

The City of Worcester
Executive Office of Economic Development



**CONSOLIDATED SUBMISSION FOR
COMMUNITY PLANNING AND DEVELOPMENT**



**FIVE YEAR PLAN
(2025 – 2030)**
and
**FIRST YEAR ACTION PLAN
(July 1, 2025 – June 30, 2026)**



Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process	8
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	8
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	9
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	23
Needs Assessment	25
NA-05 Overview	25
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	25
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	38
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	42
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	46
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	48
NA-35 Public Housing – 91.205(b)	50
NA-40 Homeless Needs Assessment – 91.205(c).....	54
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	58
NA-50 Non-Housing Community Development Needs – 91.215 (f)	62
Housing Market Analysis.....	66
MA-05 Overview	66
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	69
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	75
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	80
MA-25 Public and Assisted Housing – 91.210(b)	83
MA-30 Homeless Facilities and Services – 91.210(c)	88
MA-35 Special Needs Facilities and Services – 91.210(d).....	91

MA-40 Barriers to Affordable Housing – 91.210(e)	95
MA-45 Non-Housing Community Development Assets – 91.215 (f)	100
MA-50 Needs and Market Analysis Discussion	105
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	108
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	109
Strategic Plan	111
SP-05 Overview	111
SP-10 Geographic Priorities – 91.215 (a)(1)	111
SP-25 Priority Needs - 91.215(a)(2)	118
SP-30 Influence of Market Conditions – 91.215 (b)	143
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	164
SP-55 Barriers to affordable housing – 91.215(h)	167
SP-60 Homelessness Strategy – 91.215(d)	173
SP-65 Lead based paint Hazards – 91.215(i)	177
SP-70 Anti-Poverty Strategy – 91.215(j)	180
SP-80 Monitoring – 91.230	182
Expected Resources	184
AP-15 Expected Resources – 91.220(c)(1,2)	184
Annual Goals and Objectives	187
Projects	194
AP-35 Projects – 91.220(d)	194
AP-38 Project Summary	196
AP-50 Geographic Distribution – 91.220(f)	207
Affordable Housing	208
AP-55 Affordable Housing – 91.220(g)	210
AP-60 Public Housing – 91.220(h)	211

AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	214
AP-70 HOPWA Goals - 91.220 (l)(3)	214
AP-75 Barriers to affordable housing – 91.220(j)	220
AP-85 Other Actions – 91.220(k)	224
Program Specific Requirements.....	226

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires entitlement cities to develop a Consolidated Plan (ConPlan) to qualify for federal housing and community development funding. The City of Worcester, MA, has prepared its Five-Year Consolidated Submission for Community Planning and Development (July 1, 2025 – June 30, 2030), which integrates the requirements of four HUD programs into a single document:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Solutions Grant (ESG)

This Consolidated Plan enables the City to coordinate its housing and community development efforts through a unified strategy, helping guide progress toward community goals. Worcester is required to submit a full Consolidated Plan every five years, along with annual action plans. This document also serves as the City's First Year Action Plan (July 1, 2025 – June 30, 2026).

While Worcester continues to make strides in addressing community needs, the city faces persistent and emerging challenges. Recent data highlights the ongoing demand for affordable housing production, the need to reduce barriers to housing access, and concerns related to aging housing stock and deferred maintenance.

Supportive housing providers report a shortage of Single Room Occupancy (SRO) units that are priced below Fair Market Rent (FMR), limiting access for individuals earning less than 30% of Area Median Income (AMI)—especially those transitioning from shelters or transitional housing through ESG Rapid Rehousing or Continuum of Care (CoC) programs.

Public consultations with residents and service providers emphasize continued demand for housing-related and supportive services for low- to moderate-income and vulnerable populations, including youth, recent immigrants, resettled refugees, seniors, individuals experiencing homelessness, and those living with substance use disorders, mental health conditions, or HIV/AIDS.

With federal funding expected to decline and future federal resources uncertain, the City recognizes the need to strategically leverage private investment and community-based assets. Because many challenges are concentrated in specific neighborhoods, Worcester is prioritizing place-based, neighborhood-focused revitalization strategies. This model, already utilized in Union Hill, has expanded to the Green Island neighborhood. These efforts use a block-by-block approach to address

infrastructure, housing, and community development needs, and will inform future plans that rely on federal entitlement funding.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Five-Year Consolidated Plan (2025-2030) Goals are as follows:

1. Affordable Housing Development & Preservation
2. Healthy and Sustainable Housing
3. Neighborhood Stabilization & Revitalization
4. Economic Development & Business Assistance
5. Public Services for Low-Moderate Income Persons
6. Improvement and Preservation of Public Facilities
7. Homeless Prevention and Resolving Housing Barriers
8. Housing Opportunities for Persons with HIV/AIDS

The priority needs, objectives, and outcomes addressed by these goals are further described in SP-45, Goals Summary and AP-20, Annual Goals and Objectives, of this Consolidated Plan document.

3. Evaluation of past performance

Regarding public service activities, a total of 18 CDBG funded programs worth \$639,208 were contracted during the current/fifth year action plan to provide services to 4,536 low- and moderate-income persons to address identified needs for health services, case management, immigration assistance, homelessness prevention, youth programming, food and housing security, legal assistance, after school programming, recreational activities, financial assistance, and elder transportation. Through the five action plan years since 7/1/2020, 29,156 LMI persons have benefited from 87 public services programs which were contracted with \$4.09 million in CDBG funds (which in turn leveraged \$10.87 million in other public and private resources).

CDBG funds help City of Worcester provide much needed public facility improvements. Over the past five years \$7.5 million in CDBG funds were utilized on public facilities ranging from 5 streets reconstructed, 2 firefighting trucks purchased, 2 major senior center improvements, 2 public school renovations, and 14 non-profit service delivery facility improvements ranging from energy efficiency improvements to safety and structural improvements, as well as the rehabilitation of 1 major historical structure.

CDBG funds help to incentivize business creation, expansion, and enhancement through loans, grants, and technical assistance. In the past five years, the City has expended \$765,674 in CDBG to assist 31 businesses/properties that have generated 42 jobs for low- and moderate-income persons. This CDBG funded business assistance activity has generated \$5,379,986 in other investments.

For affordable housing and code issues addressed over the last 5-year period, various programs were successfully run to administer these funds and impact market for affordable housing. During the period 4 blighted properties were demolished and inspections for code violations occurred at 3,967 properties in coordination with the Department of Inspectional Services. For first time homebuyer activities, assistance from the CDBG program was provided to 7 households. As a match to the Worcester Lead Abatement program, 12 buildings used CDBG funds as a match. CDBG and HOME funds were used to rehab over 100 buildings during this period. Finally HOME funds were utilized for the creation of 63 new HOME units in the City. These units leveraged the creation of over 200 units of new affordable units.

4. Summary of citizen participation process and consultation process

The citizen participation process for the current five-year consolidated plan began with the development of the 2024 community development survey, which built upon insights from previous community input efforts, including the 2019 consultations and various interdepartmental strategic planning initiatives, such as the Green Worcester Sustainability and Resilience Strategic Plan (2020), the City of Worcester Strategy Plan FY 2025-2029, Now/Next Worcester's Citywide Plan (2024), and the Worcester Mobility Action Plan (2024). The survey, conducted between November and December of 2024, aimed to gather public input on evolving community needs by using a combination of multiple-choice, rank-choice, and open-ended questions. It also considered actual funding distributions from the previous five-year plan (2020-2025) to better understand shifting priorities. The survey was distributed widely, both online via the City's social media platforms and offline at various public and private institutions across Worcester, reaching 109 respondents, 92 percent of whom were Worcester residents.

The preliminary survey results were shared with the Community Development Advisory Committee (CDAC), which reviews and scores submissions for CDBG funding, and submits recommendations for fund allocation to the City Manager and City Council. Based on the survey findings, the CDAC scoring system was updated to award discretionary points for proposals addressing the following critical community needs identified in the survey: job preparation, job training, mental health support, substance use disorder support, and childcare. Affordable housing remained a priority but was not included in the discretionary point award, as the housing division oversees affordable housing related projects, and allocates funding for all HOME, ESG, and HOPWA funds with separate citizen advisory committees.

In addition to CDAC scoring, survey results were used by City Staff to inform the strategies within the five-year plan. A summary of the survey results was publicly posted on the City's website for transparency. As required by CFR regulations, two public hearings were held, and the draft of the consolidated plan was published for a 30-day public comment period in the *Telegram and Gazette*. These efforts reflect a comprehensive approach to ensuring community input is integrated into the development of the current five-year consolidated plan

5. Summary of public comments

In conformity HUD directives, the City of Worcester Draft Consolidated Submission for Community Planning and Development (2025-2030) and First Year Action Plan (July 1, 2025 – June 30, 2026) was made available for a public review and comment period June 4, 2025 – July 7, 2025. A hardcopy of said Draft Consolidated Submission and First Year Annual Action Plan was available at the City of Worcester, Executive Office of Economic Development (EOED), City Hall, 455 Main Street, 4th Floor, Room 404, Worcester, MA 01608 (open 8:30 AM - 5 PM, normal working days) and was posted on the City's website.

Two public hearings were also held one by the Worcester City Council Public Health and Human Services Committee on _____ to discuss the Draft Consolidated Plan / Draft Annual Action Plan recommendations and respond to interested parties. The hearing was televised and posted for review by the City's Cable TV network. The second public hearing was held July 19, 2025 by the City Manager's Office of Economic Development to provide citizens with opportunity to comment of the proposed submission of the City's Final Consolidated Submission for Community Development (2025-2030).

6. Summary of comments or views not accepted and the reasons for not accepting them

TBD

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WORCESTER	Office of Economic Development
HOPWA Administrator	WORCESTER	Office of Economic Development
HOME Administrator	WORCESTER	Office of Economic Development
ESG Administrator	WORCESTER	Office of Economic Development

Table 1 – Responsible Agencies

Narrative

The City of Worcester's Executive Office of Economic Development is the lead responsible agency for the development and submission of the Consolidated Plan (07/01/2025 - 06/30/2030) and the First Year Annual Action Plan (07/01/2025 - 06/30/2026). The Executive Office of Economic Development administers CDBG, ESG, HOME, and HOPWA formula grants on behalf of the City of Worcester.

Consolidated Plan Public Contact Information

Gregory J. Baker

Director of Neighborhood Development
Executive Office of Economic Development
455 Main Street, 4th Floor
Worcester, MA 01608
[\(508\) 799 - 1400 x31422](tel:5087991400x31422)
Bakerg@worcesterma.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Worcester's Executive Office of Economic Development has cultivated a robust network of partnerships, demonstrating a continued commitment to community outreach and consultation throughout the 2020–2025 Consolidated Plan cycle. The consultation process began with insights gained from the Summer 2019 community engagement efforts, including neighborhood meetings that informed the previous five-year plan. The feedback from these comprehensive proceedings served as the foundation for more targeted and detailed engagement moving forward.

In November 2024, the City launched the Community Development Survey to gather residents' input on the allocation of funds during the 2020–2025 cycle and identify key community needs for the next five years. The survey featured a mix of multiple-choice matrix questions, rank-choice queries, and open-ended responses, building on the results from the 2019 consultations. It also incorporated data about actual funding distributions during the 2020–2025 cycle to better understand evolving community needs.

Beyond the Consolidated Plan, the City has actively engaged in interdepartmental planning to inform community development efforts across Worcester. In preparation for the 2023 *Worcester Now Next* plan, the City hosted four public workshops and focus groups targeting specific resident groups, including disabled individuals, elderly residents, youth (ages 13-18), and native Spanish speakers. Additionally, the *2024 Mobility Action Plan* relied on a series of working group meetings in early and late 2023, in collaboration with the Massachusetts Bay Transportation Authority (MBTA) and the Worcester Regional Transit Authority (WRTA), to assess transportation, street safety, and accessibility needs. The City also conducted public meetings and focus groups as part of the 2025–2029 Strategic Plan, engaging residents from each of Worcester's five City Council districts. All of these community engagement efforts have also informed the current consolidated plan.

The Executive Office of Economic Development also engaged with housing professionals working directly with the City. Ongoing consultations with organizations such as the Central Massachusetts Housing Alliance and the Worcester Housing Authority, has helped strengthen the City's relationships with key housing partners. Additionally, the City continues to collaborate closely with local nonprofit organizations, including Friendly House, Centro, Inc., the Family Health Center of Worcester, African Community Education, Inc., United Way, and many more to ensure comprehensive and inclusive planning.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City actively collaborates with key partners, including the Worcester Housing Authority, Friendly House, Family Health Center, Dismas House, Veterans Inc., Centro Inc., Main South CDC, and other local service providers to enhance coordination between public housing, health, and social service agencies for low- and moderate-income residents. Our vibrant non-profit network facilitates easy referrals and ensures residents have access to necessary services.

The City implements a thorough RFP process for ESG and CDBG funding, engaging these partners throughout the year to address community needs; the communication facilitated through this process extends far beyond the scope of the funded projects. Regular communication between the Executive Office of Economic Development and partner organizations continues to be an essential part of successful programming. During the current 5-year cycle, extensive consultations with partners, including CMHA and WHA, have informed strategies to address homelessness, housing, and supportive service needs. Additionally, partners are always welcome to meet with us at City Hall to discuss ongoing or potential projects.

In addition, the City participates in the following initiatives to strengthen interorganizational coordination:

- **Coordinated Entry Working Group:** This group meets biweekly and consists of Central Massachusetts Housing Alliance, public and private partner agency, and City staff working to evaluate and place residents in housing.
- **The HUB:** This group meets weekly at the Library and is coordinated through Health & Human Services. Participants include Worcester Fire, Worcester Police, the Senior Center, Elder Services, Inspectional Services, and numerous other agencies. The HUB works to assist individuals identified as being in need—whether through direct service contact or referral. While it addresses homelessness, it also focuses on issues such as hoarding, safety concerns, and mental health challenges. This is a collaborative effort to connect individuals with the appropriate resources and services.
- **Housing First Council Meetings:** Held monthly in coordination with the City Manager’s Office, these meetings bring together various agencies to share updates on emerging needs and to collaboratively develop solutions.
- **Unsheltered Families Case Conference Meetings:** Held weekly to support families who are homeless or at risk of becoming homeless. Participants include CMHA, Worcester Public Schools, Catholic Charities, Inspectional Services, Worcester Community Action Council, Friendly House, Meryl's Safe Haven, Seven Hills, and Ascentria.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Worcester maintains strong, collaborative relationships with key service providers to support residents experiencing homelessness or at risk of homelessness. This includes ongoing consultation and biweekly Continuum of Care planning meetings, which are held virtually throughout the year. These meetings foster improved coordination among organizations working to combat housing insecurity in the City. The Central Massachusetts Housing Alliance leads these efforts, joined by organizations such as the South Middlesex Opportunity Council (SMOC), Veterans Inc., and panels that include residents with lived experience in public housing, a Youth in Housing panel, and City of Worcester staff.

The Worcester City and County Continuum of Care is a regional planning body that coordinates housing and services funding for homeless families and individuals across Worcester County. They provide easily accessible information and assistance to individuals and families at risk of or currently experiencing homelessness and ensure a coordinated process for access, assessment, prioritization and referrals. CMHA provides HMIS (Homeless Management Information Systems) to all participating agencies to collect data and assist in program administration.

In the past year, the Central Massachusetts Housing Alliance has established a working group dedicated to developing innovative strategies to assist highly vulnerable public housing tenants who are at risk of returning to homelessness after being housed. The City, alongside its partners, continues to work closely together to identify and address the needs of individuals and families experiencing homelessness, with a focus on those most at risk, including chronically homeless individuals, families with children, veterans, and unaccompanied youth.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

ESG funds are administered under five contract divisions: Homelessness Prevention, Rapid Re-Housing, Street Outreach, Emergency Shelter (services/operations) and HMIS. The Worcester City and County Continuum of Care (CoC) also coordinates with the State ESG program to ensure that funded activities within the CoC complement and expand the services available to those at risk of or experiencing homelessness. ESG funds are allocated through a Request for Proposals process administered through the City's Executive office of Economic Development Housing Division. The RFP evaluation framework is structured around the CoC's goals, priorities and needs and released concurrently with the RFP for CDBG.

ESG subrecipients are members of the CoC, who are required to attend all CoC meetings and trainings and must participate in HMIS. CMHA is the CoC's HMIS Lead Agency and CMHA staff support all ESG grant subrecipients.

The City monitors program evaluation to support achievement of CoC and consolidated plan goals. City program staff monitor projects via desktop review, provider monitoring reports, and on-site visits. Monitoring and evaluation procedures ensure that subrecipients are working in concert to maximize the effectiveness of ESG resources and investments support objectives outlined in the Consolidated Plan. ESG subrecipients work to reduce gaps in programming for eligible CoC & ESG activities and ensure compliance with the regulations of the HEARTH Act.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CENTRAL MASSACHUSETTS HOUSING ALLIANCE INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CMHA is the lead agency for the annual Continuum of Care (CoC) planning process. This collaborative process involves ongoing consultations with the City and organizations that provide housing and supportive services for special needs populations including elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons. These consultations inform the needs assessment and strategic plan.

