

MASSACHUSETTS

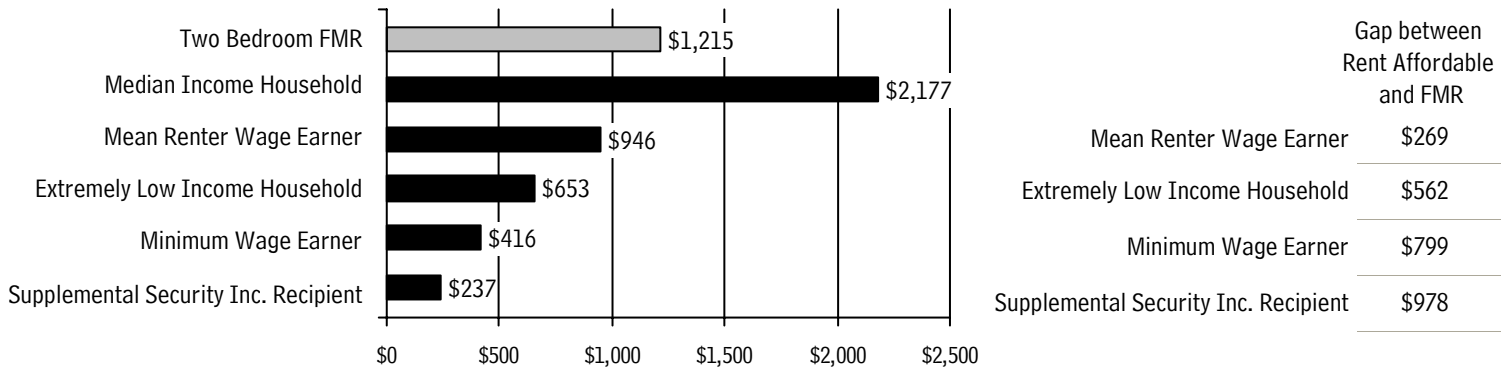
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,215. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,050 monthly or \$48,602 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.37

