

**MA Department of Housing & Community Development
Emergency Rental & Mortgage Assistance Program
Income Guidelines**

The Emergency Rental & Mortgage Assistance (ERMA) program can assist households with total gross household incomes of between 50% and 80% Area Median Income (AMI).

To see if you qualify, find the city/town that you live in on the regional lists below and look at the corresponding income chart for that region of the state.

1. Barnstable Town, MA MSA

The towns in this area are:

- Barnstable
- Bourne
- Brewster
- Chatham
- Dennis
- Eastham
- Falmouth
- Harwich
- Mashpee
- Orleans
- Provincetown
- Sandwich
- Truro
- Wellfleet
- Yarmouth

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$33,850	\$38,650	\$43,500	\$48,300	\$52,200	\$56,050	\$59,900	\$63,800
80% AMI Maximum Income	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050

2. Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

The towns in this area are:

Acton
Amesbury
Arlington
Ashby
Ashland
Ayer
Bedford
Bellingham
Belmont
Beverly
Boston
Boxborough
Braintree
Brookline
Burlington
Cambridge
Canton
Carlisle
Carver
Chelsea
Cohasset
Concord
Danvers
Dedham
Dover
Duxbury
Essex
Everett
Foxborough
Framingham
Franklin
Gloucester
Hamilton
Hanover
Hingham
Holbrook
Holliston
Hopkinton
Hudson
Hull
Ipswich
Kingston
Lexington
Lincoln
Littleton

Lynn
Lynnfield
Malden
Manchester-by-the-Sea
Marblehead
Marlborough
Marshfield
Maynard
Medfield
Medford
Medway
Melrose
Middleton
Millis
Milton
Nahant
Natick
Needham
Newbury
Newburyport
Newton
Norfolk
North Reading
Norwell
Norwood
Peabody
Pembroke
Plainville
Plymouth
Quincy
Randolph
Reading
Revere
Rockland
Rockport
Rowley
Salem
Salisbury
Saugus
Scituate
Sharon
Sherborn
Shirley
Somerville
Stoneham
Stoughton
Stow
Sudbury

Swampscott
 Topsfield
 Townsend
 Wakefield
 Walpole
 Waltham
 Wareham
 Watertown
 Wayland
 Wellesley
 Wenham
 Weston
 Westwood
 Weymouth
 Wilmington
 Winchester
 Winthrop
 Woburn
 Wrentham

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$44,800	\$51,200	\$57,600	\$63,950	\$69,100	\$74,200	\$79,300	\$84,450
80% AMI Maximum Income	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650	\$119,350	\$127,050

3. Brockton, MA HUD Metro FMR Area

The towns in this area are:

Avon
Abington
Bridgewater
Brockton
East Bridgewater
Halifax
Hanson
Lakeville
Marion
Mattapoisett
Middleborough
Plympton
Rochester
West Bridgewater
Whitman

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
80% AMI Maximum Income	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$88,350	\$94,450	\$100,550

4. Lawrence, MA-NH HUD Metro FMR Area

The towns in this area are:

Andover

Boxford

Georgetown

Groveland

Haverhill

Lawrence

Merrimac

Methuen

North Andover

West Newbury

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$34,300	\$39,200	\$44,100	\$49,000	\$52,950	\$56,850	\$60,800	\$64,700
80% AMI Maximum Income	\$54,900	\$62,750	\$70,600	\$78,400	\$84,700	\$90,950	\$97,250	\$103,500

5. Lowell, MA HUD Metro FMR Area

The towns in this area are:

Billerica
Chelmsford
Dracut
Dunstable
Groton
Lowell
Pepperell
Tewksbury
Tyngsborough
Westford

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$37,800	\$43,200	\$48,600	\$54,000	\$58,350	\$62,650	\$67,000	\$71,300
80% AMI Maximum Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

6. Berkshire County, MA (part) HUD Metro FMR Area

The towns in this area are:

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

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
80% AMI Maximum Income	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200

7. Pittsfield, MA HUD Metro FMR Area

The towns in this area are:

Adams

Cheshire

Dalton

Hinsdale

Lanesborough

Lee

Lenox

Pittsfield

Richmond

Stockbridge

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$31,850	\$36,400	\$40,950	\$45,450	\$49,100	\$52,750	\$56,400	\$60,000
80% AMI Maximum Income	\$50,900	\$58,200	\$65,450	\$72,700	\$78,550	\$84,350	\$90,150	\$96,000