Table 3 – Agencies, groups, organizations who participated

2	Agency/Group/Organization	SMOC Greater Worcester Housing Connection
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SMOC Greater Worcester Housing Connection is a valuable participant in regular Continuum of Care interagency strategic planning meetings with the City and other key organizations. SMOC is regularly consulted regarding issues related to chronic homelessness and homelessness for already vulnerable populations such as residents with disabilities, coordination in services for homeless households and chronically homeless residents, coordinated assessment and entry, and housing placement strategies.
3	Agency/Group/Organization	COMMUNITY HEALTHLINK, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Healthlink is a grant subrecipient and is regularly consulted as part of continuum of care coordination efforts. Community Healthlink has been consulted regarding monitoring and evaluation, services for people with disabilities, basic homeless needs, and coordinated entry.
4	Agency/Group/Organization	Living in Freedom Together, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LIFT is a grant subrecipient providing services for low-income residents, particularly services for victims of domestic violence. They were consulted regarding the City's homelessness outreach and prevention strategies, as well as non-housing social services for residents experiencing homelessness or at risk of experiencing homelessness.
5	Agency/Group/Organization	Dismas House of Massachusetts, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Dismas House is a grant subrecipient providing housing and social services to low-income residents, particularly formerly incarcerated residents. They were consulted regarding the City's homelessness outreach and prevention strategy, as well as non-housing social services for residents experiencing homelessness or at risk of experiencing homelessness.
6	Agency/Group/Organization	Friendly House, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Friendly House is a grant subrecipient providing case management services to low-income residents around the City, as well as youth programming and other social services at their Wall Street facility. They were consulted regarding the City's Homelessness outreach and prevention strategy, as well as non-housing needs of residents experiencing homelessness or at risk of experiencing homelessness.
7	Agency/Group/Organization	Veterans Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Veterans Inc is a grant subrecipient providing housing and social services for low-income residents, particularly veterans who are experiencing homelessness or at risk of experiencing homelessness. They were consulted regarding the City's homelessness outreach and prevention strategy, as well as non-housing needs of residents who are experiencing homelessness or at risk of experiencing homelessness.
8	Agency/Group/Organization	Family Health Center of Worcester, Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Health Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Family Health Center is a grant subrecipient providing health and social services for low-income residents in Worcester. They were consulted regarding the City's homelessness outreach and prevention strategy, as well as non-housing needs of residents experiencing homelessness or at risk of experiencing homelessness.
9	Agency/Group/Organization	Open Sky Community Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open Sky is a housing and social service provider, and a valuable partner in Continuum of Care interagency strategic planning meetings with the City and other key organizations. Open Sky was consulted regarding the City's homelessness outreach and prevention strategy, as well as non-housing social service needs of residents experiencing homelessness or at risk of experiencing homelessness.
10	Agency/Group/Organization	AIDS Project Worcester
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AIDS project Worcester is an integral part of the City's administration of the HOPWA formula grant, providing a range of housing, health, and social services to residents affected by HIV and AIDS. They were consulted regarding the City's homelessness outreach and prevention strategy, as well as non-housing community needs and the HOPWA strategy.
11	Agency/Group/Organization	African Community Education Program (ACE), Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	African Community Education (ACE) is a local non-profit provider of educational and cultural programming for youth and adults, and a grant subrecipient. ACE was consulted in their capacity as a children and youth service provider, and as a provider of ESL and job training services. ACE is consulted throughout the program year regarding non-housing community needs in Worcester.
12	Agency/Group/Organization	Centro Las Americas
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Centro is a local non-profit social service provider and a grant subrecipient. Centro was consulted in their capacity as a case management service provider. Insights gleaned from coordination with Centro inform the City's anti-poverty strategy and understanding of non-housing community needs in Worcester.
13	Agency/Group/Organization	SOUTHEAST ASIAN COALITION OF CENTRAL MASSACHUSETTS, INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Southeast Asian Coalition of Central Massachusetts (SEACMA) is a local non-profit social service provider and a grant subrecipient. SEACMA provides case management, employment, and educational services to low-income residents. SEACMA was consulted in their capacity as a case management service provider. Insights gleaned from coordination with SEACMA inform the City's anti-poverty strategy and understanding of non-housing community needs in Worcester.
14	Agency/Group/Organization	South Worcester Neighborhood Improvement Corporation
	Agency/Group/Organization Type	Services-Children Services-homeless Food Pantry
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The South Worcester Neighborhood Improvement Corporation (SWNIC) is a local non-profit social service provider and a grant subrecipient. SWNIC was consulted in their capacity as a case management service provider and distribution center. Insights gleaned from coordination with SWNIC inform the City's anti-poverty strategy and understanding of non-housing community needs in Worcester.
15	Agency/Group/Organization	Pernet Family Health Service of Worcester, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pernet Family Health Service of Worcester is a local non-profit social service provider and a grant subrecipient. Pernet Family Health Service was consulted in their capacity as a case management service provider and distribution center. Insights gleaned from coordination with Pernet Family Health Service inform the City's anti-poverty strategy and understanding of non-housing community needs in Worcester.
16	Agency/Group/Organization	Central Massachusetts Workforce Board
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Central Massachusetts Workforce board was engaged through virtual meetings throughout the planning process to discuss coordination strategies for job training and employment opportunities, gain a better understanding of the existing labor force, and inform the City's anti-poverty and economic development strategy.
17	Agency/Group/Organization	City of Worcester Department of Sustainability and Resilience
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Sustainability and Resilience was engaged through virtual meetings throughout the planning process. They provided input on hazard mitigation strategies related to flooding, severe winter weather, and extreme heat events. Additionally, insight related to the City's housing needs, particularly emphasizing energy efficiency improvements as a means to address aging housing stock and reduce utility cost burdens for low-income residents were taken into consideration for this plan.

18	Agency/Group/Organization	City of Worcester Planning and Regulatory Services
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The planning and regulatory services office was engaged through virtual meetings throughout the planning process. They provided input on hazard mitigation strategies related to flooding and how to alleviate financial burden and flood-related hazards for low-income residents.
19	Agency/Group/Organization	Worcester Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Worcester Housing Authority is an integral part of the City's 5-Year consolidated planning effort. The WHA was engaged in the drafting of the needs assessment and market analysis, as well as the City's strategy for public housing accessibility improvements, and the Public Housing section of the Annual Action Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Worcester developed this Consolidated Plan through extensive consultation with housing, social, and health service providers; regional agencies; and the Worcester Housing Authority. All known agencies involved in housing, social and health services, and public facility improvements with projects and programs either currently or potentially eligible for federal funding were included in the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Massachusetts Housing Alliance	The Continuum of Care Action Plan is an integral part of the City's efforts to address homelessness, including expanding resources for homeless prevention, resolving barriers to housing for homeless persons, and participating in a coordinated entry system.

Table 4 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Worcester continues to consult the Central Massachusetts Workforce board, Massachusetts Regional Planning Commission, and other regional and state-level organizations in order to ensure coordination regarding issues that extend beyond Worcester's jurisdiction such as regional planning efforts for housing, transportation, and hazard mitigation, and workforce development.

The Executive Office of Economic Development collaborates with the Massachusetts Department of Public Health and the Worcester Department of Public Health and is also actively involved with the Worcester Green and Healthy Homes Coalition (WGHHHC), a joint effort of public and private agencies, and concerned citizens committed to eliminating home health hazards, promoting energy efficiency, and improving health and quality of life in Worcester.

A draft of the 2025 – 2030 Consolidated plan and 2025 -2026 Annual Action Plan was made available for public comment for a period of 30 days from [INSERT DATES]. The draft plan was made available to the public through the City of Worcester's website.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting

The citizen participation process for the current five-year consolidated plan began with the development of the 2024 community development survey, which built upon insights from previous community input efforts, including the 2019 consultations and various interdepartmental strategic planning initiatives, such as the Green Worcester Sustainability and Resilience Strategic Plan (2020), the City of Worcester Strategy Plan FY 2025-2029, Now/Next Worcester’s Citywide Plan (2024), and the Worcester Mobility Action Plan (2024). The survey, conducted between November and December of 2024, aimed to gather public input on evolving community needs by using a combination of multiple-choice, rank-choice, and open-ended questions. It also considered actual funding distributions from the previous five-year plan (2020-2025) to better understand shifting priorities. The survey was distributed widely, both online via the City’s social media platforms and offline at various public and private institutions across Worcester, reaching 109 respondents, 92 percent of whom were Worcester residents.

The preliminary survey results were shared with the Community Development Advisory Committee (CDAC), which reviews and scores submissions for CDBG funding, and submits recommendations for fund allocation to the City Manager and City Council. Based on the survey findings, the CDAC scoring system was updated to award discretionary points for proposals addressing the following critical community needs identified in the survey: job preparation, job training, mental health support, substance use disorder support, and child care. Affordable housing remained a priority but was not included in the discretionary point award, as the housing division oversees affordable housing related projects, and allocates funding for all HOME, ESG, and HOPWA funds with separate citizen advisory committees.

In addition to CDAC scoring, survey results were used by City Staff to inform the strategies within the five-year plan. A summary of the survey results was publicly posted on the City’s website for transparency. As required by CFR regulations, two public hearings were held, and the draft of the consolidated plan was published for a 30-day public comment period in the *Telegram and Gazette*. These efforts reflect a comprehensive approach to ensuring community input is integrated into the development of the current five-year consolidated plan.

Citizen Participation Outreach

Table 5 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
	Community Development Survey	Non-targeted/broad community	109	<p>Youth and Family Services: The City received requests for more after-school programs and accessible transportation for students. In addition, there was a strong demand for affordable childcare services, family-friendly spaces, such as indoor parks or playgrounds, and support services for struggling parents.</p> <p>Supportive Economic Development: Comments expressed concerns that smaller local businesses could be pushed out of centrally located neighborhoods as more developers are attracted to these areas. The City received several requests for support for microenterprises and small businesses, particularly those owned by minorities or women.</p> <p>Environmental and Health Concerns: The City received some comments about the heat island effect and heat mitigation projects, particularly in the Green Island neighborhood. In addition, addressing food insecurity and allowing low-income families better access to healthy food was a high priority for respondents. Support for mental health, services for the elderly, services for residents struggling with addiction, and training for first responders engaging with these populations were also prevalent themes across comments.</p> <p>Other Public Services: The City received a high volume of comments requesting increased translation and interpretation services, financial literacy education and support services, and additional case management services for low-income residents. Overall, there was a clear focus on affordable housing, better public infrastructure, more accessible community services, and improved safety for vulnerable populations.</p>

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the City of Worcester Consolidated Plan contains Comprehensive Housing Affordability Strategy (CHAS) data generated for HUD from the U.S. Census 2016-2020 American Community Survey (ACS) and imbedded in most of the Econ Planning Suite templates in this document. However, the availability of recent census data shows that the city has experienced significant demographic growth beyond that exhibited in the 2016-2020 ACS data. The attached DEMOGRAPHIC COMPARISONS FOR CITY, COUNTY, AND STATE 2013, 2018, 2023* table has been generated using U.S. Census ACS data from those years to show the significant demographic growth experienced by the City from 2018-2023 and compares it to changes experienced at the county and statewide levels. *[2023 is the latest U.S. Census ACS data available].

The City of Worcester experienced explosive population growth between 2018 and 2023. The city grew by 21,746 (+11.7%) compared with only 3,345 (+1.8%) from 2013 to 2018. A review of recent census data highlights the recent spike in city population growth: 169,759 (1990), 172,648 (2000/+1.7%), 178,397 (2007/+3.3%), 181,045 (2010/+1.5%), 182,538 (2013/+0.8%), 185,883 (2018/+2.7%), 206,518 (2020/+11.1%), 207,629 (2023/+0.5%).

Between 2018 and 2023, city-level growth (+11.7%) significantly outpaced the Worcester County (+4.3%) and Massachusetts (1.4%). This was a reverse of the previous 2013-2018 five year period in which growth was City (+1.8%), County (+2.7%), State (+3.1%).

The median age of Worcester's population was 32.7 years in 2013, peaked at 34.9 in 2018, and declined to 33.9 by 2023. This one-year decrease over the past five years suggests notable growth in the City's younger population. In contrast, median ages at both the Worcester County and Massachusetts levels continued to rise, reaching 40.5 and 40.3 years respectively by 2023. Between 2018 and 2023, Worcester also experienced a shift toward a younger, more family-oriented demographic. The number of families in the City (defined by the U.S. Census as households with two or more related individuals) increased by 24.7% during this period, following a 3.9% decline from 2013 to 2018. This family growth outpaced the City's overall household growth (+14.3%) and exceeded growth rates in Worcester County (+10.0%) and Massachusetts (+5.3%). The CHAS data contained in the Econ Planning Suite Conplan templates showed the largest increase in Worcester was among Small Related (2-4 person) Households.

The number of households containing members under the age of 18 increased by +22.4% in Worcester during from 2018 to 2023, after having decreased -14.3% during between 2013 and 2018.

The growth of all other non-family households declined in Worcester between 2018 and 2023. This represents a reverse of trends in non-family household growth between 2013 and 2018.

The number of households containing members of age 60 or more continued to grow in Worcester between 2018 and 2023 (+20.1%) a slower growth rate compared to the period of 2013 to 2018 (+25.5%).

The number of Single-Person Households in Worcester significantly declined (-10.6%) between 2018 and 2023, representing a sharp turnaround from the growth (+28.3%) between 2013 and 2018.

The number of Single-Person Elder (age 65 or more) Households in Worcester grew by only +0.7% between 2018 and 2023, compared to +13.7% during between 2013 and 2018. The growth in Single Elders living alone in Worcester between 2018 and 2023 was well below the growth in Single Elders for the County (+8.0%) and the State (+13.0%).

The sharp increase in City population and households, particularly families with children under 18, has put increased stress on the local housing market.

For Worcester between 2018 and 2023 while the number households increased +14.3%, the number of families increased +24.7%, and the number of households with children under 18 increased +22.4%, the number of housing units only increased by 15.5% (compared to 20.2% between 2013 and 2018).

The City experienced continued growth in owner-occupied units (+18.8%) between 2018 and 2023, more than double the increase from 2013 to 2018 (+8.2%). The City's 2018 to 2023 growth in owner-occupied units was robust compared to Worcester County (+2.5%) and Massachusetts (+0.9%) growth levels.

The portion of City housing units that were owner-occupied units increased from 37.1% in 2013 to 38.6% in 2018, to 39.7% in 2023. Renter-occupied housing units also continued to grow between 2018 and 2023 (+11.1%), almost double the rate from 2013 to 2018 (+6.0%). The portion of City housing units that were renter-occupied decreased from 52.3% in 2013 to 51.2% in 2023.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Value of Owner-Occupied Housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the median gross rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in median household income lagged significantly compared to growth in the cost of housing. The Worcester median household income was \$45,011 (2013), \$46,967 (2018/+4.3%) and \$69,262 (2023/+47.5%).

The decrease in owner-occupied housing for sale in Worcester has been precipitous. The number of owner-occupied units for sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for Sale.

The amount of rental housing available for rent in Worcester continues to be limited. The number of such units available for rent was 3,889 (4.3%) in 2023.

Approximately half of vacant units, 4,186 (51.1%), in Worcester are not available on the market for rent or sale. These vacant units not on the market include 596 units rented but not occupied, 553 units held for seasonal, recreational, or occasional use, and 3,037 other vacant units.

High housing cost burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced substandard housing conditions and less than 3% of renters and 2% of owners experienced crowded housing conditions in Worcester.

High housing cost burdens effect all types of households in Worcester. For example, for households below 80% of the median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	183,380	185,185	1%
Households	68,575	72,290	5%
Median Income	\$45,472.00	\$51,647.00	14%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	19,555	11,420	13,240	7,305	20,770
Small Family Households	5,175	4,105	4,795	2,730	9,955
Large Family Households	720	635	1,005	685	1,590
Household contains at least one person 62-74 years of age	4,640	2,560	2,125	1,425	4,370
Household contains at least one person age 75 or older	2,985	1,660	1,305	655	1,010
Households with one or more children 6 years old or younger	2,225	1,800	2,010	1,325	1,510

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

Examination of the Housing Needs Summary Tables on the next page shows that high housing cost burdens is the most significant problem for both renters and owners in Worcester. For rental households earning 0-80% of the median income, 18,810 (58%) experienced housing cost burdens of more than 30% of household income, of which 9,950 (31%) experienced severe housing cost burdens of more than 50% of household income. For owner-occupied households earning 0-80% of the median income, 6,835 (59%) experienced housing cost burdens of 30% or more of household income, of which 3,575 (31%) experienced severe housing cost burdens of 50% or more of household income. By comparison, for renters earning 0-80% of the median income, only 2% experienced sub-standard housing, 2% were overcrowded, and 1% were severely overcrowded. For owners earning 0-80% of the median income, less than 1% experienced sub-standard housing, 1% experienced overcrowded housing, and less than 1% experienced severely overcrowded housing. During the five years since the completion of the last consolidated plan (2020 to 2025), among households earning 0-80% of the median income, those experiencing housing cost burdens of 30% or more increased by 15% among renters and 22% among owners, while those with housing cost burdens of 50% or more increased by 8% among renters and 6% among owners. Among households earning 0-80% of the median income, 1,780 renters (5%) and 205 owners (2%) had no or negative household income, which were all within the 0-30% median income range and these numbers had increased by 41% among renters and 32% among owners since the last consolidated plan.

