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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
<th>6 people</th>
<th>7 people</th>
<th>8 people</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$33,850</td>
<td>$38,650</td>
<td>$43,500</td>
<td>$48,300</td>
<td>$52,200</td>
<td>$56,050</td>
<td>$59,900</td>
<td>$63,800</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,150</td>
<td>$61,850</td>
<td>$69,600</td>
<td>$77,300</td>
<td>$83,500</td>
<td>$89,700</td>
<td>$95,900</td>
<td>$102,050</td>
</tr>
</tbody>
</table>
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
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
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<tr>
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<tr>
<td>50% AMI Minimum</td>
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<tr>
<td>Income</td>
<td></td>
</tr>
<tr>
<td>80% AMI Maximum</td>
<td>$67,400</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Household Size</th>
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</tr>
</thead>
<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$33,350</td>
<td>$38,100</td>
<td>$42,850</td>
<td>$47,600</td>
<td>$51,450</td>
<td>$55,250</td>
<td>$59,050</td>
<td>$62,850</td>
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<tr>
<td>80% AMI Maximum Income</td>
<td>$53,350</td>
<td>$60,950</td>
<td>$68,550</td>
<td>$76,150</td>
<td>$82,250</td>
<td>$88,350</td>
<td>$94,450</td>
<td>$100,550</td>
</tr>
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</table>
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

<table>
<thead>
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<td>$34,300</td>
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<tr>
<td>80% AMI Maximum Income</td>
<td>$54,900</td>
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</tbody>
</table>
5. Lowell, MA HUD Metro FMR Area

The towns in this area are:
Billerica
Chelmsford
Dracut
Dunstable
Groton
Lowell
Pepperell
Tewksbury
Tyngsborough
Westford

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
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<tr>
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<td>$37,800</td>
<td>$43,200</td>
<td>$48,600</td>
<td>$54,000</td>
<td>$58,350</td>
<td>$62,650</td>
<td>$67,000</td>
<td>$71,300</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,950</td>
<td>$62,800</td>
<td>$70,650</td>
<td>$78,500</td>
<td>$84,800</td>
<td>$91,100</td>
<td>$97,350</td>
<td>$103,650</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
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<th>6 people</th>
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<th>8 people</th>
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</thead>
<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$29,900</td>
<td>$34,200</td>
<td>$38,450</td>
<td>$42,700</td>
<td>$46,150</td>
<td>$49,550</td>
<td>$52,950</td>
<td>$56,400</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$47,850</td>
<td>$54,650</td>
<td>$61,500</td>
<td>$68,300</td>
<td>$73,800</td>
<td>$79,250</td>
<td>$84,700</td>
<td>$90,200</td>
</tr>
</tbody>
</table>
7. Pittsfield, MA HUD Metro FMR Area

The towns in this area are:
Adams
Cheshire
Dalton
Hinsdale
Lanesborough
Lee
Lenox
Pittsfield
Richmond
Stockbridge

<table>
<thead>
<tr>
<th></th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
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<th>5 people</th>
<th>6 people</th>
<th>7 people</th>
<th>8 people</th>
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</thead>
<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$31,850</td>
<td>$36,400</td>
<td>$40,950</td>
<td>$45,450</td>
<td>$49,100</td>
<td>$52,750</td>
<td>$56,400</td>
<td>$60,000</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$50,900</td>
<td>$58,200</td>
<td>$65,450</td>
<td>$72,700</td>
<td>$78,550</td>
<td>$84,350</td>
<td>$90,150</td>
<td>$96,000</td>
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</table>
8. Easton-Raynham, MA HUD Metro FMR Area

The towns in this area are:
Easton
Raynham

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
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<th>8 people</th>
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<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$42,500</td>
<td>$48,550</td>
<td>$54,600</td>
<td>$60,650</td>
<td>$65,550</td>
<td>$70,400</td>
<td>$75,250</td>
<td>$80,100</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,950</td>
<td>$62,800</td>
<td>$70,650</td>
<td>$78,500</td>
<td>$84,800</td>
<td>$91,100</td>
<td>$97,350</td>
<td>$103,650</td>
</tr>
</tbody>
</table>
9. New Bedford, MA HUD Metro FMR Area

The towns in this area are:
Acushnet
Dartmouth
Fairhaven
Freetown
New Bedford

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
<th>6 people</th>
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<tr>
<td>50% AMI Minimum Income</td>
<td>$29,200</td>
<td>$33,350</td>
<td>$37,500</td>
<td>$41,650</td>
<td>$45,000</td>
<td>$48,350</td>
<td>$51,650</td>
<td>$55,000</td>
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<tr>
<td>80% AMI Maximum Income</td>
<td>$46,650</td>
<td>$53,300</td>
<td>$59,950</td>
<td>$66,600</td>
<td>$71,950</td>
<td>$77,300</td>
<td>$82,600</td>
<td>$87,950</td>
</tr>
</tbody>
</table>
10. Providence-Fall River, RI-MA HUD Metro FMR Area

The towns in this area are:
Atleboro
Fall River
North Attleborough
Rehoboth
Seekonk
Somerset
Swansea
Westport

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
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<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$30,450</td>
<td>$34,800</td>
<td>$39,150</td>
<td>$43,500</td>
<td>$47,000</td>
<td>$50,500</td>
<td>$53,950</td>
<td>$57,450</td>
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<tr>
<td>80% AMI Maximum Income</td>
<td>$48,750</td>
<td>$55,700</td>
<td>$62,650</td>
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<td>$75,200</td>
<td>$80,750</td>
<td>$86,350</td>
<td>$91,900</td>
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</table>
11. Taunton-Mansfield-Norton, MA HUD Metro FMR Area