8. Easton-Raynham, MA HUD Metro FMR Area

The towns in this area are:

Easton

Raynham

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$42,500	\$48,550	\$54,600	\$60,650	\$65,550	\$70,400	\$75,250	\$80,100
80% AMI Maximum Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

9. New Bedford, MA HUD Metro FMR Area

The towns in this area are:

Acushnet

Dartmouth

Fairhaven

Freetown

New Bedford

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$29,200	\$33,350	\$37,500	\$41,650	\$45,000	\$48,350	\$51,650	\$55,000
80% AMI Maximum Income	\$46,650	\$53,300	\$59,950	\$66,600	\$71,950	\$77,300	\$82,600	\$87,950

10. Providence-Fall River, RI-MA HUD Metro FMR Area

The towns in this area are:

Attleboro

Fall River

North Attleborough

Rehoboth

Seekonk

Somerset

Swansea

Westport

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
80% AMI Maximum Income	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900

11. Taunton-Mansfield-Norton, MA HUD Metro FMR Area

The towns in this area are:

- Berkley
- Dighton
- Mansfield
- Norton
- Taunton

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$36,800	\$42,050	\$47,300	\$52,550	\$56,800	\$61,000	\$65,200	\$69,400
80% AMI Maximum Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

12. Springfield, MA MSA

The towns in this area are:

Agawam
Amherst
Belchertown
Blandford
Brimfield
Chester
Chesterfield
Chicopee
Cummington
East Longmeadow
Easthampton
Goshen
Granby
Granville
Hadley
Hampden
Hatfield
Holland
Holyoke
Huntington
Longmeadow
Ludlow
Middlefield
Monson
Montgomery
Northampton
Palmer
Pelham
Plainfield
Russell
South Hadley
Southampton
Southwick
Springfield
Tolland
Wales
Ware
West Springfield
Westfield
Westhampton
Wilbraham
Williamsburg
Worthington

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
80% AMI Maximum Income	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200

13. Eastern Worcester County, MA HUD Metro FMR Area

The towns in this area are:

- Berlin
- Blackstone
- Bolton
- Harvard
- Hopedale
- Lancaster
- Mendon
- Milford
- Millville
- Southborough
- Upton

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$39,100	\$44,650	\$50,250	\$55,800	\$60,300	\$64,750	\$69,200	\$73,700
80% AMI Maximum Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

14. Fitchburg-Leominster, MA HUD Metro FMR Area

The towns in this area are:

- Ashburnham
- Fitchburg
- Gardner
- Leominster
- Lunenburg
- Templeton
- Westminster
- Winchendon

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
80% AMI Maximum Income	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200

15. Western Worcester County, MA HUD Metro FMR Area

The towns in this area are:

Athol

Hardwick

Hubbardston

New Braintree

Petersham

Phillipston

Royalston

Warren

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$30,950	\$35,400	\$39,800	\$44,200	\$47,750	\$51,300	\$54,850	\$58,350
80% AMI Maximum Income	\$49,500	\$56,600	\$63,650	\$70,700	\$76,400	\$82,050	\$87,700	\$93,350

16. Worcester, MA HUD Metro FMR Area

The towns in this area are:

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

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$34,400	\$39,300	\$44,200	\$49,100	\$53,050	\$57,000	\$60,900	\$64,850
80% AMI Maximum Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

17. Dukes County, MA

The towns in this area are:

Aquinnah

Chilmark

Edgartown

Gosnold

Oak Bluffs

Tisbury

West Tisbury

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
80% AMI Maximum Income	\$56,400	\$64,450	\$72,500	\$80,550	\$87,000	\$93,450	\$99,900	\$106,350

18. Franklin County, MA HUD Non-Metro FMR Area

The towns in this area are:

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

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
80% AMI Maximum Income	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200

19. Nantucket County, MA

The towns in this area are:

Nantucket

	Household Size							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
50% AMI Minimum Income	\$40,850	\$46,700	\$52,550	\$58,350	\$63,050	\$67,700	\$72,400	\$77,050
80% AMI Maximum Income	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800