An examination of housing cost burdens by household types reveals that those earning 0-80% of the median income, the percentage with high housing cost burdens of over 30% was 62% for small (2-4

persons) related households, 54% for Large (5 or more persons) related households, 53% for elderly (1 or more persons aged 62 or more) households, and 71% for all other households. Among those earning 0-80% the median income, 10% of those with severely high housing cost burdens of over 50% were small related households, 6% were large related households, 32% were elderly households, and 36% were other households.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities	335	295	170	50	850	15	4	15	0	34
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	205	60	105	20	390	4	0	10	90	104
Overcrowded – With 1.01-1.5 people per room (and none of the above problems)	140	300	285	120	845	0	55	65	115	235
Housing cost burden greater than 50% of income (and none of the above problems)	8,130	1,695	125	0	9,950	2,130	1,005	440	60	3,635

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	2,460	3,845	2,555	190	9,050	470	1,205	1,785	655	4,115
<i>Zero/negative Income (and none of the above problems)</i>	1,780	0	0	0	1,780	205	0	0	0	205

Table 8 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,810	2,350	685	190	12,035	2,145	1,065	530	265	4,005
Having none of four housing problems	7,665	5,690	7,405	3,250	24,010	935	2,310	4,620	3,600	11,465
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,215	2,515	720	6,450	740	685	880	2,305
Large Related	470	374	105	949	35	125	175	335
Elderly	3,685	870	330	4,885	1,500	995	645	3,140
Other	3,805	2,115	1,675	7,595	340	445	555	1,340
Total need by income	11,175	5,874	2,830	19,879	2,615	2,250	2,255	7,120

Table 10 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	425	425	645	380	0	1,025
Large Related	0	0	4	4	25	80	35	140
Elderly	2,785	280	65	3,130	1,135	455	135	1,725
Other	0	3,115	1,005	4,120	325	0	0	325
Total need by income	2,785	3,395	1,499	7,679	2,130	915	170	3,215

Table 11 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	305	275	350	100	1,030	0	55	50	90	195
Multiple, unrelated family households	35	85	20	15	155	4	0	15	85	104
Other, non-family households	0	0	20	24	44	0	0	10	30	40
Total need by income	340	360	390	139	1,229	4	55	75	205	339

Data Source: 2016-2020 CHAS

Table 12 – Crowding Information – 1/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2,078	1,632	465	4,175	405	468	615	1488

Table 13 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Depending on the data source used, single person households constitute between 30-37% of all households. The growth in single person households from 2018 to 2023 was between 0.2 – 8.7%, which is below the growth rate for all households (between 5.4 – 19.5%) during the same period.

Single person, elderly households (age 62 or more) constitute 33-35% of single person households, and 10-13% of all households. The growth in single person, elderly households was between 5.2% and 14.4% between 2018 and 2023. Among elderly households earning 0-80% of median income, 53% experienced housing cost burdens of more than 30% of household income and 32% experienced severe housing cost burdens of over 50% of household income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the Casa Myrna who operates SafeLink, Massachusetts, the number of calls answered annually for service related calls is 32,000. (www.casamyrna.org/safelink/factsheet) in Massachusetts. This translates to a rate of approximately 3.8 incidents per 1,000 people in the State. In Worcester County, MA there were 2.8 reported victims of domestic violence per 1,000 residents in the Metrowest region. According to a recent report (February 2024) there has been a dramatic increase in domestic violence incident across the state. The State Domestic Violence Fatality Review Team published (January 2024) tracked a 56 percent jump in domestic violence murders from 2021, when there were 18, to 2022 when there were 28. Aggravated assault and simple assault incidents also increased by 6 and 3 percent respectively. Total number of domestic violence incidents of any kind increased 3% as well.

There are currently two (2) domestic violence and abuse shelters and program in Worcester MA. Two offer a hotline and 2 offer emergency shelter. The Young Women’s Christian Association (YWCA) Daybreak Shelter Program, Abby’s House are the only emergency shelters that serve single adults and adults with dependent children affected by and fleeing domestic violence in Greater Worcester County

and the central region of the state. The CASA Project, New Hope Inc., Ascentria Care Alliance (Domestic Violence Program) and Community Healthlinks MOVA Program all have confidential services available.

What are the most common housing problems?

High housing cost burdens are the most significant issue facing both renters and homeowners in Worcester. Among renter households earning 0–80% of the median income, 18,810 households (58%) spent more than 30% of their income on housing, with 9,950 households (31%) facing severe cost burdens of more than 50% of their income. For owner households within the same income range, 6,835 households (59%) were cost burdened, including 3,575 households (31%) who experienced severe cost burdens. In contrast, other housing challenges were less common. Among renter households earning 0–80% of the median income, only 2% lived in substandard housing, 2% experienced overcrowding, and 1% lived in severely overcrowded conditions. For owner households in this income range, fewer than 1% lived in substandard housing, 1% experienced overcrowding, and fewer than 1% were in severely overcrowded conditions.

Since the completion of the last Consolidated Plan, housing cost burdens have increased. The share of renter households earning 0–80% of the median income and spending more than 30% of their income on housing rose by 15%, while the same measure for owner households increased by 22%. Severe housing cost burdens grew by 8% among renters and 6% among owners. Additionally, 1,780 renter households (5%) and 205 owner households (2%) had no or negative household income—all within the 0–30% median income range. These numbers have increased by 41% for renters and 32% for owners since the last Consolidated Plan.

Are any populations/household types more affected than others by these problems?

An examination of housing cost burdens by household types reveals that among those earning 0-80% of the median income, the percentage with high housing cost burdens of over 30% was 62% for small (2-4 persons) related households, 54% for large (5 or more persons) related households, 53% for elderly (1 or more persons aged 62 or more) households, 71% for all other households. Among 0-80% median income, those with severely high housing cost burdens of over 50% was 10% small related households, 6% large related households, 32% of elderly households, and 36% all other households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The Central Massachusetts Housing Alliance (CMHA) holds an annual legislative lunch highlighting the extent of homelessness in Worcester County and the resource needs associated with these populations. In their 2019 Homelessness Overview, CMHA describes the gap between Housing Costs and Income as a major characteristic linked with instability and an increased risk of homelessness. According to the

20123 Out of Reach report of the National Low Income Housing Coalition, Fair Market Rents (FMR) for a moderate two-bedroom apartment in Worcester and its surrounding communities is \$ 1,635 per month. In order to afford a moderate two-bedroom apartment in the community, a household would need to earn \$31.44 per hour or \$65,400 annually. Workers earning \$15.00 (minimum wage) would need to work 2.1 full-time jobs.

In Worcester County, during 2024, 264 households received homeless prevention funds through the Residential Assistance to Families in Transition (RAFT) program from CMHA. Within the 264 households:

The average family size was 2.5 individuals

45.2% of households reported themselves as “single parent households”

80.3% of households assisted had a female head of household

37.5% were considered disabled.

Educational attainment has reduced to 24.2% not completing high school and increased tremendously to 51.9% for completing a high school diploma or GED. –

The ethnicity and race of these 264 families are: 49.6% Hispanic, 35.6% White, and 20.5% African American/Black, 3% Other.

In contrast to 2019, in 2020 through September we’ve seen an increase in just the first 9 months to **277 households have received assistance from CMHA through RAFT and local/private funds**. Of the **277** households assisted in the first half of 2020 (January 1 to October 1), the average family size was **4.2** and **69%** of head of households were single parents. Of the head of households assisted, **68.6%** were female and **19.9%** were disabled. Educational attainment remains even lower with **18.8%** not completing high school. However, **45.1%** have attained a high school diploma or GED. Of the 277 households assisted so far in 2020, **43.7%** are Hispanic/Latino, **31%** are White, **24%** are African-American/Black, and **2.8%** other.

Participation in the Tenancy Preservation Program (TPP) reveals characteristics of households facing eviction due to disability. The program works with tenants (households with children and without children) who are facing eviction as a result of behavior related to disability (i.e. mental illness, developmental disabilities, substance abuse, and age-related impairments). TPP differs from other prevention programs by focusing on clinical services specific to the housing problem, in consultation with the Housing Court Department, to provide intensive short-term case management and address the underlying issues threatening tenancy. Across Massachusetts, over one-third of TPP participants have had a history of homelessness and approximately half of the participants are single parents with children. Community Healthlink, Inc. (CHL) is the lead agency providing TPP to Worcester County. From July of 2023 to June 2024 , TPP assisted 1,419 resident through the program, predominantly from single adult households, 47.8% of cases or single adult households with one or more children, 44.2%. Fewer than 10% of tenancies were households containing two or more adults. The mean age of householders was 46.8 years.

Formerly homeless individuals who are receiving rapid re-housing assistance are most in need of access to mainstream benefits and housing stabilization services. Individuals receiving Rapid Re-Housing for short-term (up to 3 months) and medium-term (4 to 24 months) rental assistance do receive housing relocation and stabilization services to help the individual move as quickly as possible into permanent housing and achieve stability. These services include counseling and case management in obtaining Federal, State, and Local benefits. Tenants also require assistance in skill-building such as maintaining their unit and paying rent on time. The MA DHCD Supportive Housing Program has found that offering such skills to disabled people improves outcomes such as length of housing tenure, increased household income including earned income, and reduction in use of emergency services. Tenancy Preservation Programs further contribute to stabilization advocacy for those who have trouble maintaining stability due to a disability after RRH services have run out. Yet when case management is limited to the period of rapid re-housing assistance, disabled individuals in particular face challenges in accessing cash and non-cash benefits in time to maintain independent stability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

At-risk populations are defined using the following operational criteria, set forth by the Emergency Solutions Grant program regulations, and which are consistent with the estimates generated from CHAS data. The definition of a household at-risk of homelessness: An individual or family who:

- (i.) Has an annual income below 30% of median family income for the area; AND
- (ii.) (ii.) Does not have sufficient resources or support networks immediately available to prevent them from moving
- (iii.) (iii.) Meets one of the following conditions
- (iv.) Has moved because of economic reasons 2 or more times during the two months immediately preceding an application for assistance; OR -Is living in the home of another because of economic hardship; OR -Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State or local government programs for low-income individuals; OR -Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR -Is exiting a publicly funded institution or system of care; OR -Otherwise lives in housing that has characteristics associated with an increased risk of homelessness such as high cost burden, overcrowding, and substandard housing conditions.
- (v.) Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness
- (vi.) Housing characteristics that have been linked with instability and an increased risk of homelessness include 1) Overcrowding, in which large families live together in too small of units, resulting in unstable conditions and the possible need for youth or young adults to leave home before they have the means to support themselves in stable housing, resulting in increase of youth homelessness; 2) Housing Cost Burden, in which households are contributing the majority

of their income towards housing and unable to sustain stable situations; and 3) Substandard Conditions being experienced by low-income and extremely low-income households. These may include health risks, or in the event that a house is being foreclosed on because of landlord neglect, resulting in a household's risk of eviction or homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing instability can best be summarized as any households that contribute more than 30% of their income to their housing costs. In addition such market conditions as increased rental costs either due to inflation or more demand and less resources of housing can increase the prices as households move or require leases to be renewed. It is planned that ESG, HOPWA, and HOME funds will be used to address this instability and increased risk through the Tenant Bases Rental Assistance and Homeless Prevention strategies. These strategies include assistance finding housing and keeping housing through assistance with security and utilities as needed.

Discussion

Examination of the Housing Needs Summary Tables on the next page shows that high housing costs burdens are the most significant problems for both renters and owners in Worcester. For rental households 0-80% of median income, 18,810 (58%) experienced housing cost burdens of more than 30% of income, of which 9,950 (31%) experienced severe housing cost burdens of more than 50% of income. For owner households of 0-80% median income, 6,835 (59%) experienced housing cost burdens of 30% or more of income, of which 3,575 (31%) experienced severe housing cost burdens of 50% or more of income. In comparison, for 0-80% median income renters, only 2% experienced sub-standard housing, 2% were overcrowded, 1% were severely overcrowded. For 0-80% median income owners, less than 1% experienced sub-standard housing, 1% experienced overcrowded housing, less than 1% experienced severely overcrowded housing. During 5 years since the completion of the last Conplan, among 0-80% median income households, those experiencing housing cost burdens of 30% or more increased by 15% among renters and 22% among owners, while those with housing cost burdens of 50% or more increased by 8% among renters and 6% among owners. Among 0-80% median income households, 1,780 renters (5%) and 205 owners (2%) had no or negative household income, which were all within the 0-30% median income range and these numbers had increased by 41% among renters and 32% among owners since the last Conplan.

An examination of housing cost burdens by household types reveals that those among 0-80% median income, the percentage with high housing cost burdens of over 30% was 62% for Small (2-4 persons) related households, 54% for Large (5 or more persons) related households, 53% for Elderly (1 or more persons aged 62 or more) households, 71% for all other households. Among 0-80% median income, those with severely high housing cost burdens of over 50% was 10% Small related households, 6% Large related households, 32% of Elderly households, and 36% all other households.

Families with children at imminent risk of either residing in shelter or becoming unsheltered are underserved in the way of homelessness prevention. The increase of at-risk families tends to occur in

tandem with the termination of local utility shut-off moratoriums, leaving households with extremely low area median income severely at risk of residing in shelters. Those at-risk are eligible for state financial assistance termed Residential Assistance to Families in Transition (RAFT). RAFT is administered by two providers in Worcester County: The Central Massachusetts Housing Alliance and RCAP Solutions. Eligible families may receive up to \$4,000 of flexible financial assistance within a 12-month period to avoid becoming homeless or to re-establish tenancy. RAFT helps families who are behind on rent, mortgage, or utility payments. However, providers have found that RAFT funds are fully expended statewide before the end of the fiscal year (traditionally in April), just as trends in the number of families accessing shelter increases.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

For Consolidated Planning purposes, HUD defines ‘Disproportionate Need’ as when the proportion of persons within a category of need who are members of a particular racial or ethnic group are at least 10% higher than the percentage of all persons in said category of need. The next four tables provide CHAS data for housing that has ‘Housing Problems’ by City of Worcester racial and ethnic groups as per Housing Area Median Family Income (HAFMI) levels. The CHAS data identifies the following four types of ‘Housing Problems’: 1.) unit lacks complete kitchen facilities, 2.) unit lacks complete plumbing facilities, 3.) unit has more than one person per room, 4.) cost burden is greater than 30% of income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,090	3,075	2,070
White	6,820	1,720	995
Black / African American	1,290	225	314
Asian	495	0	305
American Indian, Alaska Native	65	15	0
Pacific Islander	4	0	0
Hispanic	4,150	1,070	385

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,490	2,290	0
White	4,415	1,505	0
Black / African American	1,175	170	0
Asian	305	150	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	44	0	0
Pacific Islander	0	0	0
Hispanic	1,535	460	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,470	6,185	0
White	3,620	3,885	0
Black / African American	1,250	590	0
Asian	440	340	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	1,010	1,220	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,595	5,575	0
White	920	3,720	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	295	630	0
Asian	145	470	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	220	670	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Analysis of the CHAS data presented in the last four tables determines which racial/ethnic groups have a disproportionately greater need regarding housing problems. The below listed groups have a 'Disproportionate Need' when the percentage of persons with said 'Housing Problems' within these groups is more than 10% greater than the citywide population. Within 0-30% Housing Area Median Family Income (HAMFI), 78% (13,090) citywide households have one or more of the four above listed 'Housing Problems'. The percentage (and number) of households with one or more housing problems by racial/ethnic group: 100% (4) Pacific Islander, 89% (495) Asian, 82% (1,290) Black/African American, 81% (65) American Indian, Alaskan Native, 77% (6,820) White, 76% (4,150) Hispanic. Thus, within this 0-30% HAMFI, Pacific Islanders and Asians have a disproportionate need relative to housing problems. Within the 0-30% Housing Area Median Family Income (HAMFI) demographic, 12% (2,070) citywide households had no or negative income. The percentage (and number) of households with no or negative income by racial/ethnic group: 55% (305) Asian, 20% (314) Black / African American, 11% (995) White, 7% (385) Hispanic and 0% (0) American Indian, Alaska Native and Pacific Islander. Thus, within this 0-30% HAMFI, Asians have a disproportionate need relative to no/negative income.