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 117 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$18.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MASSACHUSETTS	FY10 HOUSING WAGE		HOUSING COSTS			ESTIMATED AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MASSACHUSETTS	\$23.37	48%	\$1,215	\$48,602	2.9	\$87,074	\$2,177	\$26,122	\$653	935,332	38%	\$18.20	\$946	1.3
COMBINED NONMETRO AREAS	\$29.40	52%	\$1,529	\$61,142	3.7	\$82,133	\$2,053	\$24,640	\$616	3,208	32%	\$16.15	\$840	1.8
<u>METROPOLITAN AREAS</u>														
BARNSTABLE TOWN MSA	\$23.10	52%	\$1,201	\$48,040	2.9	\$77,300	\$1,933	\$23,190	\$580	21,039	22%	\$11.50	\$598	2.0
BERKSHIRE COUNTY HMFA	\$15.40	52%	\$801	\$32,040	1.9	\$71,300	\$1,783	\$21,390	\$535	6,123	31%	\$10.97	\$570	1.4
BOSTON-CAMBRIDGE-QUINCY HMFA	\$26.10	42%	\$1,357	\$54,280	3.3	\$94,700	\$2,368	\$28,410	\$710	522,109	42%	\$21.82	\$1,135	1.2
BROCKTON HMFA	\$24.56	76%	\$1,277	\$51,080	3.1	\$83,200	\$2,080	\$24,960	\$624	25,490	31%	\$10.87	\$565	2.3
EASTERN WORCESTER COUNTY HMFA	\$20.50	39%	\$1,066	\$42,640	2.6	\$105,800	\$2,645	\$31,740	\$794	7,122	24%	\$12.90	\$671	1.6
EASTON-RAYNHAM HMFA	\$25.13	57%	\$1,307	\$52,280	3.1	\$104,000	\$2,600	\$31,200	\$780	2,069	18%	\$11.02	\$573	2.3
FITCHBURG-LEOMINSTER HMFA	\$19.56	70%	\$1,017	\$40,680	2.4	\$72,100	\$1,803	\$21,630	\$541	20,350	38%	\$12.90	\$671	1.5
FRANKLIN COUNTY HMFA	\$17.31	60%	\$900	\$36,000	2.2	\$70,200	\$1,755	\$21,060	\$527	8,828	32%	\$10.10	\$525	1.7
LAWRENCE HMFA	\$22.52	65%	\$1,171	\$46,840	2.8	\$89,000	\$2,225	\$26,700	\$668	36,622	38%	\$13.12	\$682	1.7
LOWELL HMFA	\$24.94	71%	\$1,297	\$51,880	3.1	\$92,200	\$2,305	\$27,660	\$692	31,511	31%	\$21.30	\$1,108	1.2
NEW BEDFORD HMFA	\$16.56	70%	\$861	\$34,440	2.1	\$63,900	\$1,598	\$19,170	\$479	26,229	42%	\$11.02	\$573	1.5
PITTSFIELD HMFA	\$16.25	52%	\$845	\$33,800	2.0	\$69,100	\$1,728	\$20,730	\$518	12,395	34%	\$10.97	\$570	1.5
PROVIDENCE-FALL RIVER HMFA	\$18.52	67%	\$963	\$38,520	2.3	\$76,100	\$1,903	\$22,830	\$571	38,300	42%	\$11.02	\$573	1.7
SPRINGFIELD HMFA	\$17.73	47%	\$922	\$36,880	2.2	\$69,700	\$1,743	\$20,910	\$523	87,297	37%	\$11.05	\$575	1.6
TAUNTON-MANSFIELD-NORTON HMFA	\$21.69	68%	\$1,128	\$45,120	2.7	\$88,800	\$2,220	\$26,640	\$666	12,282	31%	\$11.02	\$573	2.0
WESTERN WORCESTER COUNTY HMFA	\$16.81	70%	\$874	\$34,960	2.1	\$68,100	\$1,703	\$20,430	\$511	2,623	25%	\$12.90	\$671	1.3
WORCESTER HMFA	\$19.06	57%	\$991	\$39,640	2.4	\$82,600	\$2,065	\$24,780	\$620	71,735	38%	\$12.90	\$671	1.5
<u>COUNTIES</u>														
DUKES COUNTY	\$27.19	52%	\$1,414	\$56,560	3.4	\$75,700	\$1,893	\$22,710	\$568	1,842	29%	\$15.68	\$815	1.7
NANTUCKET COUNTY	\$32.37	52%	\$1,683	\$67,320	4.0	\$93,300	\$2,333	\$27,990	\$700	1,366	37%	\$16.68	\$867	1.9

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = NLIHC Estimated 2010 AMI (See Appendix A).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

Towns within Massachusetts FMR Areas

Barnstable Town, MA MSA

Barnstable County

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

Berkshire County, MA (part) HMFA

Berkshire County

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

Boston-Cambridge-Quincy, MA-NH HMFA

Essex County

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

Middlesex County

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

Norfolk County

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

Plymouth County

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

Suffolk County

Boston city, Chelsea city, Revere city, Winthrop town

Brockton, MA HMFA

Norfolk County

Avon town

Plymouth County

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

Eastern Worcester County, MA HMFA

Worcester County

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

Easton-Raynham, MA HMFA

Bristol County

Easton town, Raynham town

Fitchburg-Leominster, MA HMFA

Worcester County

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

Franklin County, MA (part) HMFA

Franklin County

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Warwick town, Wendell town, Whately town

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

Lawrence, MA-NH HMFA

Essex County

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

Lowell, MA HMFA

Middlesex County

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

New Bedford, MA HMFA

Bristol County

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

Pittsfield, MA HMFA

Berkshire County

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

Providence-Fall River, RI-MA HMFA

Bristol County

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

Springfield, MA HMFA

Franklin County

Sunderland town

Hampden County

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

Hampshire County

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

Taunton-Mansfield-Norton, MA HMFA

Bristol County

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

Western Worcester County, MA HMFA

Worcester County

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

Worcester, MA HMFA

Worcester County

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

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