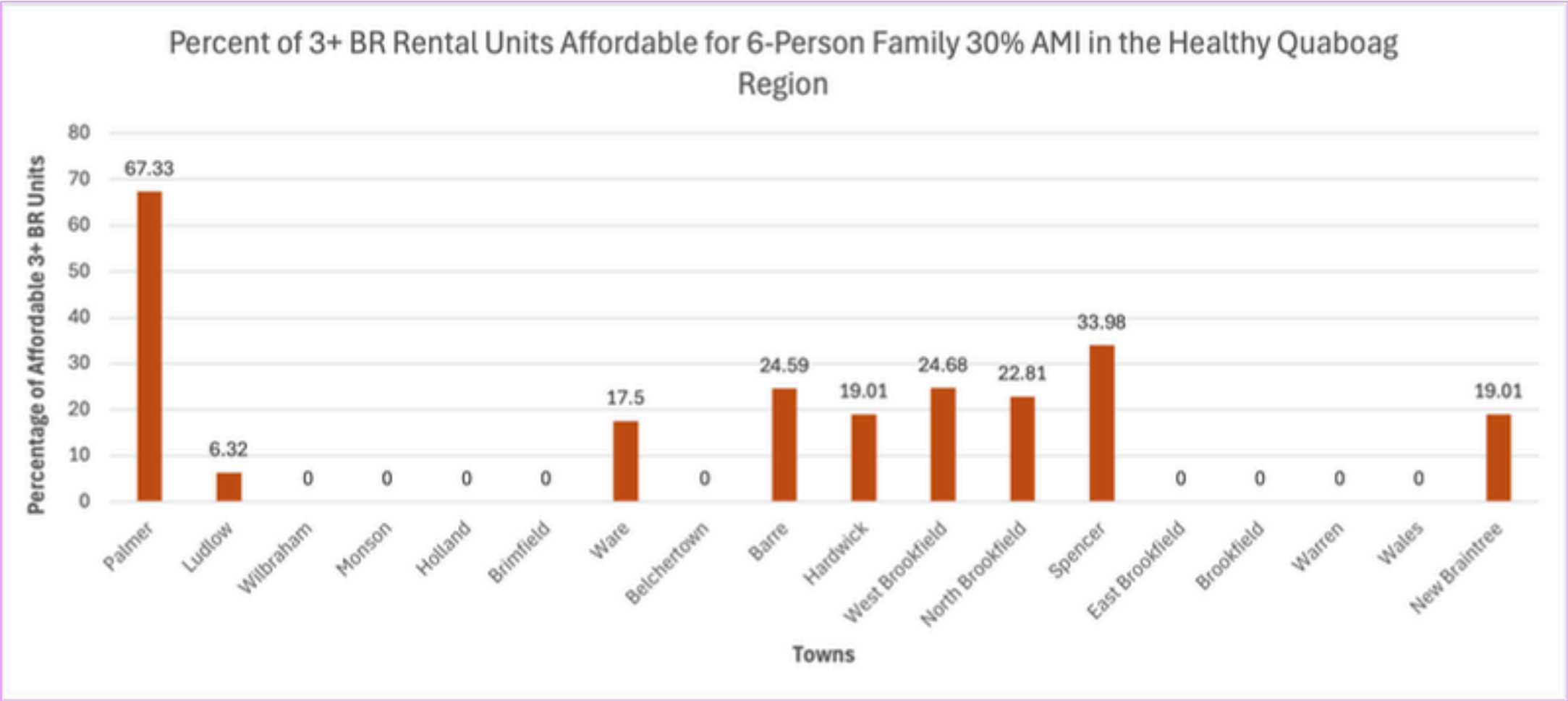
- **Monson:**

- 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

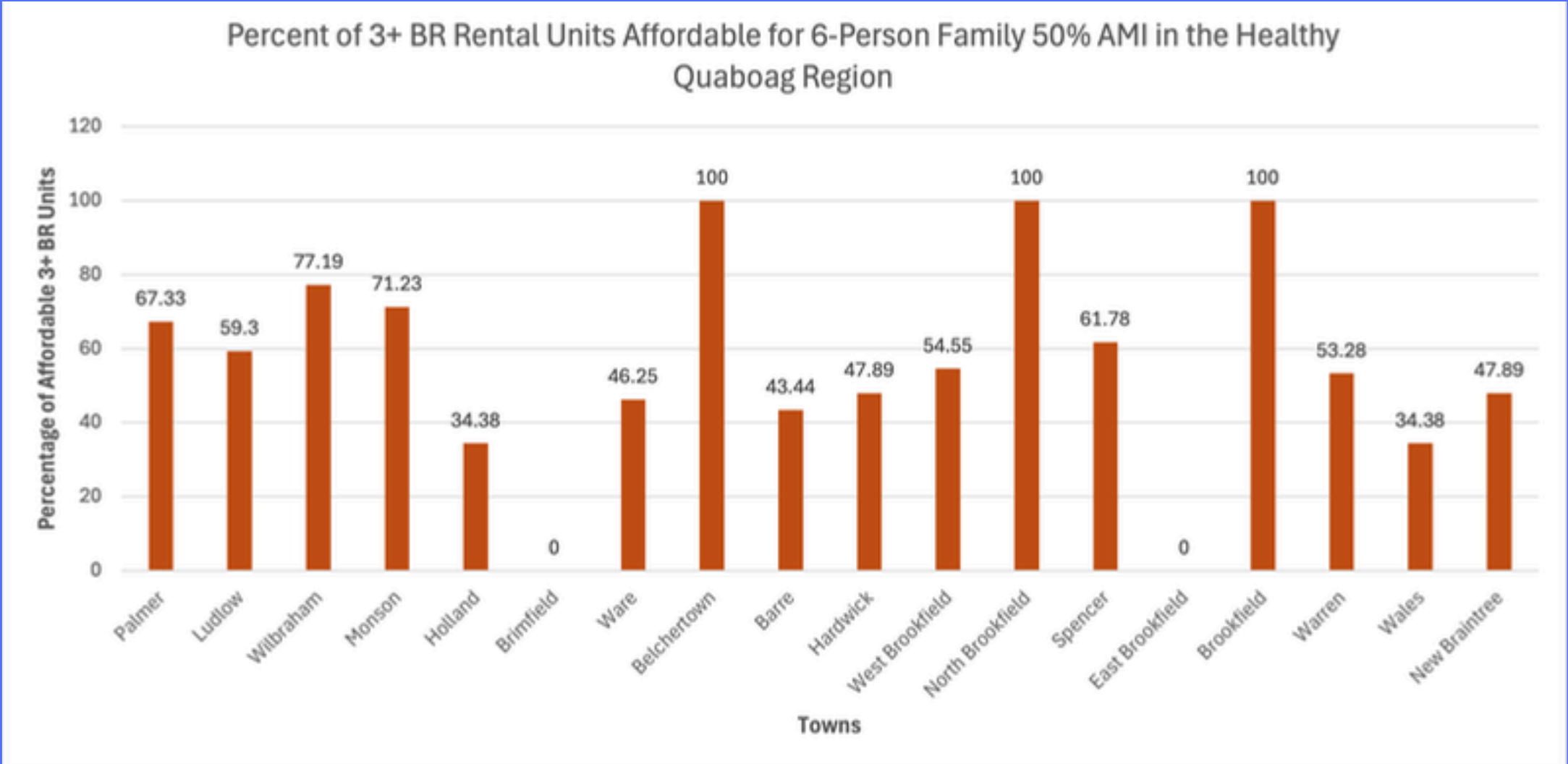
- **East Brookfield:**

- 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

Three or More Bedroom Rental Units



Town	Percent of 3+ BR Rental Units Affordable for 6-Person Family 30% AMI
Palmer	67.33
Ludlow	6.32
Wilbraham	0
Monson	0
Holland	0
Brimfield	0
Ware	17.5
Belchertown	0
Barre	24.59
Hardwick	19.01
West Brookfield	24.68
North Brookfield	22.81
Spencer	33.98
East Brookfield	0
Brookfield	0
Warren	0
Wales	0
New Braintree	19.01



Town	Percent of 3+ BR Rental Units Affordable for 6-Person Family 50% AMI
Palmer	67.33
Ludlow	59.3
Wilbraham	77.19
Monson	71.23
Holland	34.38
Brimfield	0
Ware	46.25
Belchertown	100
Barre	43.44
Hardwick	47.89
West Brookfield	54.55
North Brookfield	100
Spencer	61.78
East Brookfield	0
Brookfield	100
Warren	53.28
Wales	34.38
New Braintree	47.89

Notes

- **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

Overall Notes

The top three communities with the highest rates of housing cost burden:

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%

Overall Notes

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:
 - Ware Housing Authority
 - 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 of 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%

Sources

[HTTPS://MASS.AFFORDABLEHOUSING.COM](https://mass.affordablehousing.com)

[HTTPS://WWW.POLICYMAP.COM/NEWMAPS/E/WWW](https://www.policymap.com/newmaps/e/www)