Within 31-50% HAMFI, 61% (7,490) citywide households have one or more of the four above listed 'Housing Problems' while none had zero/negative income. Within this same income range, the percentage (and number) of households with one or more 'Housing Problems' by racial/ethnic group: 77% (1,175) Black/African American, 75% (44) American Indian, Alaskan Native, 59% (4,415) White, 58% (1,535) Hispanic, 56% (305) Asian, 0% (0) Pacific Islander. Thus, within this 31-50% HAMFI Black/African Americans and American Indians, Alaskan Natives, have a disproportionate need relative to 'Housing Problems'. Within 51-80% HAMFI, 35% (6,470) citywide households have one or more of the four above listed 'Housing Problems' while none had zero/negative income. Within this same income range, the percentage (and number) of households with one or more 'Housing Problems' by racial/ethnic group

were: 100% (49) American Indian, Alaskan Native, 52% (1,250) Black/African American, 50% (25) Pacific Islanders, 36% (440) Asian, 32% (3,620) White, 31% (1,010) Hispanic. Thus, within this 51-80% American Indians, Alaskan Natives, Black/African Americans, and Pacific Islanders have a disproportionate need relative to 'Housing Problems'.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

For Consolidated Planning purposes, HUD defines ‘Disproportionate Need’ as when the proportion of persons within a category of need who are members of a particular racial or ethnic group are at least 10% higher than the percentage of all persons within said category of need. The next four tables provide CHAS data for housing that has ‘Severe Housing Problems’ by City of Worcester racial and ethnic groups as per Housing Area Median Family Income (HAMFI) levels. The four ‘Severe Housing Problems’ are: 1.) unit lacks complete kitchen facilities, 2.) unit lacks complete plumbing facilities, 3.) unit has more than 1.5 persons per room, 4.) cost burden is greater than 50% of income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,470	5,700	2,070
White	5,525	3,015	995
Black / African American	1,120	395	314
Asian	420	75	305
American Indian, Alaska Native	20	60	0
Pacific Islander	4	0	0
Hispanic	3,185	2,035	385

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,825	5,960	0
White	2,215	3,705	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	675	665	0
Asian	180	280	0
American Indian, Alaska Native	40	4	0
Pacific Islander	0	0	0
Hispanic	700	1,290	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,685	10,965	0
White	910	6,595	0
Black / African American	285	1,550	0
Asian	220	565	0
American Indian, Alaska Native	0	49	0
Pacific Islander	0	0	0
Hispanic	215	2,020	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	6,855	0
White	110	4,525	0
Black / African American	100	825	0
Asian	50	565	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	44	845	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Analysis of the CHAS data presented in the last four tables determines which racial/ethnic groups have a 'Disproportionate Need' with regard to 'Severe Housing Problems'. The below listed groups have a 'Disproportionate Need' when the percentage of persons with said 'Severe Housing Problems' within these groups is more than 10% greater than the citywide population.

Within 0-30% Housing Area Median Family Income (HAMFI), 57% (10,470) citywide households have one or more above listed 'Severe Housing Problems'. Within this same income range, the percentage (and number) of households with one or more 'Severe Housing Problems' by racial/ethnic group: 100% (4) 'Pacific Islanders', 61% (1,120) Black/African American, 58% (5,525) White, 57% (3,185) Hispanic, 53% (420) Asian and 23% (20) American Indian, Alaska Native. Thus, within this 0-30% HAFMI, Pacific Islanders have a disproportionately greater need with regard to 'Severe Housing Problems'.

Within 0-30% Housing Area Median Family Income (HAMFI), 11% (2,070) citywide households had no or negative income. The percentage (and number) of households with no/negative income by racial/ethnic group: 38% (305) Asian, 17% (314) Black/African American, 10% (3,015) White, 7% (385) Hispanic and 0% (0) American Indian, Alaska Native and Pacific Islander. Thus, within this 0-30% HAFMI, Asians have a disproportionate need relative to no or negative income.

Within 31-50% HAMFI, 39% (3,825) citywide households have one or more of the above listed 'Severe Housing Problems', while none had no/negative income. Within this same income range, the percentage

(and number) of households with one or more 'Severe Housing Problems' by racial/ethnic group: 91% (40) American Indian, Alaskan Natives, 50% (675) Black/African Americans, 39% (180) Asian, 37% (2,215) White, 35% (700) Hispanic. Thus, within this 31-50% HAFMI, American Indian, Alaskan Native and Black/African Americans had a 'Disproportionate Need' with regard to 'Severe Housing Problems'.

Within 51-80% HAMFI, 13% (1,685) citywide households have one or more of the above listed 'Severe Housing Problems', while none had no/negative income. Within this same income range, the percentage (and number) of households with one or more 'Severe Housing Problems' by racial/ethnic group: 28% (220) Asians, 16% (285) Black/African American, 12% (910) White, 10% (215) Hispanic, 0% (0) American Indian, Alaska Native and Pacific Islander. Thus, within this 51-80% HAFMI, Asians have a 'Disproportionate Need' regarding 'Severe Housing Problems'.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section presents an overview of housing cost burdens across different racial and ethnic groups within the City. It highlights disparities in the percentage of household income spent on housing, categorizing them into acceptable ($\leq 30\%$), high (31–50%), and severely high ($>50\%$) cost burdens. While 56% of citywide households spend 30% or less of their income on housing, significant disparities exist. Pacific Islanders and American Indian/Alaskan Native households face disproportionately high housing cost burdens, with over half spending more than 30% of their income on housing. In contrast, severely high cost burdens (over 50%) are more evenly distributed across groups, with no single group experiencing a disproportionate impact. Only 3% of households citywide report having no or negative income, with no clear racial or ethnic disparities in this category.

Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$>50\%$	No / negative income (not computed)
Jurisdiction as a whole	39,885	14,140	14,640	2,135
White	27,610	8,005	8,250	1,010
Black / African American	3,350	2,175	1,850	314
Asian	2,280	660	615	320
American Indian, Alaska Native	60	99	60	0
Pacific Islander	15	25	4	0
Hispanic	5,855	3,010	3,665	415

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Households with ‘Acceptable Housing Cost Burdens’ of 30% or less of income: Citywide, 56% (39,885 households). By race / ethnic group: 62% (27,610) White, 59% (2,280) Asian, 45% (5,855) Hispanic, 44% (3,350) Black / African American, 34% (15) Pacific Islanders, 27% (60) American Indian, Alaskan Native. Households with ‘High Housing Cost Burdens’ 31-50% of income: Citywide, 20% (14,140). By race / ethnic group: 57% (25) Pacific Islanders, 45% (99) American Indian, Alaskan Native, 28% (2,175) Black/African American, 23% (3,665) Hispanic, 18% (8,005) White, 17% (66) Asians. Thus, Pacific Islanders and American Indians, Alaskan Natives have a Disproportionate Need regarding experiencing ‘High Housing Cost Burdens’ of over 30% of income.

Households with 'Severely High Housing Cost Burdens' of over 50% of income: Citywide 21% (14,640). By race / ethnic group: 28% (3,665) Hispanic, 27% (60) American Indian/Alaskan 24% (1,850) Black/African American, 18% White (8,250), 16% (615) Asian, 9% (4) Pacific Islander. Thus, no particular race/ethnic group experienced disproportionately 'Severely High Housing Cost Burdens' of more than 50% of income.

Households with no or negative income: Citywide 3% (2,135). By race / ethnic group: 8% (320) Asians, 4% (314) Black/African American, 3% (415) Hispanic, 2% (1,010) White (8,250), 0% (0) American Indian, Alaskan Native, 0% (0) Pacific Islanders. Thus, no particular race/ethnic group experienced disproportionately no or negative income.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As per analysis presented over the last few pages, certain City of Worcester racial/ethnic groups were identified as having disproportionately greater needs as per Housing Area Median Family Income (HAMFI) levels regarding the CHAS categories of 'Housing Problems', 'Severe Housing Problems', 'No/Negative Income', 'High Housing Cost Burdens', and 'Severe Housing Cost Burdens'.

Housing Problems

Housing that has at least one of four types of housing problems: 1.) unit lacks complete kitchen facilities, 2.) unit lacks complete plumbing facilities, 3.) unit has more than one person per room, 4.) cost burden is greater than 30% of income. As per income levels the following racial/ethnic groups have a 'Disproportionate Need' with 'housing problems' (number of households in parenthesis): 0-30% HAMFI – 100% (4) Pacific Islanders, 31-50% HAMFI - 77% (1,175) Black/African American, 75% (44) American Indian, Alaskan Native, 51-80% HAMFI, 100% (49) American Indian, Alaskan Native, 52% (1,250) Black/African American, 50% (25) Pacific Islanders.

Severe Housing Problems

Housing that has at least one of four types of severe housing problems: 1.) unit lacks complete kitchen facilities, 2.) unit lacks complete plumbing facilities, 3.) unit has more than 1.5 persons per room, 4.) cost burden is greater than 50% of income. As per income levels the following racial/ethnic groups have a 'Disproportionate Need' with 'Severe Housing Problems' (number of households in parenthesis): 0-30% HAMFI – 100% (4) Pacific Islanders, 61% , 31-50% HAMFI – 91% (40) American Indian, Alaskan Natives, 50% (675) Black/African Americans, 51-80% HAMFI, 28% (220) Asians.

No/Negative Income

Households that have No/Negative Income are only found within 0-30% HAMFI. At this income level, the following racial/ethnic group has a 'Disproportionate Need' with 'No/Negative Income' (number of households in parenthesis): 17% (305) Asian.

If they have needs not identified above, what are those needs?

The expansion of home ownership continues to be an important cornerstone to the City of Worcester's neighborhood stabilization and revitalization efforts. An examination of home ownership rates among racial/ethnic groups shows that most minority households have disproportionately lower levels of home ownership when compared to citywide rates among the whole population. The U.S. Census 2019-2023 American Community Survey (ACS) reported that the citywide home ownership rate was 39.4%. The following home ownership rates (with numbers of owner-occupied households in parenthesis) were reported among the city's racial/ethnic groups: White, Non-Hispanic 53.1% (24,461), Hispanic 22.0% (3,684), Black/African American 25.9% (2,212), Asian 41.4% (1,942), Some Other Race 24.8% (1,159), Two or More Races 20.7% (1,604). Hispanic, Black / African American, Some Other Race, and Two Or

More Races all have disproportionately lower home ownership levels when compared to the citywide rate. Expansion of minority home ownership opportunities in Worcester can both help the city achieve its neighborhood stabilization and revitalization goals as well as address issues of 'Disproportionate Need' for Minority Home Ownership. Progress had been made with this goal during the last several years. When comparing the 2018-2022 ACS data with the 2011-2015 ACS (Baseline) data, city of Worcester home ownership has increased among Hispanics (+79.4%), Black/African Americans (+15.8%), Asians (+15.7%), Some Other Race (+25.8%), and Two or More Races (+220.2%).

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). An examination of the attached Demographic Analysis of Target Areas Tables shows that these 29 LMI tracts has a greater proportion of the city's racial and ethnic minority populations. According to the latest U.S. Census 2019-2023 American Community Survey (ACS) estimates the citywide percentages by racial and ethnic populations were: 50.5% White, non-Hispanic, 24.9% Hispanic, 11.5% Black/African American, non-Hispanic, 7.0% Asian, non-Hispanic, 4.7% multi-race, non-Hispanic, 1.4% all other single races. In comparison within these 29 tracts with majority Low-Moderate Income populations, the latest U.S. Census 2019-2023 American Community Survey (ACS) reported the following percentages by racial and ethnic populations: 40.0% White, non-Hispanic, 33.1% Hispanic, 12.5% Black/African American, non-Hispanic, 8.1% Asian, non-Hispanic, 4.7% multi-race, non-Hispanic, 1.6% all other single races.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. U.S. Census 2019-2023 American Community Survey (ACS) estimates the percentages by racial and ethnic populations within this tract were: 26.5% White, non-Hispanic, 54.2% Hispanic, 11.3% Black/African American, non-Hispanic, 1.5% Asian, non-Hispanic, 4.0% multi-race, non-Hispanic, 2.5% all other single races. CDBG and other public investments target this neighborhood in which 80% of residents are of low- and moderate income and suffers from dilapidated roads/sidewalks, aging and maintenance deferred housing, chronic issues with flooding and drainage, as well as possible pollution and contamination. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, sewer and drainage systems, lighting, protected bike lanes, rain gardens, intersection signalization, the reconfiguration of dangerous parking arrangements around Crompton Park, and the addition of flashing beacons and detectable warning pads at pedestrian crossings.

NA-35 Public Housing – 91.205(b)

Introduction

Below is various tables of the current characteristics of Worcester housing Authority residents and vouchers they possess. The further narrative explores the needs of the current residents.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	39	2,389	3,531	790	2,741	109	0	0

Table 23 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

Worcester City and County CoC Data

Data Source Comments: The following data is provided through the City's partnership with the Worcester Housing Authority.

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	25,106	20,756	19,661	18,597	19,972	20,467		0
Average length of stay	0	10	8	6	7	6	5		0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	2	2	2	2	2	1	0
# Homeless at admission	0	0	360	169	0	169	109	0
# of Elderly Program Participants (>62)	0	11	1,234	1,145	372	773	67	0
# of Disabled Families	0	18	1,451	2,041	548	1,493	65	0
# of Families requesting accessibility features	0	0	269	2,062	257	1,755	42	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Worcester City and County CoC Data

Data Source Comments: The following data is provided through the City's partnership with the Worcester Housing Authority

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	72	3,725	6,456	1,012	5,444	114	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	9	651	976	233	743	10	0	0
Asian	0	1	111	138	10	128	0	0	0
American Indian/Alaska Native	0	0	13	7	3	1	1	0	0
Pacific Islander	0	2	28	12	3	0	0	0	0
Other	0	0	1	2	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Worcester City and County CoC Data

Data Source Comments: The following data is provided through the City's partnership with the Worcester Housing Authority.

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	53	2,796	4,659	640	4,019	22	0	0
Not Hispanic	0	30	1,729	2,921	622	2,299	103	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Worcester City and County CoC Data

Data Source Comments: The following data is provided through the City's partnership with the Worcester Housing Authority.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The current demand for the need of accessible units for public housing applicants continues to overshadow the supply of accessible units in the WHA housing inventory. The turnover rate for units with accessible features is low, especially for multiple bedroom applicants. Budget constraints and lack of available funding for the renovation and production of units with accessible features continues to be the main barrier that handicapped families face.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The need for employment readiness is one of the immediate needs of families in both our public and leased housing program. Programs such as “A Better Life” and the Family Self-Sufficiency (FSS) and Resident Opportunity and Self-Sufficiency (ROSS) Programs provide families in both programs with educational and job training opportunities. The need for affordable childcare is necessary for families trying to achieve economic success. The lack of affordable childcare continues to be a major obstacle. Additional educational opportunities for WHA youth have also become a glaring need. Forced into distance learning arrangements, housing authority youth are at risk for learning loss as they deal with a lack of broadband connectivity and social distancing guidelines.

How do these needs compare to the housing needs of the population at large

For those families living within the same socio-economic group, the needs are quite similar. There are a number of factors that may contribute to making life a bit more difficult. The first being that market rate rents continue to climb at a much higher rate than wages for unsubsidized families and the self-sufficiency programming and opportunities available public and leased housing families don’t exist.

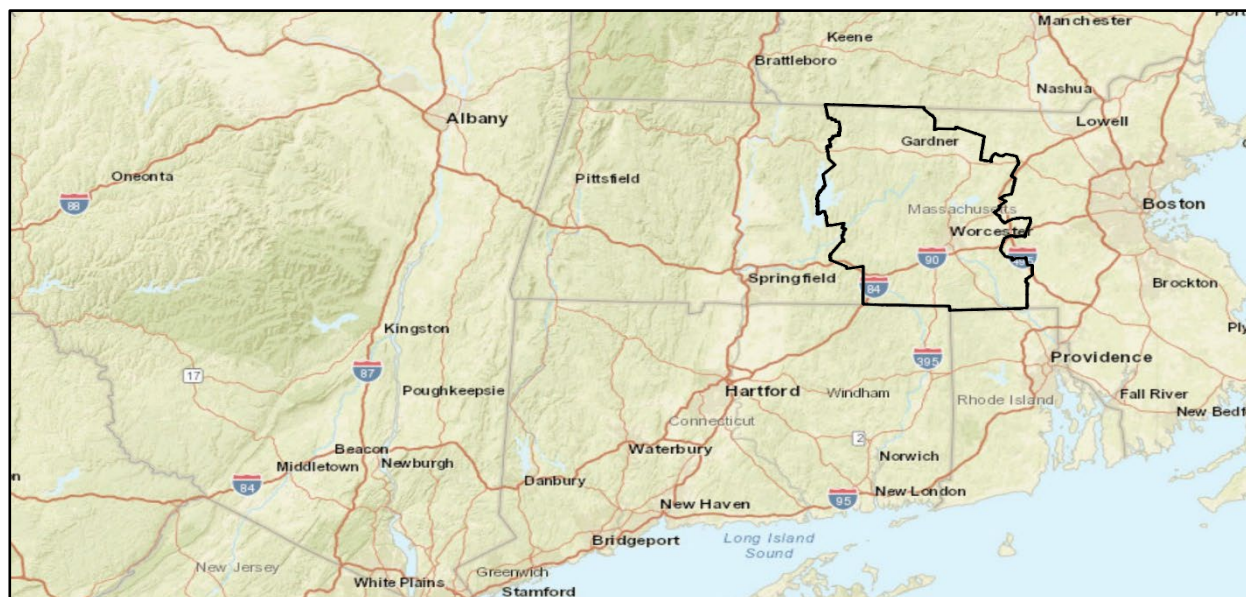
Discussion

The strategy employed by the Worcester Housing Authority is multifaceted with programs for job training and self sufficiency/support, which addresses further income needed to find housing outside the public housing system. In addition the housing authority is also aware of the need for further affordable housing and is working with its non-profit development arm Building Futures, Inc. to develop further affordable housing with the City of Worcester.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section is representative of the data collected on both the sheltered and unsheltered homeless population in Worcester County. Data collected provides vital information on the nature and extent of homelessness by race/ethnicity, while also providing information of Veterans with families as well as families with children.



NA-40 MAP # 1 CoC Geography

Indicate if the homeless population is located in rural areas: None of the homeless are in rural areas

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data that was available for the number of persons exiting homelessness each year and the number of days that persons experiencing homelessness is an estimate based on inferences of the length of stay in shelters.

The estimate of households with children does not include those moving from one temporary location to another or living doubled-up because they lack a home of their own. It is difficult to count this population accurately as they are living in unstable conditions.