The towns in this area are:
Berkley
Dighton
Mansfield
Norton
Taunton

<table>
<thead>
<tr>
<th></th>
<th>1 person</th>
<th>2 people</th>
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<tr>
<td>50% AMI Minimum Income</td>
<td>$36,800</td>
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<td>$47,300</td>
<td>$52,550</td>
<td>$56,800</td>
<td>$61,000</td>
<td>$65,200</td>
<td>$69,400</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,950</td>
<td>$62,800</td>
<td>$70,650</td>
<td>$78,500</td>
<td>$84,800</td>
<td>$91,100</td>
<td>$97,350</td>
<td>$103,650</td>
</tr>
</tbody>
</table>
12. Springfield, MA MSA

The towns in this area are:
Agawam
Amherst
Belchertown
Blandford
Brimfield
Chester
Chesterfield
Chicopee
Cumington
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
<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
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<td>$42,700</td>
<td>$46,150</td>
<td>$49,550</td>
<td>$52,950</td>
<td>$56,400</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$47,850</td>
<td>$54,650</td>
<td>$61,500</td>
<td>$68,300</td>
<td>$73,800</td>
<td>$79,250</td>
<td>$84,700</td>
<td>$90,200</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
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<th>6 people</th>
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<tbody>
<tr>
<td>50% AMI Minimum Income</td>
<td>$39,100</td>
<td>$44,650</td>
<td>$50,250</td>
<td>$55,800</td>
<td>$60,300</td>
<td>$64,750</td>
<td>$69,200</td>
<td>$73,700</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,950</td>
<td>$62,800</td>
<td>$70,650</td>
<td>$78,500</td>
<td>$84,800</td>
<td>$91,100</td>
<td>$97,350</td>
<td>$103,650</td>
</tr>
</tbody>
</table>
14. Fitchburg-Leominster, MA HUD Metro FMR Area

The towns in this area are:
Ashburnham
Fitchburg
Gardner
Leominster
Lunenburg
Templeton
Westminster
Winchendon

<table>
<thead>
<tr>
<th></th>
<th>Household Size</th>
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<tbody>
<tr>
<td></td>
<td>1 person</td>
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<tr>
<td><strong>50% AMI Minimum</strong></td>
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<td>Income</td>
<td>$29,900</td>
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<tr>
<td><strong>80% AMI Maximum</strong></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>$47,850</td>
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</table>
15. Western Worcester County, MA HUD Metro FMR Area

The towns in this area are:
Athol
Hardwick
Hubbardston
New Braintree
Petersham
Phillipston
Royalston
Warren

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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
<th>6 people</th>
<th>7 people</th>
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<tbody>
<tr>
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<td>$34,400</td>
<td>$39,300</td>
<td>$44,200</td>
<td>$49,100</td>
<td>$53,050</td>
<td>$57,000</td>
<td>$60,900</td>
<td>$64,850</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$54,950</td>
<td>$62,800</td>
<td>$70,650</td>
<td>$78,500</td>
<td>$84,800</td>
<td>$91,100</td>
<td>$97,350</td>
<td>$103,650</td>
</tr>
</tbody>
</table>
17. Dukes County, MA

The towns in this area are:
- Aquinnah
- Chilmark
- Edgartown
- Gosnold
- Oak Bluffs
- Tisbury
- West Tisbury

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
<th>6 people</th>
<th>7 people</th>
<th>8 people</th>
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<tr>
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<td>$36,700</td>
<td>$41,950</td>
<td>$47,200</td>
<td>$52,400</td>
<td>$56,600</td>
<td>$60,800</td>
<td>$65,000</td>
<td>$69,200</td>
</tr>
<tr>
<td>80% AMI Maximum Income</td>
<td>$56,400</td>
<td>$64,450</td>
<td>$72,500</td>
<td>$80,550</td>
<td>$87,000</td>
<td>$93,450</td>
<td>$99,900</td>
<td>$106,350</td>
</tr>
</tbody>
</table>
**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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
<th>6 people</th>
<th>7 people</th>
<th>8 people</th>
</tr>
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<tbody>
<tr>
<td><strong>50% AMI Minimum Income</strong></td>
<td>$29,900</td>
<td>$34,200</td>
<td>$38,450</td>
<td>$42,700</td>
<td>$46,150</td>
<td>$49,550</td>
<td>$52,950</td>
<td>$56,400</td>
</tr>
<tr>
<td><strong>80% AMI Maximum Income</strong></td>
<td>$47,850</td>
<td>$54,650</td>
<td>$61,500</td>
<td>$68,300</td>
<td>$73,800</td>
<td>$79,250</td>
<td>$84,700</td>
<td>$90,200</td>
</tr>
</tbody>
</table>
19. Nantucket County, MA

The towns in this area are:
Nantucket

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 person</th>
<th>2 people</th>
<th>3 people</th>
<th>4 people</th>
<th>5 people</th>
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<tbody>
<tr>
<td><strong>50% AMI Minimum Income</strong></td>
<td>$40,850</td>
<td>$46,700</td>
<td>$52,550</td>
<td>$58,350</td>
<td>$63,050</td>
<td>$67,700</td>
<td>$72,400</td>
<td>$77,050</td>
</tr>
<tr>
<td><strong>80% AMI Maximum Income</strong></td>
<td>$56,150</td>
<td>$64,150</td>
<td>$72,150</td>
<td>$80,150</td>
<td>$86,600</td>
<td>$93,000</td>
<td>$99,400</td>
<td>$105,800</td>
</tr>
</tbody>
</table>