

The City *of* Worcester

CITY OF WORCESTER
HOUSING DEVELOPMENT PROGRAMS

CITY OF WORCESTER HOUSING DEVELOPMENT DIVISION

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KEY TERMS

- ADA = Americans with Disabilities Act
- AHTF = Affordable Housing Trust Fund
- AMI = Area Median Income
- CDBG = Community Development Block Grant
- HUD = United States Department of Housing and Urban Development
- FMR = HUD Fair Market Rent
- WLAP = Worcester Lead Abatement Program

INCOME AND RENT DEFINITIONS

FY 2026 Income Limit Summary (as of May 1, 2026)								
Worcester, MA HUD Metro FMR Area								
Household Size								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% Limits	$27,650	$31,600	$35,550	$39,500	$42,700	$45,850	$50,040	$55,720
50% Limits	$46,100	$52,700	$59,300	$65,850	$71,150	$76,400	$81,700	$86,950
80% Limits	$73,750	$84,300	$94,850	$105,350	$113,800	$122,250	$130,650	$139,100

FY 2027 Fair Market Rent by Unit Bedrooms (as of October 1, 2026)								
Worcester, MA HUD Metro FMR Area								
		Efficiency	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm		
		$1,577	$1,587	$2,043	$2,560	$2,915		

ADDITIONAL NOTICE FOR HOMEOWNERS

- Grant funds must be used to rehabilitate major systems of the home (ex. mechanical, heating, electrical, roof, siding, windows), remediate environmental hazards, or address code compliance and accessibility features.
  - No cosmetic repairs permitted
- The City is assisting where possible with grant funding to address as many code violations as possible but does not have the capacity/resources to address all code issues, nor is it responsible for doing so.
- The homeowner is responsible for meeting code requirements for the building and any upgrades for safety/security beyond these codes.
- **If the cost needed to bring the property into minimum habitable quality is excessive, the project cannot be funded due to cost reasonableness concerns.**

HOMEOWNER & HOMEBUYER PROGRAMS

- CDBG Elder Home Repair Program
- CDBG Worcester Housing Now (WHN) Owner-Occupied Rehab
- Worcester Lead Abatement Program (WLAP) Owner-Occupied Rehab
- Healthy Homes Program
- CDBG Down Payment Assistance



HOMEOWNER & HOMEBUYER PROGRAMS

CDBG ELDER HOME REPAIR PROGRAM

Program Overview

- Grant funds must be used to rehabilitate major systems (ex. Mechanical, heating, roof, siding, windows), of the home, remediate environmental hazards and ensure code compliance
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor

Eligibility Criteria

- Must be at least 62 years of age and own a 1-4 unit owner-occupied property in the City of Worcester
- Owner must meet Household Income Limits (80% AMI)
- If property is over 2 units, at least 51% of the building must also meet Household Income Limits
- Owner agrees to have a **Five (5) Year Owner-Occupied Restriction**

HOMEOWNER & HOMEBUYER PROGRAMS

CDBG WORCESTER HOUSING NOW (WHN) OWNER-OCCUPIED REHAB PROGRAM

Program Overview

- Grant funds must be used to rehabilitate major systems (ex. Mechanical, heating, roof, siding, windows), of the home, remediate environmental hazards and ensure code compliance
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor

Eligibility Criteria

- Must own a 1-4 unit owner-occupied property in the City of Worcester
- At least 51% of building must meet income eligibility (80% AMI), and HUD FMR
- Owner agrees to have a **Five (5) Year Owner-Occupied Restriction**
- **Must remain owner-occupied during Five (5) Year Affordability Period**

HOMEOWNER & HOMEBUYER PROGRAMS

WORCESTER LEAD ABATEMENT PROGRAM (WLAP) – OWNER-OCCUPIED

Program Overview

- Grant funds must be used to rehabilitate major systems (ex. Mechanical, heating, roof, siding, windows), of the home, remediate environmental hazards and ensure code compliance
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor

Eligibility Criteria

- Property built before 1978
- Must have a child under six (6) living in the property
- Owner's income must be below 80% HUD AMI
- Any rental units must be below 50% HUD AMI
- Applicant agrees to a **Five (5) Year Deed Restriction**

HOMEOWNER & HOMEBUYER PROGRAMS

HEALTHY HOMES PROGRAM

Program Overview

- Grant funds must be used to address health and safety hazards (ex. mold remediation, radon remediation, asbestos abatement, installation of carbon monoxide and smoke detectors) in the home
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor

Eligibility Criteria

- Owner's income must be below 80% HUD AMI
- Any rental units must be below 80% HUD AMI
- Applicant agrees to a **Five (5) Year Deed Restriction**