The number of day's homeless, for households without children according to a review of FY2024 records from SMOC's Triage Center an average shelter stay was 30 days. 55% of clients exit to temporary housing staying with friends or family. 11.45% exit to permanent destinations, with or without subsidies. 5% exit to institutional settings, including hospitals, jail, detox, psychiatric and long-term care facilities. The other 30% of homeless individuals may have multiple episodes between multiple locations or live outside in the summer. The durations for this population in the winter is likely to be longer, sometimes far longer. If 70% of individuals are no longer homeless in approximately 14 days, and the other 30% take approximately 120 days to resolve their homeless episode on average, the number of days of homelessness experienced by individuals staying in shelter could be on average of 45 days per person.

With regard to Veterans and their families, Worcester continues to see great success in the number of persons becoming and exiting homelessness each year. The reduction in Veterans homelessness is mainly due to the resource-rich service providers that utilize supportive housing and rapid re-housing methods, which provide Veteran-specific services across the county.

The data reported for unaccompanied youth may provide an incomplete picture of homeless youth in Worcester as homeless youth often avoid identification, are doubled up with other homeless youth, or are not engaged with homeless service providers within the CoC, as a result, many homeless youth are not successfully captured in the annual PIT count. While the exact scope of youth homelessness remains unclear, the risk associated with it are well documented. According to the 2024 Youth Count (Commonwealth total of 1,412 surveys taken) The city of Worcester had 99 surveys, 49 met the "Commission Definition" of youth homelessness. Youth often leave home due to some form of significant family conflict, such as abuse, neglect, substance abuse, lack of acceptance of gender identity or sexual orientation among others. Aging out of the foster care system and declining to accept DCF voluntary services or because they have been separated from family due to their own housing instabilities. Each of these factors are associated with trauma, compounding the challenges faced during homelessness. Depression and other mental health disorders are common, as well as chronic physical health issues, including asthma, diabetes and hepatitis. Substance abuse is also common among homeless youth, as they often engage in risky behaviors associated with survival, such as stealing, selling drugs or sex work. These risks increase as the time spent experiencing homelessness increases. Worcester continues to be known as a leader in the effort to address Unaccompanied Youth Homelessness in the community. The Compass Network (LUK, Inc.) continues to lead the efforts in Worcester.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	659	106
Black or African American	788	16
Asian	12	0
American Indian or Alaska Native	8	1
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	283	17
Not Hispanic	1469	123

Data Source
Comments:

Alternate Data Source Name: Worcester City and County CoC Data
Unsheltered data unavailable

Data Source Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with children continue to count for a larger percentage of the homeless population in Worcester County. It is difficult to count this population accurately as they are living in unstable situations. On average, a family will move about five times before entering shelter, resulting in frequent school changes and hardships for children. The type of families in need of housing assistance tend to be families with single-parent female head of households, as discussed in the NA-10 housing needs assessment.

Other characteristics among Veteran and non-Veteran families in need of housing assistance are disabilities that inhibit the ability to work , and increasing family size coupled with the lack of resources for affordable and quality housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data collected from HMIS does not report race and ethnicity for sheltered persons experiencing homelessness. The table above indicates the following racial breakdown by percentage of sheltered homeless person: 44.8% White; 53.6% Black or African American; 0.82% Asian, .54% American Indian or Alaska Native .14% Pacific Islander. The ethnicity of sheltered homeless persons in 2024 was found to be 19.26 % Hispanic and 80.74% not Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

This years count in Worcester County identified 1,927 people who were unhoused, up from 1,607 in 2023. The total includes 718 children younger than 18 years old and 100 people between the ages of 18

and 24. There was a 37% increase in homelessness among people in families with children or young adults.

A majority of people who are unhoused live in the two biggest cities in Worcester County, Worcester and Fitchburg. Due to the housing shortage, both communities have seen apartment costs soar, with Worcester's median monthly rent at \$2,000 and Fitchburg's at \$1,700. This had led to about half of all renters around Worcester County becoming cost burdened, paying more than 30% of their income on rent and utilities.

The affordable housing shortage isn't just forcing people into homelessness, it is also making it harder for them to leave it as well. The longer people go unhoused, the more likely their social, emotional and physical health will suffer.

Despite the increase in families with children experiencing homelessness, the point in time survey showed a decline in homeless adults without children from 642 to 604. The number of chronically homeless people also fell to 135, which is the lowest since 2021.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section addresses Homeless programs or HOPWA (Housing Opportunities for People with Aids), showing the geography of the agencies involved and the population served, as well as estimates of unmet needs.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,400
Area incidence of AIDS	45
Rate per population	15
Number of new cases prior year (3 years of data)	112
Rate per population (3 years of data)	50
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,292
Area Prevalence (PLWH per population)	128
Number of new HIV cases reported last year	144

Table 27 – HOPWA Data

Data Source Comments: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	12
Short-term Rent, Mortgage, and Utility	3
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

<i>Persons with Disabilities Among Civilian Non-Institutionalized in Worcester, MA</i>	<i>TOTAL</i>	<i>With a Disability</i>	<i>% With a Disability</i>
Total civilian noninstitutionalized population	202,005	53,064	26.3%
Population under 18 years	39,762	2,653	6.7%
With a hearing difficulty		333	0.8%
With a vision difficulty		337	0.8%

With a cognitive difficulty		1,580	4.0%
With an ambulatory difficulty		213	0.5%
With a self-care difficulty		190	0.5%
Population 18 to 64 years	136,628	30,987	23.4%
With a hearing difficulty		2,357	1.8%
With a vision difficulty		2,575	1.9%
With a cognitive difficulty		9,815	7.4%
With an ambulatory difficulty		6,415	4.8%
With a self-care difficulty		2,868	2.2%
With an independent living difficulty		6,957	5.2%
Population 65 years and over	25,615	19,424	75.8%
With a hearing difficulty		3,246	12.7%
With a vision difficulty		1,139	4.4%
With a cognitive difficulty		2,117	8.3%
With an ambulatory difficulty		6,263	24.5%
With a self-care difficulty		2,328	9.1%
With an independent living difficulty		4,331	16.9%
Source: U.S. Census American Community Survey (ACS) 2018-2022			

What are the housing and supportive service needs of these populations and how are these needs determined?

The vast majority of clients rely on Supplemental Security Income (SSI) as their main source of income. SSI provides income benefits to persons who have been determined to be disabled, but do not have a substantial work history (Social Security Disability Insurance or SSDI is paid to those who become disabled and have 'paid in' sufficient amounts through previous employment).

Considering the prevailing rents in Worcester County, a single person receiving SSI payments would either be substantially rent burdened or completely unable to afford housing in their communities. HUD recommends that households pay no more than 30% of their income towards rent.

Rent for a 0 Bedroom, Efficiency or Single-Room Occupancy unit in the City of Worcester over 90% of earned monthly income for an individual receiving SSI. Rent for a 1 Bedroom unit in the City of Worcester exceeds monthly SSI payments to a single individual, at 120% of total SSI income. Persons with HIV/AIDS Data provided by the MA Department of Public Health on the income of clients receiving DPH funded HIV related services in Worcester County illustrate how HIV disease and poverty are dual epidemics. In order to be eligible for HOPWA services, including rental assistance, an HIV+ individual must have a low income, defined as 80% or less than the area median income (AMI). These definitions are from local income data and vary significantly from state to state, even from community to community and are defined by the federal government. While 80% of AMI is the maximum income a household can have and be eligible for HOPWA, the actual households served tend to fall within lower AMI categories.

Alcohol and other Drug Addictions With the guidance and support of local partners, Worcester Division of Public Health established the Regional Response to Addiction Partnership (RRAP). This new coalition was formed to coordinate regional activities around substance abuse prevention, treatment, and recovery. It combines membership and activities from several other groups that had been meeting independently with a focus on a single substance or population. Many participating in the partnership also provide services to households with supportive housing needs and help determine strategies to comprehensively address those needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The vast majority of clients rely on Supplemental Security Income (SSI) as their main source of income. SSI provides income benefits to persons who have been determined to be disabled, but do not have a substantial work history (Social Security Disability Insurance or SSDI is paid to those who become disabled and have 'paid in' sufficient amounts through previous employment).

Considering the prevailing rents in Worcester County, a single person receiving SSI payments would either be substantially rent burdened or completely unable to afford housing in their communities. HUD recommends that households pay no more than 30% of their income towards rent.

Rent for a 0 Bedroom, Efficiency or Single-Room Occupancy unit in the City of Worcester over 90% of earned monthly income for an individual receiving SSI. Rent for a 1 Bedroom unit in the City of Worcester exceeds monthly SSI payments to a single individual, at 120% of total SSI income. Persons with HIV/AIDS Data provided by the MA Department of Public Health on the income of clients receiving DPH funded HIV related services in Worcester County illustrate how HIV disease and poverty are dual epidemics. In order to be eligible for HOPWA services, including rental assistance, an HIV+ individual must have a low income, defined as 80% or less than the area median income (AMI). These definitions are from local income data and vary significantly from state to state, even from community to community and are defined by the federal government. While 80% of AMI is the maximum income a household can have and be eligible for HOPWA, the actual households served tend to fall within lower AMI categories.

Alcohol and other Drug Addictions With the guidance and support of local partners, Worcester Division of Public Health established the Regional Response to Addiction Partnership (RRAP). This new coalition was formed to coordinate regional activities around substance abuse prevention, treatment, and recovery. It combines membership and activities from several other groups that had been meeting independently with a focus on a single substance or population. Many participating in the partnership also provide services to households with supportive housing needs and help determine strategies to comprehensively address those needs.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

n/a

Discussion:

Lack of Affordable Housing

The greatest housing need for persons living with HIV and AIDS in Worcester County is permanent, affordable housing.

- High incidence of poverty among PLWHA in Worcester County with many only receiving SSI as source of income
- Fair Market Rents valued at 120% or more of an individual's monthly SSI payment
- Rising costs of rent and utilities in a tight housing market and slow economy
- Long waiting lists for subsidized housing
- Focus groups prioritizing emergency assistance and vouchers as greatest need

Barriers to Accessing Housing

People with HIV/AIDS face serious challenges in finding and maintaining housing.

- Histories of criminal activity or substance abuse and poor credit and housing histories limit many from successfully applying for housing
- Program requirements such as rules regarding sobriety
- Homeless eligibility requirements
- Issues related to children or partners
- Lack of financial resources to pay move-in costs
- Difficulty finding decent, safe, affordable housing or landlords unwilling to accept housing subsidies

Services Needed to Maintain Housing

Although permanent affordable housing was identified as the greatest need, findings clearly indicated that supportive services are an integral part of a household's ability to obtain and maintain housing stability. The following services were highlighted as crucial to meeting the needs of PLWHA:

- Intensive case management services addressing substance use, mental health, and medical care.

Housing search and advocacy services

- Case management addressing life skills and financial literacy
- Transportation assistance
- Nutritional assistance
- Vocational and educational training

Identified Gaps in the Housing Continuum:

- A need for a wider range of housing available to people with HIV/AIDS from housing with nursing support to more independent living arrangements
- A need for more low-threshold housing assistance options for those who cannot access HCVP or other forms of subsidizing housing
- A lack of housing for families
- A lack of safe, decent, affordable housing
- Weak linkages between HIV/AIDS housing and more "mainstream" housing systems

During the past five years, the City of Worcester has been able to produce positive housing and service outcomes for PLWHA in Worcester County with a variety of HOPWA activities. An integral component of maintaining and improving upon this success is to continue to develop strategies for reducing barriers to housing and services.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities play a critical role in providing residents with access to essential services and supporting community development. In Worcester, many neighborhood and public facilities, including community centers, health and education facilities, parks, food banks, homeless shelters, and youth centers, are in need of repair due to aging infrastructure, deferred maintenance, and heavy usage. Nearly 75% of the non-profit facilities in Worcester were constructed before 1975, with around 58% built before 1950. Additionally, the City of Worcester owns over 4.5 million square feet of public buildings and facilities that directly serve residents or support services for them. Of these City-owned facilities, roughly 30% were built before 1950, and 72% were constructed by 1975.

In the 2024 City of Worcester Community Development Survey, 65 percent of residents reported that sidewalk, street, and sewer improvements were a high priority need. Frequent flooding and harsh winters have continued to degrade streets and sidewalks and create a hazardous environment for residents, especially in priority Low- and Moderate- Income census tracts that experience higher rates of flooding and consequences of severe weather. In addition, accessibility improvements continue to be a priority for City-owned facilities serving the public; aging facilities continue to create obstacles for Worcester's disabled and elderly populations. Like many municipalities in Massachusetts, Worcester has many aging facilities that pose barriers to residents with disabilities, and the repairs required to bring older building stock into compliance is costly and time-consuming for professionals operating out of these spaces to provide services to Worcester's residents; additional accessibility improvements to public facilities are necessary.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed neighborhoods in Worcester with high levels of poverty, crime, problems with gangs and drug activity, absentee property ownership, vacant and boarded-up buildings, empty lots, and other distress factors. U.S. Census 2019-2023 American Community Survey (ACS) estimates the percentages by racial and ethnic populations within this tract were: 26.5% White, non-Hispanic, 54.2% Hispanic, 11.3% Black/African American, non-Hispanic, 1.5% Asian, non-Hispanic, 4.0% multi-race, non-Hispanic, 2.5% all other single races. CDBG and other public investments continue to target this neighborhood in which 80% of residents are low- and moderate – income. The neighborhood also suffers from dilapidated roads and sidewalks, aging and maintenance-deferred housing, chronic issues with flooding and drainage, as well as instances of pollution and contamination of soil. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, flood mitigation and drainage improvements, and street safety.

How were these needs determined?

Community and Neighborhood-based analysis for the 2025-2029 consolidated plan cycle utilized the latest demographic data from the U.S. Census American Community Survey, mapping of low- and moderate-income census tracts, and an updated inventory of local institutions, assets, and liabilities.

The analysis leveraged both public and private resources to identify neighborhoods with the highest levels of distress, targeting areas in need of revitalization. This is exemplified by the ongoing revitalization of the Green Island neighborhood.

The citizen outreach process for the current plan cycle was initiated through a community-wide survey administered online throughout November and December 2024. The survey, which included a mix of multiple-choice matrix questions, open-ended responses, and rank-choice voting, focused on evaluating how federal entitlement funds were utilized during the previous five-year plan cycle and identifying the community's needs and priorities moving forward. The survey built on themes identified through the 2019 ARPA community input process, further deepening the understanding of resident needs and perceived priorities. The survey was advertised across public facilities in 12 census tracts (9 Local Priority Tracts) and at local neighborhood meetings. In addition, the City launched 3 multi-platform social media blasts throughout November and December 2024, and published a press release to encourage residents to participate in the survey.

A total of 109 people participated in the 2024 Community Development Survey. 92% of participants were City of Worcester Residents, 6% were commuters, and 2% were social service providers.

In addition to the survey, the Executive Office of Economic Development (EOED) conducted targeted public meetings throughout the drafting process of the Consolidated plan, engaging community members in identifying needs and providing input on activities and programs to fund. [INSERT PUBLIC MEETING INFORMATION HERE].

The 2025-2029 plan continues to prioritize key needs identified in the previous cycle, particularly infrastructure improvements such as roadway and sidewalk resurfacing, traffic and pedestrian safety enhancements, and additional crosswalks, signage, and streetlights. In Green Island, the top needs remain improvements in street safety, flood mitigation, and greening. These priorities will guide the allocation of resources and community development efforts for the upcoming five-year cycle.

Describe the jurisdiction's need for Public Improvements:

Worcester continues to face infrastructure challenges that affect the overall quality of life for its residents. The City of Worcester Department of Public Works & Parks is responsible for maintaining public infrastructure, including approximately 515 miles of streets, 700 miles of sidewalks, and 13,800 streetlights. Throughout the previous Consolidated Planning cycle, the need for public infrastructure improvements, particularly related to streets and sidewalks, was consistently highlighted by residents, service providers, and key stakeholders.

In alignment with past cycles, the need for public improvements remains a significant concern in Worcester. The 2024 Community Development Survey further emphasized the need for several public improvements in the upcoming cycle. 65% of respondents identified street and sidewalk improvements as a high need in Worcester. This feedback reinforces the city's commitment to addressing

infrastructure issues related to mobility and accessibility, particularly in underserved areas. Further, 42% of participants expressed concerns about the accessibility and efficiency of public facilities such as school buildings and non-profit organizations (e.g., food pantries and health centers). This is consistent with ongoing efforts to improve the accessibility of public facilities around the City. 35% and 39% of respondents, respectively, identified park safety and recreational facility accessibility as a high or moderate need. Ensuring that parks and recreational spaces are safe, accessible, and well-maintained is a growing priority for residents across Worcester; Respondents also emphasized the need for expanded youth services and affordable childcare, indicating that facilities supporting these services should be prioritized in future investments.

As part of Worcester's targeted interdepartmental neighborhood revitalization efforts, significant improvements have been made in the predominantly low- and moderate-income Green Island neighborhood. This initiative has already allocated over \$3 million in planned or ongoing public investments to improve streets and infrastructure. In addition to improving public safety, code enforcement, and public health, the following infrastructure priorities have been identified in Green Island and other parts of the city:

- Tree plantings
- Street and sidewalk improvements
- Water main replacements
- Park upgrades
- Repainting and enhancing crosswalks at major intersections
- Fixing or installing new ADA-compliant curb cuts

These priorities reflect the ongoing focus on maintaining and improving Worcester's infrastructure for the benefit of all residents, with special attention to underserved neighborhoods. The key infrastructure and public service priorities for the 2025-2029 cycle largely mirror those identified in the previous cycle. However, the inclusion of insights from the 2024 Community Development Survey has refined and expanded the scope of these priorities. Moving forward, Worcester will continue to focus on improving street and sidewalk safety, with particular attention to accessibility for people with disabilities. In addition, the City will continue to enhance the safety of parks and recreational facilities; invest in public facilities that support youth services, childcare, and other community-based services; and prioritize neighborhood revitalization efforts in areas such as Green Island utilizing targeted infrastructure investments that improve the quality of life for residents in underserved census tracts.

How were these needs determined?

The need for public improvements were determined through analysis of community and neighborhood-based needs in combination with an active citizen outreach and 2024 Community Development Survey Process, as has been thoroughly described in the last section.

Describe the jurisdiction's need for Public Services:

The following were the most critically needed social services identified by participants in ten community needs assessment public meetings held from June through October 2019: job readiness/placement programs, youth programming, health care services, individual case management, transportation services, daycare/childcare, safety and crime prevention, services for immigrants and cultural groups, housing stability services, assistance for former convicts/incarcerated individuals, food pantry and food security programs, information & referral, home purchasing counseling, and tax and financial assistance or counseling.

In the 2024 Community Development Survey, childcare and youth programming emerged as higher priorities, with 66% of respondents marking childcare and 60% identifying youth programming as high-priority needs. Job readiness and job placement remained a high priority, ranking as the 4th highest priority after affordable housing/housing stability, affordable childcare, and youth programming. Additionally, the 2024 survey introduced breakdowns of some of the more general categories included in the 2019 Community Input Process. For example, the survey introduced categories such as substance use disorder assistance (71% high priority need), mental health programming (70%), family care (48%), and disability support (48%); extrapolated from the general category of “health care services” included in the 2019 Community Input Process to reflect services to Low- and Moderate- Income available across Worcester.

Like the 2019 Community Input Process, respondents to the 2024 Community Development Survey highlighted the need for more vocational training for higher-skilled jobs, expanded youth programs, and increased mental health services, addiction counseling, and support. Respondents also emphasized the need for more intensive case management services and resources.

In addition to the outcomes from public input, the needs for public services impacting community health are captured in the Greater Worcester Region Community Health Improvement Plan (CHIP). The CHIP utilized a participatory, community-driven approach to engage community members, area healthcare providers, academic institutions, community-based organizations, and other municipalities for the development of a comprehensive plan to improve upon the services provided to residents and to strengthen the public health system. In light of the priority needs and populations, the CHIP sets five domains for action: healthy eating and active living, with a focus on transportation and the built environment, behavioral health, including mental health and substance abuse, primary care and wellness, with a focus on fostering a culturally responsive environment, violence and injury prevention, including safety and crime, health equity and health disparities.

How were these needs determined?

The need for public services was determined through analysis of community and neighborhood-based needs in combination with an active citizen outreach and 2024 Community Development Survey Process, as has been thoroughly described in the last section.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of the Consolidated Plan contains Comprehensive Housing Affordability Strategy (CHAS) data generated for HUD from the U.S. Census 2016-2020 American Community Survey (ACS) and imbedded in most of the Econ Planning Suite templates in this document. However, the availability of more recent census data shows that the city has experienced significant demographic growth beyond that exhibited in the 2016-2020 ACS data. The Demographic Comparisons For City, County, And State 2013, 2018, 2023* table (see attached to NA-05 Needs Assessment section) has been generated using U.S. Census ACS data from those years to show the significant demographic growth experienced by the City from 2018 to 2023 and compares it to changes experienced at the county and statewide levels. *[2023 is the latest U.S. Census ACS data available].

The City of Worcester experienced explosive population growth during the five-year period of 2018 to 2023. The city grew by 21,746 (+11.7%) compared with only 3,345 (+1.8%) from 2013-18. A review of recent census data highlights the recent spike in city population growth: 169,759 (1990), 172,648 (2000/+1.7%), 178,397 (2007/+3.3%), 181,045 (2010/+1.5%), 182,538 (2013/+0.8%), 185,883 (2018/+2.7%), 206,518 (2020/+11.1%), 207,629 (2023/+0.5%).

Between 2018 and 2023, city-level growth (+11.7%) significantly outpaced the Worcester County (+4.3%) and Massachusetts (1.4%). This was a reverse of the previous 2013-2018 five year period in which growth was City (+1.8%), County (+2.7%), State (+3.1%).

The median age of Worcester's population was 32.7 years in 2013, peaked at 34.9 in 2018, and declined to 33.9 by 2023. This one-year decrease over the past five years suggests notable growth in the City's younger population. In contrast, median ages at both the Worcester County and Massachusetts levels continued to rise, reaching 40.5 and 40.3 years respectively by 2023. Between 2018 and 2023, Worcester also experienced a shift toward a younger, more family-oriented demographic. The number of families in the City (defined by the U.S. Census as households with two or more related individuals) increased by 24.7% during this period, following a 3.9% decline from 2013 to 2018. This family growth outpaced the City's overall household growth (+14.3%) and exceeded growth rates in Worcester County (+10.0%) and Massachusetts (+5.3%). The CHAS data contained in the Econ Planning Suite Conplan templates showed the largest increase in Worcester was among Small Related (2-4 person) Households.

The number of households containing members under the age of 18 increased by +22.4% in Worcester during from 2018 to 2023, after having decreased -14.3% during between 2013 and 2018.

The growth of all other non-family households declined in Worcester between 2018 and 2023. This represents a reverse of trends in non-family household growth between 2013 and 2018.

The number of households containing members of age 60 or more continued to grow in Worcester between 2018 and 2023 (+20.1%) a slower growth rate compared to the period of 2013 to 2018 (+25.5%).

The number of Single-Person Households in Worcester significantly declined (-10.6%) between 2018 and 2023, representing a sharp turnaround from the growth (+28.3%) between 2013 and 2018.

The number of Single-Person Elder (age 65 or more) Households in Worcester grew by only +0.7% between 2018 and 2023, compared to +13.7% during between 2013 and 2018. The growth in Single Elders living alone in Worcester between 2018 and 2023 was well below the growth in Single Elders for the County (+8.0%) and the State (+13.0%).

The sharp increase in City population and households, particularly families with children under 18, has put increased stress on the local housing market.

For Worcester between 2018 and 2023 while the number households increased +14.3%, the number of families increased +24.7%, and the number of households with children under 18 increased +22.4%, the number of housing units only increased by 15.5% (compared to 20.2% between 2013 and 2018).

The City experienced continued growth in owner-occupied units (+18.8%) between 2018 and 2023, more than double the increase from 2013 to 2018 (+8.2%). The City's 2018 to 2023 growth in owner-occupied units was robust compared to Worcester County (+2.5%) and Massachusetts (+0.9%) growth levels.

The portion of City housing units that were owner-occupied units increased from 37.1% in 2013 to 38.6% in 2018, to 39.7% in 2023. Renter-occupied housing units also continued to grow between 2018 and 2023 (+11.1%), almost double the rate from 2013 to 2018 (+6.0%). The portion of City housing units that were renter-occupied decreased from 52.3% in 2013 to 51.2% in 2023.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Value of Owner-Occupied Housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the median gross rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in median household income lagged significantly compared to growth in the cost of housing. The Worcester median household income was \$45,011 (2013), \$46,967 (2018/+4.3%) and \$69,262 (2023/+47.5%).

The decrease in owner-occupied housing for sale in Worcester has been precipitous. The number of owner-occupied units for sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for Sale.

The amount of rental housing available for rent in Worcester continues to be limited. The number of such units available for rent was 3,889 (4.3%) in 2023.

Approximately half of vacant units, 4,186 (51.1%), in Worcester are not available on the market for rent or sale. These vacant units not on the market include 596 units rented but not occupied, 553 units held for seasonal, recreational, or occasional use, and 3,037 other vacant units.

High housing cost burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced substandard housing conditions and less than 3% of renters and 2% of owners experienced crowded housing conditions in Worcester.

High housing cost burdens effect all types of households in Worcester. For example, for households below 80% of the median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The Housing Market Analysis Overview provides the most up to date and thorough analysis of recent demographic trends for the City of Worcester relative to number of housing units. Highlights are summarized below.

The City of Worcester experienced explosive population growth during the five-year period between 2018 and 2023. Data from 2018 to 2023 shows a trend to a more youthful and family-oriented City of Worcester population. The largest increase in Worcester was among Small Related (2-4 person) Households. The growth of all other non-family households has slowed or declined in Worcester from 2018 to 2023. The number of households containing members aged 60 or older continued to grow in Worcester from 2018 to 2023, although at a slower rate.

The number of Single-Person Households in Worcester declined from 2018 to 2023, representing a reversal from growth between 2013 and 2018. The number of Single-Person Elder (age 65 or more) Households in Worcester remained stagnant between 2018 and 2023.

The sharp increase in population and households, particularly families with children under 18, has put increased pressure on the local housing market. In Worcester from 2018 to 2023, while the number households increased +14.3%, the number of families increased +24.7%, and the number of Households with Children under Age 18 increased +22.4%, the number of housing units only increased by 15.5%.

The City experienced continued strong growth in Owner-Occupied Units (+18.8%) from 2018 to 2023, more than double the increase from 2013 to 2018 (+8.2%).

Renter-occupied housing units continued to grow in the City during 2018-2023 (+11.1%), almost double the rate from 2013 to 2018 (+6.0%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the median value of owner-occupied housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Gross Rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in Median Household Income lagged behind the significant growth in the cost of housing. The Worcester Median Household Income was \$45,011 (2013), \$46,967 (2018/+4.3%) and \$69,262 (2023/+47.5%).

The drop in owner-occupied housing for sale in Worcester has been precipitous. The number of owner-occupied units for sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for sale.

The amount of rental housing available for rent in Worcester continues to be very limited. The number of such units available for rent was 3,889 (4.3%) in 2023. Half of vacant units in Worcester are not available on the market for rent or sale. These vacant units not on the market include rented but not occupied, units held for seasonal, recreational, or occasional use, and other vacant.

High housing costs burdens are the most significant problems for both renters and homeowners in Worcester. High housing cost burdens effect all types of households in Worcester.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	25,295	32%
1-unit, attached structure	4,585	6%
2-4 units	25,715	33%
5-19 units	10,475	13%
20 or more units	11,930	15%
Mobile Home, boat, RV, van, etc	259	0%
Total	78,259	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	130	0%	2,380	6%
1 bedroom	1,055	3%	10,430	25%
2 bedrooms	7,740	26%	16,165	39%
3 or more bedrooms	21,405	71%	12,985	31%
Total	30,330	100%	41,960	101%

Table 30 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Federal funds are usually targeted to families and individuals with income at or below 80% AMI, however there are some specialty programs that up to 120% of AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

It is not anticipated that there will be any loss overall of affordable housing inventory. Projects will either renew their affordability period or new projects should make up for any losses.

Does the availability of housing units meet the needs of the population?

It is becoming increasingly difficult and expensive for available housing units to meet the needs of Worcester's population. These trends are exacerbated among low- and moderate-income populations. Data from 2018 to 2023 shows a trend to a more youthful and family-oriented City of Worcester population. The largest increase in Worcester was among small related (2-4 person) households.

The increase in City population and households, particularly families with children under 18, has put increased pressure on the local housing market. For Worcester from 2018 to 2023, while the number households increased +14.3%, the number of families increased +24.7%, and the number of households with children under age 18 increased +22.4%, the number of housing units only increased by 15.5% .

The City experienced continued strong growth in owner-occupied units (+18.8%) in 2018-2023, more than double the increase 2013-2018 (+8.2%). The portion of city housing units that were owner-occupied has gone from 37.1% in 2013 to 38.6% in 2018, to 39.7% in 2023.

Renter-occupied housing units continued to grow in the City during 2018-2023 (+11.1%), almost double the rate from 2013-2018 (+6.0%). The portion of city housing units that were renter-occupied has gone from 52.3% in 2013 to 51.2% in 2023.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the median value of owner-occupied housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Gross Rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in median household income lagged significantly behind growth in the cost of housing. The Worcester median household income was \$45,011 (2013), \$46,967 (2013/+4.3%) and \$69,262 (2023/+47.5%).

The drop in owner-occupied housing for sale in Worcester has been precipitous. The number of owner-occupied units for sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for Sale.

The amount of rental housing available for rent in Worcester continues to be very limited. The number of such units available for Rent was 3,889 (4.3%) in 2023.

Half of vacant units, 4,186 (51.1%), in Worcester are not available on the market for rent or sale. These vacant units not on the market include 596 units rented but not occupied, 553 units held for seasonal, recreational, or occasional use, 3,037 other vacant.

High housing costs burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters

and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced *substandard housing conditions (*defined by HUD for the Consolidated plan as units lacking complete plumbing and/or kitchen facilities) and less than 3% of renters and 2% of owners experienced *crowded housing conditions in Worcester (*defined by HUD for the Consolidated plan as units having more than one person per room).

High housing cost burdens effect all types of households in Worcester. For example for households below 80% of median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

Describe the need for specific types of housing:

Data from 2018 to 2023 shows a trend to a more youthful and family-oriented City of Worcester population.

The number of Families* in Worcester significantly increased from 2018-2023 by +24.7%, after a decline of -3.9% from 2013 to 2018. *[U.S. Census defines families has households containing two or more persons related by birth, marriage, or adoption]. The City's growth in families outperformed all households (+14.3%) from 2018 to 2023. The CHAS data contained in the Econ Planning Suite Conplan templates showed the largest increase in Worcester was among Small Related (2-4 person) Households.

Clearly the sharp increase in City population and households, particularly families with children under 18, has put increased pressure on the local housing market.

From 2018 to 2023, while the number households increased +14.3%, the number of families increased +24.7%, and the number of Households with Children under Age 18 increased +22.4%, the number of Housing Units only increased by 15.5% (compared to 20.2% from 2013 to 2018). The City experienced continued strong growth in owner-occupied units (+18.8%) from 2018 to 2023, more than double the increase compared to the period from 2013 to 2018 (+8.2%).

The portion of City housing units that were owner-occupied has gone from 37.1% in 2013 to 38.6% in 2018, to 39.7% in 2023. Renter-occupied housing units continued to grow in the City from 2018 to 2023 (+11.1%), almost double the rate from 2013 to 2018 (+6.0%). The portion of City housing units that were renter-occupied has gone from 52.3% in 2013 to 51.2% in 2023.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the median value of owner-occupied housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Gross Rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in median household income lagged significantly compared to growth in the cost of housing. The Worcester median household income was \$45,011 (2013), \$46,967 (2013/+4.3%) and \$69,262 (2023/+47.5%).

The drop in owner-occupied housing for sale in Worcester has been precipitous. The number of owner-occupied units for sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for sale. The amount of rental housing available for rent in Worcester continues to be very limited. The number of such units available for Rent was 3,889 (4.3%) in 2023.

Half of vacant units, 4,186 (51.1%), in Worcester are not available on the market for rent or sale. These vacant units not on the market include 596 units rented but not occupied, 553 units held for seasonal, recreational, or occasional use, 3,037 other vacant.

High housing costs burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced *substandard housing conditions (*defined by HUD for the consolidated plan as units lacking complete plumbing and/or kitchen facilities) and less than 3% of renters and 2% of owners experienced *crowded housing conditions in Worcester (*defined by HUD for the consolidated plan as units having more than one person per room).

High housing cost burdens effect all types of households in Worcester. For example for households below 80% of median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

Discussion

Between 2018 and 2023, Worcester experienced rapid population growth, marked by a shift toward younger, more family-oriented households, especially small related households (2-4 people). In contrast, non-family and single-person households declined, including elderly single-person households.

The city saw a sharp rise in families and households with children, increasing pressure on the housing market. While housing units grew by 15.5%, households grew by 14.3%, families by 24.7%, and households with children by 22.4%. Owner-occupied housing rose significantly (+18.8%), outpacing the previous five years. Renter-occupied units also increased (+11.1%).

Housing costs surged: the median home value jumped 54.5% from 2018 to 2023, and median rent rose 44.3%. However, income growth (+47.5%) only partially offset these increases. The supply of homes for sale dropped drastically—only 0.1% of units were for sale by 2023. Available rental units were also limited (4.3% vacancy). Half of vacant units were off market for various reasons. High housing cost burdens affect both renters and homeowners across all household types.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The Housing Market Analysis Overview provides the most up to date and thorough analysis of recent demographic trends for the City of Worcester relative to the Cost of Housing. Highlights are summarized below.

The 2018-2023 data shows a trend to a more youthful and family-oriented City of Worcester population.

The number of Families* in Worcester significantly increased from 2018-2023 by +24.7%, after a decline of -3.9% from 2013-2018. *[U.S. Census defines families as households containing two or more persons related by birth, marriage, or adoption]. The city's growth in families outperformed all households (+14.3%) during 2018-2023.

The CHAS data contained in the Econ Planning Suite Conplan templates showed the largest increase in Worcester was among Small Related (2-4 person) Households.

Clearly the sharp increase in City population and households, particularly families with children under 18, has put increased pressure on the local housing market.