HOMEOWNER & HOMEBUYER PROGRAMS

CDBG DOWN PAYMENT ASSISTANCE

Program Overview

- Up to $5,000 of down payment and/or closing cost assistance to income-eligible applicants

Eligibility Criteria

- Property must be in the City of Worcester
- Applicant must be a First Time Homebuyer
- Applicant must meet income eligibility (80% AMI)
- Must meet HUD habitability standards
- Must apply at least 45 days prior to closing
- Must take approved First Time Homebuyer course prior to closing
- Applicant agrees to **Three (3) Year Residency Restriction**

DEVELOPER & INVESTOR PROGRAMS

- Affordable Housing Trust Fund
- HOME Investment Partnership Program (HOME)



DEVELOPER & INVESTOR PROGRAMS

AFFORDABLE HOUSING TRUST FUND

Program Overview

- AHTF established to promote and finance the development of affordable rental and first-time homeownership housing
- Grant will provide up to $150,000 per affordable housing unit developed, or up to 25% of total development cost, whichever is less
- Competitive Requests for Development Proposals (RFPs) are issued annually
- Funding is on a reimbursement basis

Eligibility Criteria

- A property developed through new construction or substantial rehabilitation for the purpose of creating new affordable rental or homeownership housing units
- Proposals will be evaluated by City staff and the AHTF Board of Trustees with respect to project feasibility, applicant capacity, and alignment with requirements outlined in the RFP
- Subsidized units are subject to a **30-Year Affordability Restriction**

DEVELOPER & INVESTOR PROGRAMS

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

Program Overview

- HOME funds a wide range of activities including building, buying, and rehabilitating affordable housing for rent and providing direct rental assistance to low-income households through the Tenant Based Rental Assistance Program (TBRA)
- The City Manager's Task Force for Sustaining Housing First Solutions has prioritized funding for public entities, nonprofit organizations, and private landlords to work together to produce 103 housing units with rental assistance and to continue to preserve and develop adequate units for those who become chronically homeless in future years

Eligibility Criteria

- Rental developments shall provide units to households earning up to 60% of AMI
- Mixed income projects are eligible; however not all units in a mixed income project will be eligible
- **All projects must have minimum term of affordability mandated by HUD of at least 5-15 years for rehabilitation projects and 20 years for new construction projects, secured by an affordable housing restriction and mortgage**

OTHER PROGRAMS

- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with Aids (HOPWA)
- HOME Tenant-Based Rental Assistance (TBRA)



Emergency Solutions Grant (ESG)

Connecting people experiencing homelessness with shelter, services and a path to housing stability

A federal HUD program that helps individuals and families experiencing homelessness—or at risk of homelessness—connect to immediate support and stable housing.

01 **Street outreach: meeting people where they are and connecting them to help**

02 **Emergency shelter: supporting shelter operations and essential services**

03 **Homelessness prevention: helping households remain safely housed**

04 **Rapid rehousing: helping people move quickly into permanent housing**

FUNDING

ESG is funded by the U.S. Department of Housing and Urban Development (HUD). The City administers its annual allocation through eligible community partners; funding levels and available activities may vary by year.

CITY OF WORCESTER • HOUSING DIVISION

Housing Opportunities for Persons With AIDS (HOPWA)

Housing stability is an important part of health, dignity and quality of life

A federal HUD program providing housing assistance and supportive services to low-income individuals living with HIV/AIDS and their eligible family members.

01 **Rental assistance: helping eligible households obtain or maintain stable housing**

02 **Short-term assistance: support with rent, mortgage or utility costs when eligible**

03 **Permanent housing placement: help with deposits and costs to move into housing**

04 **Supportive services: case management, referrals and connections to community resources**

FUNDING

HOPWA is funded by the U.S. Department of Housing and Urban Development (HUD). Funding for the Worcester service area may be administered through federal and Commonwealth channels and is subject to annual availability.

HOME Tenant-Based Rental Assistance (TBRA)

Helping income-eligible households obtain and maintain safe, stable housing through flexible rental assistance and housing stabilization supports.

A federal HUD HOME program that provides tenant-based rental assistance to income-eligible households experiencing housing instability and barriers to obtaining or maintaining permanent housing.

1. Rental assistance: helping eligible households afford safe and stable housing
2. Security deposits: reducing barriers to obtaining permanent housing
3. Utility deposits and assistance: helping households establish or maintain essential services
4. Housing stabilization support: promoting long-term housing success and self-sufficiency

FUNDING

HOME TBRA is funded through the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program.

CONTACT US

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THANK YOU