For Worcester for 2018-2023, while the number households increased +14.3%, the number of families increased +24.7%, and the number of Households with Children under Age 18 increased +22.4%, the number of Housing Units only increased by 15.5% (compared to 20.2% for 2013-2018).

The City experienced continued strong growth in Owner-Occupied Units (+18.8%) in 2018-2023, more than double the increase 2013-2018 (+8.2%).

The portion of City Housing Units that were Owner-Occupied has gone from 37.1% in 2013 to 38.6% in 2018, to 39.7% in 2023.

Renter-Occupied Housing Units continued to grow in the City during 2018-2023 (+11.1%), almost double the rate from 2013-2018 (+6.0%).

The portion of City Housing Units that were Renter-Occupied has gone from 52.3% in 2013 to 51.2% in 2023.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Value of Owner-Occupied Housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Gross Rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in Median Household Income lagged behind the significant growth in the cost of housing. The Worcester Median Household Income was \$45,011 (2013), \$46,967 (2018/+4.3%) and \$69,262 (2023/+47.5%).

The drop in owner-occupied housing for sale in Worcester has been precipitous. The number of Owner-Occupied Units For Sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for sale.

The amount of rental housing available for rent in Worcester continues to be very limited. The number of such units available for Rent was 3,889 (4.3%) in 2023.

Half of vacant units, 4,186 (51.1%), in Worcester are not available on the market for rent or sale. These vacant units not on the market include 596 units rented but not occupied, 553 units held for seasonal, recreational, or occasional use, 3,037 other vacant.

High housing costs burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced *substandard housing conditions (*defined by HUD for the Consolidated plan as units lacking complete plumbing and/or kitchen facilities) and less than 3% of renters and 2% of owners experienced *crowded housing conditions in Worcester (*defined by HUD for the Consolidated plan as units having more than one person per room).

High housing cost burdens effect all types of households in Worcester. For example, for households below 80% of median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	205,200	241,800	18%
Median Contract Rent	825	961	16%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,780	18.5%
\$500-999	16,085	38.3%

Rent Paid	Number	%
\$1,000-1,499	14,765	35.2%
\$1,500-1,999	2,410	5.7%
\$2,000 or more	935	2.2%
Total	41,975	100.0%

Table 32 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	6,950	No Data
50% HAMFI	17,600	2,265
80% HAMFI	32,245	9,525
100% HAMFI	No Data	14,670
Total	56,795	26,460

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,231	1,272	1,635	1,990	2,196
High HOME Rent	864	946	1,202	1,506	1,632
Low HOME Rent	826	885	1,061	1,226	1,367

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Review items and report on Analysis of Impediments, looks preliminary more SRO housing is needed, as well as family units close as well, close to transportation.

How is affordability of housing likely to change considering changes to home values and/or rents?

The data from 2018 to 2023 shows a trend to a more youthful and family-oriented City of Worcester population.

Clearly the sharp increase in City population and households, particularly families with children under 18, has put increased pressure on the local housing market.

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Value of Owner-Occupied Housing: \$199,300 (2013) to \$245,200 (2018/+23.0%) to \$378,900 (2023/+54.5%).

The reduced number of housing units available for the City's growing population is reflected in the sharp increase in the Median Gross Rent: \$900 (2013) to \$1,112 (2018/+23.6%) to \$1,605 (2023/+44.3%).

For Worcester, the increase in Median Household Income lagged significant compared to increases in the cost of housing. The Worcester median household income was \$45,011 (2013), \$46,967 (2013/+4.3%) and \$69,262 (2023/+47.5%).

The drop in Owner-Occupied Housing For Sale in Worcester has been precipitous! The number of Owner-Occupied Units For Sale was 608 (2013), 428 (2018/-29.6%), 112 (2023/-73.8%). By 2023 only 0.1% of housing units in a City of 90,160 units were available for Sale!

The amount of Rental Housing Available For Rent in Worcester continues to be very limited. The number of such units available for Rent was 3,889 (4.3%) in 2023.

Half of Vacant Units, 4,186 (51.1%), in Worcester are Not Available on the Market for Rent or Sale. These vacant units not on the market include 596 units Rented But Not Occupied, 553 Units Held For Seasonal, Recreational, or Occasional Use, 3,037 Other Vacant.

High housing costs burdens are the most significant problems for both renters and homeowners in Worcester. For households below 80% of median income, the Housing CHAS data shows 34% of renters and 37% of owners experienced severe housing cost burdens of more than 50% of income, while 61% of renters and 65% of owners experienced cost burdens of more than 30% of income. For comparison, less than 2% of renters and 1% of owners at the same income levels experienced *substandard housing conditions (*defined by HUD for the consolidated plan as units lacking complete plumbing and/or kitchen facilities) and less than 3% of renters and 2% of owners experienced *crowded housing conditions in Worcester (*defined by HUD for the consolidated plan as units having more than one person per room).

High housing cost burdens effect all types of households in Worcester. For example, for households below 80% of median income, 36% of small families (2-4 members), 32% of large families (5 or more members), and 28% of elderly households (age 62 or more) experienced housing cost burdens of more than 50% of income, while 70% of small families, 66% of large families, and 81% of elderly households experienced housing cost burdens of more than 30% of income.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

With fair markets rents above the HOME rent limits, it becomes important to provide enough subsidy to developers to make long term affordability a viable option.

Discussion

With the increasing cost burden of housing occurring due to multiple market conditions, it becomes more pertinent to make more affordable housing. Worcester has prioritized this with traditional funding streams and has expanded those streams with local funding from the Affordable Housing Trust Fund and the Inclusionary Zoning process.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The aging housing stock in Worcester poses numerous challenges, including the increased prevalence of lead-based paint hazards. Older homes are also more likely to need repairs in order to provide safe, decent and affordable housing. The inadequate conditions of existing units may be associated with the lack of complete kitchen or plumbing facilities, more than one person per room, lead paint hazards, or having a cost burden greater than 30%. Low- to moderate-income families who rent are disproportionately affected by these substandard housing conditions and other housing-related issues.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Worcester defines "substandard" as a structure is below the housing quality standards used in the Section 8 Housing Assistance Payment Program. The "substandard condition, but suitable for rehabilitation" definition, takes the analysis a step further. A pre-rehabilitation inspection report describing the deficiencies in each structure to be rehabilitated and a detailed scope and budget are necessary to make a determination regarding the feasibility of rehabilitation. This takes into account whether the structure will be improved enough to bring it into a standard condition and if the funds needed to achieve this are below the local or programmatic limits.

For the HOME program HUD determines the maximum subsidy limits amounts, which are based on the Participating Jurisdiction's Section 221(d)(3) program limits for the metropolitan area, each year. Although these limits only apply to the HOME program they are used as a guidepost for the CDBG rehab program as well to determine project economic feasibility, and other factors.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,815	29%	20,270	48%
With two selected Conditions	80	0%	1,030	2%
With three selected Conditions	15	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	21,415	71%	20,625	49%
Total	30,325	100%	41,965	99%

Table 35 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,470	8%	2,070	5%
1980-1999	5,505	18%	6,155	15%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	8,105	27%	11,940	28%
Before 1950	14,255	47%	21,800	52%
Total	30,335	100%	41,965	100%

Table 36 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	22,360	74%	33,740	80%
Housing Units build before 1980 with children present	2,555	8%	985	2%

Table 37 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 38 - Vacant Units

Need for Owner and Rental Rehabilitation

There is still a high need for housing rehabilitation in the City of Worcester. About 80% of the total housing units in the City were built prior to 1979. The City still has a substantial number of substandard rental units. Without proper maintenance, low/moderate income individuals are at risk of living within uninhabitable housing units, ultimately increasing the risk of injury, illness, emotional distress, and homelessness.

The City of Worcester's Housing Rehabilitation funds is used to address sanitary and building code issues through the repair and rehabilitation of units and common areas inhabited by low/moderate income tenants and/or owners. Without this funding, these units may fall into disrepair and become uninhabitable, putting tenants at risk of homelessness. We are projecting that the demand from Owners and landlords for Housing Rehabilitation funds are going to grow as a result of the age of units and deferred maintenance. and homeowners.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Worcester is categorized as a gateway city which includes a large percentage of housing stock from the industrial revolution era (1880-1920). As such, a large percentage of housing stock is multifamily housing which was used to house factory workers during this period. Due to the large percentage of deferred

maintenance on these properties, there is a continued need to rehabilitate and make this housing stock healthy and safe for today's children. Current data shows a total of 34,701 (American Community Survey-5 Year Estimate) built before 1940 and 61,488 housing units built before 1978 which is 78% of the housing stock. Worcester is home to 10,917 children under the age of 6 years old. These children are live in 7,911 units throughout the city with 19.4% of families with children under 5 living below the poverty line. In 2020, 5,707 children between 9-47 months of age were tested. Of those tested, 124 had BLL \geq 3.5ug/dL, 56 had BLL of >5ug/dl and 31 had BLL of \geq 10ug/dL.

Discussion

Due to the age of the housing in Worcester and future demand anticipated, construction of new units, getting vacant units online with rehab funds, and rehabbing occupied units which are experience deferred maintenance for a variety of issues will be the priority

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Worcester Housing Authority (WHA) has over 3,000 public housing units. There are also 3,934 leased housing units in the City; overall the WHA has a diverse housing stock including:

- 3,000 public housing units
- 3,934 leased housing units (3595 federal, 339 state)
- 24 separate developments
- 4 elderly only developments
- 12 elderly/young disabled
- 8 family developments
- Largest development is GBV (federal) Curtis (state) combination total 962 units
- 24 housing units for chronically homeless
- 42 beds 689 developments (adults and adolescents with special needs)
- 423 DMH/DMR leased units (341 federal, 82 state)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0		328	67	261	38	1	0
# of accessible units			120						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Alternate Data Source Name:

Worcester City and County CoC Data

Data Source

The above data is provided through the City of Worcester partnership with the Worcester Housing Authority.

Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Senior Only

- Elm Park Tower Apartments, 425 Pleasant Street

This 16-story building offers one and two-bedroom apartments with views of historic Elm Park.

- Lincoln Park Tower Apartments, 11 Lake Avenue

Overlooking the shores of Lake Quinsigamond, this active senior community is in close proximity to shops and restaurants.

- Webster Square Towers East & West, 1050 & 1060 Main Street

The "Towers," located in the heart of Webster Square, provide its residents a variety of conveniences. Onsite medical clinic with Renaissance Medical Group

Elderly/Disabled

- Pleasant Tower Apartments, 275 Pleasant Street

This 8-story high-rise offers its residents an onsite management office, 24-hour security.

- Murray and Wellington Apartments, 50 Murray Avenue & 30 Wellington Street

For people who enjoy the conveniences and atmosphere of urban living but also enjoy the intimacy of a neighborhood, Murray and Wellington Apartments fits the bill.

- Belmont Tower Apartments, 40 Belmont Street

Belmont Tower Apartments offer panoramic views of Worcester to the residents of this 19-story building.

- Mill Pond Apartments - 600 Mill Street, Addison Apartments - 2 Addison Street, and Mayside

Apartments - 20 May Street

These garden style studio and one-bedroom wheelchair accessible and conventional apartments offer residents a quiet suburban setting to call home.

- Lafayette Place, 2 Lafayette Place

Whether living in a conventional 1-bedroom apartment or enjoying the camaraderie of congregate style living, residents enjoy monthly community meals and regular social events.

- Curran Terrace, 201 Providence Street

Idyllically set, residents at this development enjoy the wildlife that make daily visits to the onsite pond.

- Greenwood Gardens, 327 Greenwood Street

Residents of this small, one-bedroom garden style apartment development enjoy the close proximity of banks, restaurants, and the grocery store

- Booth Apartments, 1 Haven Lane

This quiet, out of the way development of newly renovated 1-bedroom apartments offers residents the ease of apartment living.

Family Housing

- Great Brook Valley and Curtis Apartments, Tacoma Street

Families living in one, two, three, four and five bedroom apartments enjoy on-site daycare, educational and recreational programming, health and nutritional services and a variety of other services. Boys & Girls Club, summer camp program and gym available. \

- Lakeside Apartments, Lakeside Avenue

Located near Webster Square and Coes Reservoir, this secluded family development offers one-, two-, and three-bedroom apartments.

- Scattered Site Family Housing

North/Providence, SW Gardens, Hooper St., Lewis St., Main South Gardens and Scattered Sites These two, three, four and five bedroom conventional and wheelchair accessible apartments are located in some of Worcester's more established neighborhoods.

Other Housing

- A Place To Live, 38 Lewis Street

Located near College Square, this is a 24-unit facility available to those who have been chronically homeless. A program coordinator works directly with residents in this permanent housing facility, coordinating with local agencies and organizations to provide services ranging from mental health to food to hygiene and more. *Source: Worcester Housing Authority website*

Public Housing Condition

Public Housing Development	Average Inspection Score
Addison Street Apartments	98
Belmont Tower Apartment	95
Booth Apartments	98
Great Brook Valley	83
John Curran Apartments	91
Murray Ave Apartments	95
Pleasant Tower Apartments	97
Providence North	88
Southwest Garden Apartments	84

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

On a monthly basis, the Worcester Housing Authority (WHA) Executive Director meets with the Resident Advisory Board and annually they review suggestions for capital improvements. An assessment of capital needs is conducted by the Capital Planning Office and reviewed with residents prior to the development of a capital budget. A five (5) year Capital Plan has been established for the agency and on an annual basis a capital budget is presented to HUD for review and approval.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The WHA offers a wide variety of resident programming. The types of programming are varied offering children an opportunity for academic success, providing young adults with the opportunity to earn their high school diploma equivalency, and offering those residents whose primary language is not English opportunities to improve and enhance their language skills.

While these activities offer families a means of attaining self-sufficiency, WHA collaborates with local agencies to offer additional recreational, health and well-being programming. Some program/classes offered are:

- Computer Training
- High School Equivalency
- English as a Second Language
- Homework Centers (with Tutoring)
- Career Counseling and Job Placement Assistance
- Food Pantries
- On-site Dental, Nursing, and Physicians Services

- On-site Nutritional and Fitness Classes
- Boys & Girls Club Programming
- Offsite YMCA Elderly programming
- Free Veterinary Clinics (Dogs & Cats)
- Mobile Farmers Markets
- Community Gardens
- Food Matters- Delivery of Shelf Stable meals
- Summer Concerts
- Holiday Programming- Halloween event, Toy Distribution, Holiday Meals
- On Site Medical Clinic (RMG)
- Creative Minds Art Program
- Summer Camp Programs
- THRIVE Classes
- Case Management Referral Services
- Transportation Services to Walmart and Senior center for Elderly

The WHA has long realized that a portion of its success is dependent upon the satisfaction of its residents. Continuing on a longstanding tradition of fostering partnerships and building resident leadership opportunities, WHA supports 14 formally recognized tenant organizations. They are the conduit through which ideas and issues are presented to the WHA administration.

In turn, the administration facilitates new policies, operational and programmatic changes, and enhancements for residents through tenant organizations. Additionally, a WHA Resident Advisory Board meets monthly with the Executive Director to discuss policy, operations and programming, and other areas that have a direct effect on the people it serves.

The WHA is also working to enhance the living environment of families residing in our developments. A Smoke Free Policy has been in effect about 10 years and has received the support of a majority of residents. The Policy prohibits residents from smoking within their apartments. The intent of this initiative is to promote a healthier environment for all residents, especially those with breathing ailments such as asthma.

Discussion:

The WHA's mission is to offer its residents a clean, safe and well-maintained living environment in which to live and raise their families. The WHA is dedicated to providing its families with an environment that will be a source of pride for its residents and an asset to the community at-large. The WHA continues to seek out opportunities and develop strategies that will assist both its present and future residents in obtaining the necessary educational, training and employment skills necessary to achieve social and economic self-sufficiency. In its continuing effort to provide additional affordable housing opportunities to the community, the WHA actively seeks out development opportunities and craft solutions that will serve both the needs of the community and become an asset to the surrounding neighborhoods.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and services that meet the needs of the homeless population are targeted based on the extent to which they further the achievements of HUD's goals which are articulated in ***Opening Doors: Federal Strategic Plan to Prevent and End Homelessness***.

The strategy at the local level is to meet the needs of homeless population, by considering the housing and supportive service needs in each stage of the process: preventing homelessness, outreach and assessment, emergency shelter services (ES), transitional housing (TH) and helping homeless individuals (especially chronically homeless) transition to permanent independent living. Veterans Inc. offers similar asset-building training specific to veterans and their families.

Homeless families are given access to job readiness training through the Central Massachusetts Housing Alliance's Personal Opportunities for Work, Education and Renewal (POWER) Program. The program focuses on strengthening education and job skills by building upon the commitment and motivation of participants based on their own career goals.

Preventions, Emergency Shelter and Rapid Re-Housing services are supported by state, local, and private funds, while the Federal Continuum of Care supports most projects (31) under 14 sponsor agencies to provide permanent supportive housing and transitional housing that addresses the needs of the homeless population.

EA-eligible families can access HomeBASE assistance, designed as the original housing-first strategy for families. HomeBASE offers a pathway out of shelter, or to avoid shelter entirely. In FY24, HomeBASE allowed up to \$40,000 to assist a family in securing housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	976	82	164	371	0
Households with Only Adults	478	82	332	481	0
Chronically Homeless Households	0	0	0	1,630	0
Veterans	202	0	0	269	0
Unaccompanied Youth	93	0	1	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Although in Massachusetts all persons are eligible for health insurance, it is expected that homeless individuals and families are over-represented among the uninsured.

Mainstream services include cash-based services that increase participants' income from non-employment services from program entry to program exit date. Examples include Social Security Income (SSI), Social Security Disability Income (SSDI), and Veterans Disability benefits. Staff within the CoC are trained in how to access publicly-funded resources, as well as the Legal Aid system to apply for, advocate for, and appeal denials of public benefits.

Central Massachusetts Housing Alliance (CMHA) – a Worcester based non-profit addressing homelessness through initiatives aimed at promoting long-term housing stability, has teamed up with the City to open a Day Resource Center for the community's unhoused population. The center, slated to open in 2026, will be owned and operated by CMHA to open a 20,000 square foot building within the City. The Day Resource Center will provide individuals experiencing homelessness with connection to outreach workers providing services including those pertaining to housing and employment as well as access to bathrooms, showers, charging stations, laundry and storage lockers. This is a step forward for the City, as outlined in the Municipal Strategic Plan. This will help connect individuals experiencing homelessness with services they need to secure housing and employment. This is another example of Community Partnerships working together to uplift the City. The City in its Five-Year Strategic Plan outlined 49 objectives within six priority goals including those addressing public health and safety, economic growth and quality education. The establishment of the Day Resource Center is outlined in objective five under the affordable neighborhoods and reduced homelessness priority goal. The number of Worcester adults without children experiencing homelessness that were enrolled in HMIS programming increased 46% from mid-2021 to the start of 2022, growing from between 278-315 individuals to more than 550. The length of time experiencing homelessness increased by 77% between 2016 and 2020 from 140 days to 248 days. The Day Resource Center will enhance the current service system and assist folks in accessing housing more quickly.

The Family Health Center of Worcester offers homeless families with children support to fully access care, including health benefits advising, health insurance and food stamps enrollment assistance, medical interpretation, care coordination for patients with chronic illness, patient advocacy, exercise and wellness programs, and community health education.

For homeless (especially chronically homeless) individuals, the Homeless Outreach & Advocacy Project (HOAP), through Community Healthlink, connects the region's homeless individuals, many with mental illness and addiction challenges, to healthcare and basic human services. HOAP staff provides outreach to shelters and other emergency care programs, and operates the Healthcare for the Homeless program, establishing contact with unsheltered men and women throughout the city. Basic services are available at HOAP's primary care clinic, and case managers help clients enroll in health insurance programs, access health care and social security benefits, and resolve other benefits-related issues. Increased income from employment is crucial. Service Providers offer work training and employment counseling to homeless households, and some even supply transportation to clients to attend mainstream benefit appointments, employment training, and jobs. In 2015, a comprehensive guide for Employment and Training Resources in Worcester, MA was developed by Ascentria Care Alliance, the Central MA Workforce Investment Board, the Worcester Community Action Council, Worcester

Interfaith, Workforce Central Career Center and Worcester Community Connections of YOU, Inc. For unaccompanied homeless adults, South Middlesex Opportunity Council (SMOC) operates the Mobile Resource Team to assist individuals in attaining financial self-sufficiency. This goal is achieved by helping homeless individuals secure permanent housing, obtain employment or training/education programs that will lead to permanent employment. Veterans Inc. offers similar asset-building training for Veterans and their families.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Prevention services make a profound impact on the stability of families and individuals who are at-risk due to disabilities, housing quality, and cost. Resources for flexible prevention and shelter diversion assistance are inadequate compared to the number of at-risk households. Stakeholders engage homeless individuals, veterans, youth and families through Outreach. This informal network includes street outreach workers, first responders, hospitals, law enforcement, and neighborhood centers, with the knowledge of resources to connect homeless persons to shelters or permanent housing.

Emergency Shelters (ES) are operated by the Central MA Housing Alliance, Catholic Charities, Friendly House, and scattered sites. Families must be eligible for Emergency Assistance (EA) through the Dept. of Transitional Assistance to qualify for shelter, with common placements in hotels/motels across the state. Abby's House, Friendly House, and the Interfaith Hospitality Network offer rooms for families not eligible for EA, which has revealed itself as a need in the region.

Unaccompanied youth under 18 access ES through LUK, Inc. in Worcester and Fitchburg. There is a need locally and state-wide for unaccompanied youth housing services.

The SMOC Triage and Assessment Center is the front door into the system for individual adults. The aim is to provide temporary ES placement with a focus on rapid re-housing, as shelter demands rise during winter months, Net of Compassion is a collaborative effort that brings outreach, counseling and assistance to homeless individuals in the streets of Worcester. Services are provided through 3 integrated programs: Hotel Grace, Main Street Saturdays and ongoing outreach and peer counseling. The seasonal overflow shelter enables the focus on Triage & Rapid Re-Housing to continue effectively during extreme cold with 50 beds being available on a first come basis each night the weather dips below 32 degrees. Hotel Grace provides a warm meal, counseling, outreach and referral services and volunteer legal services. ES facilities/services are available for targeted populations such as veterans and victims of domestic violence. Our Father's House in North County operates ES and RRH for individual adults.

Transitional Housing (TH) for individuals and families is up to 24 months, enabling stabilization before transitioning to permanent housing. This supports individuals exiting the justice system, in recovery

from alcohol/drugs, and disabled family households. A single medical respite bed in the City bridges gap between hospital release and homelessness.

Permanent Supportive Housing (PSH) is prioritized to address the needs of chronically homeless individuals and disabled families. Without a designated length of stay, participants receive services that reduce return to homelessness and ensure stability. Landlords are hesitant to rent to homeless and formerly homeless households without supportive services. Safe Haven is a form of supportive housing that serves hard-to-reach, primarily unsheltered, persons with severe mental illness that have been unable or unwilling to participate in housing or supportive services. Access to PSH is bolstered by the CoC Coordinated Entry system, (see SP-60 Homelessness Strategy).

In FY24, the City allocated 40% of its ESG funds to Rapid Re-Housing (RRH). RRH for homeless individuals is largely provided by SMOC through the Triage Center, where individuals are assessed within 48 hours and placed in the community according to the most appropriate housing placement and services to meet their needs.

EA-eligible families can access HomeBASE assistance, designed as the original housing-first strategy for families. HomeBASE offers a pathway out of shelter, or to avoid shelter entirely. In FY24, HomeBASE allowed up to \$40,000 to assist a family in securing housing.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Massachusetts Department of Housing and Community Development's most recent Subsidized Housing Inventory (SHI) was the primary source used to evaluate the city's supply of income-based housing, including facilities for seniors/elderly and disabled persons. The total units within family oriented developments (5,196) represented 52.8% of the total supply, and units within senior/disabled developments (3,834) accounted for another 38.9%. The remaining 8.3% were either senior disabled care units (586) or owner units (232). As of 2019 the Worcester Housing Authority operated a portfolio of 3,000 units of public rental housing and 1,387 leased housing units. Of those served 40% are elderly, 20% are non-elderly disabled and 40% are families.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	13
PH in facilities	10
STRMU	75
ST or TH facilities	30
PH placement	48

Table 42– HOPWA Assistance Baseline

Data Source: Worcester City and County CoC Pit/HIC 2024

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Worcester continues in coordination with the Continuum of Care with efforts to ensure that persons are not routinely discharged into homelessness, specifically coordinating access to appropriate supportive housing for such persons. In 2012, a Discharge Planning Committee was created to eliminate inappropriate discharges from State systems, local hospitals, and other health care providers. The Committee has quarterly meetings that focus primarily on inappropriate discharges from local hospitals and emergency shelters, along with the continuous monitoring of referral forms and processes, have reduced inappropriate referrals. The City of Worcester, alongside the Worcester Police and Worcester County Sheriff's office as well as other stakeholders including Directors of Social Service departments at two major City of Worcester Hospitals (UMass Memorial and St. Vincent's Hospital) assist in this effort.

The Discharge Planning Committee also addresses the need for appropriate supportive housing for persons returning from the mental health system. It works to support and address discharges from State Hospital without appropriate community housing in place, as well as terminations both voluntarily and involuntarily) from the State-supported community residential system for the chronically and mentally ill. According to the Continuum of Care Consolidated Application submitted for FY2019, the Department of Mental Health (DMH) indicated that 28% of persons discharged were to the legal system, 42% to families or non-family housing, 20% to community residences, 7% to other DMH facilities and 2% to other locations. CoC Permanent Supportive Housing providers and DMH staff meet regularly to ensure compliance and appropriate service planning for individuals in need of supportive services. The City continues their longstanding working relationship with one of the area's largest community health providers, Community Healthlink, Inc. CHL is the County's largest non-profit provider of housing, health and supportive services for the special needs population, including people with disabilities, HIV/AIDS and homelessness. CHL is a provider funded partially by HUD under the City of Worcester HOPWA grants, as well as CoC Permanent Supportive Housing and Shelter + Care programs. CHL is a major stakeholder in the City's Plan to End Homelessness by providing both "front door", (outreach, assessment, triage and diversion services) and "back door" (housing, supportive service, primary care options) for low income, at-risk and immigrant populations.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Stakeholders from both mental and physical health institutions are made aware of supportive services and supportive housing resources through the Coordinated Assessment and Entry process facilitated by the Continuum of Care. Additionally, these entities are at the month HHB (Housing and Homelessness Benefits) meeting facilitated by the CoC Lead Agency. Front line service providers, concerned citizens and current and former recipients of services attend, to spread awareness and foster connections for supportive services and special needs providers. The Director of the leading home health agency in Worcester also participates in discharge planning, in coordination with the Continuum of Care to improve housing and supportive services for the elderly without family that lose their homes, but may not qualify for nursing home admission.

A Community Roundtable on Youth Homelessness, coordinated by the City of Worcester and the CoC, takes place with over 25 multi-sector children and youth-serving agencies. A key goal of the roundtable is to reduce youth homelessness by assuring appropriate discharges and transitional care for youth transitioning from the Massachusetts Foster Care System. The State Department of Children and Families and the Worcester Public Schools are represented. The City consults and actively participates in the Worcester Community Connections Coalition (WCCC). The WCCC program is unique as its goals include the empowerment of low-income, inner-city households through the coordination of resources already in the community, and by bringing out the voices of residents in the planning for local resources by ensuring that services meet the needs of the people and by helping parents to become more

confident, competent and nurturing. Funding for this program by the Massachusetts Department of Children and Families (MA DCF) has been steady since 2001, in order to provide family-based services, supportive preventive programs and coalition supported services. The WCCC provides referrals and resources that benefit families with disabilities who may need support through employment, childcare, and other supportive services that help improve their livelihood and reduce risks, ensuring housing stability.

The principal stakeholders involved in efforts to reduce inappropriate discharges from the corrections system include the Chair of Corrections Discharge Planning Committee, the Director of Dismas House, which is the principal provider of transitional and permanent housing for ex-offenders. The Worcester County Sheriff and Director of Discharge Planning for the State Prisons, as well as the Director of the Assessment Center for homeless individuals in the CoC. Written protocols for referrals and referral information to the community-based housing providers and the Assessment Center for home individuals continue to be effective since their establishment. Data shows 72% of inmates were released to community housing, 15% to residential treatment and 7% to sober housing for the area.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Research shows the need for continued investment and effort around addressing affordable housing production and barriers to accessing affordable housing and trends related to aging housing stock and deferred maintenance. Particularly, supportive housing providers report a shortage of single room occupancy units that are below Fair Market Rent (FMR) and thus accessible to individuals below 30% AMI transitioning from shelter or transitional housing to permanent housing through ESG Rapid Rehousing or a Continuum of Care (CoC) supported project. Consultation with citizens and service providers stresses the continued need for social and human services and housing supportive services for low- to moderate-income and special needs populations including youth, recent immigrants, resettled refugees, the elderly and homeless, individuals with substance abuse and mental health challenges, and those living with HIV/AIDS.

Efforts to address the needs of victims of domestic violence (DV), including their families, are associated with the statewide network that permits out-of-area placements for families remaining at risk. DV families have priority access to CoC funded transitional housing and state and city funded rapid rehousing programs to promote rapid and safe community reintegration. Crisis intervention and safe housing is a priority, and is supported by the United Way and private foundations. ESG funds support shelter operations for 3 local organizations: Net of Compassion, South Middlesex Opportunity Council (SMOC) and Veterans Inc.

SMOC's GWHC provides housing and supportive services to individuals experiencing homelessness in Worcester. Alongside shelter and housing solutions, GWHC offers personalized services to help each person stabilize and achieve self-sufficiency. Last year, GWHC provided triage services to 1,436

individuals, made 311 referrals to medical services, 175 referrals to mental health services, 135 referrals for substance use-related needs, diverted 128 individuals, and placed 142 individuals into housing. These diversion and housing placements highlight SMOC's Housing First Model which prioritizes placing individuals into permanent, low threshold housing rather than shelter whenever possible to efficiently end the cycle of homelessness. In FY 26 SMOC expects to serve between 1,300 -1,450 individuals through the Triage and Assessment Center of which 35% (455) would be placed into housing and 80% (1,040) will access other community-based supports.

Veterans Inc. Through this ESG funding Veterans Inc., provides 54 sheltered veterans with intensive case management services including assistance accessing VA and other benefits, health and mental health referrals and follow-up, substance abuse treatment, development of employment plans, housing stabilization budget plans, referral to legal aid, housing search and placement when the Veteran is ready and other services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

HOUSING POLICY

Issues Identified

- Focus group participants relayed that the City lacks a comprehensive policy or vision about furthering fair housing in Worcester.
- Regionally Worcester is doing more than its fair share in the production of affordable housing units, compared to many wealthier towns who have far less than their “fair share” of 10% affordable units to all units in the community.
- Another critical barrier is the lack of policy coordination among those who build and manage affordable units and those providing services to vulnerable populations.

FAIR HOUSING TESTING AND REPORTING

Issues Identified

- An impediment to determining what the City needs in terms of housing is the lack of data. Community Legal Aid only has data on claims filed with their agency and they have been reluctant to share the information they have with the City.

AWARENESS, EDUCATION AND OUTREACH

Issues Identified

- Awareness of Fair Housing Rights, especially for recent immigrants and those with Limited English proficiency who are vulnerable to abuse. Some landlords are also unaware of their responsibilities under Fair Housing.
- Retaliation from a housing discrimination complaint, of which the most common include (in descending order): disability, race, families with children, national origin, sex, color, religion, other. Lack of translations services for leases in other languages and explanation of rights in other languages. Landlord discrimination from not understanding their requirements under the law. Discrimination against Section 8 voucher holders.
- Landlord perception that small and large families they see are receiving housing assistance and/or will not honor the terms of a lease.
- There was not a consensus regarding the impact of college students on the availability and cost of rental housing in Worcester neighborhoods.
- Worcester is the largest resettlement city in Massachusetts and is home to 30 percent of all refugees in the state. Approximately one in five residents of Worcester was born outside the United States. Over half of the foreign-born population in Worcester estimates that they speak English “less than very well”.

ZONING & REGULATORY REFORMS

Issues Identified

- Restrictions on height, land use density, parking requirements, the lack of accessory dwelling unit and inclusionary zoning elements interfere with housing production and make it difficult for developers to

create anything other than large- lot, single-family, market-rate units.

- Excessive minimum parking requirements (as high as two spaces per dwelling unit) impedes the redevelopment, expansion or construction of new residential units.

- Other burdensome regulations included unworkable setbacks and height restrictions that prevent traditional building forms and excessively limit development potential.

- Sober housing classifications are controversial in the city. Classifications are based on the number of people living in the home. The majority of sober housing is classified as a congregate living situation rather than as a single-family home.

- A significant part of why the zoning code and housing regulations has gone essentially unchanged for decades is the amount of local resistance to policy change. A “Not in my backyard (NIMBY)” attitude is a common sentiment throughout the public comments.

- Smaller-scale living quarters such as in-law apartments, accessory dwelling units, or tiny homes are not allowed or limited.

ADDRESSING HOUSING QUALITY AND NEIGHBORHOOD DISINVESTMENT

Issues Identified

- As market conditions have changed, there is more competition between for profits and non-profits. This competition has limited the available pool of units to develop as affordable.

- High developments and maintenance costs (related to the code requirements at the local and State level) and lack of financing contribute to the challenges associated with creating affordable housing.

HOUSING COST BURDEN AND RACE

Issues Identified

- The incidence of housing problems – mainly housing cost burden -- is significantly higher among minority households, especially Asian and Black or African American renters with very low and extremely low incomes.

FORECLOSURE POLICY

Issues Identified

- Foreclosures can have an impact of affordable units as tenants can often be the last informed or remain uninformed until the power or heat is shutoff to a unit. Luckily foreclosures have decreased by over 50% from a peak 388 in 2012, but can still be triggered by something as simple infractions like overdue water and/or sewer bills.

LEAD PAINT ISSUES

Issues Identified

- With the lead laws requiring property owners to remove or cover all lead paint hazards in homes built prior to 1978 where any child under the age of 6 resides, owners may not be willing to rent to families with children under the age of 6.

NEED FOR ACCESSIBLE UNITS

Issues Identified

-The lack of affordable barrier-free units is the major issue that renter with disabilities face in Worcester. Existing handicapped units are often unaffordable for many renters or they do not have an adequate number of rooms for families. For handicapped renters with Section 8 vouchers looking for an apartment, there is about one accessible unit per year that becomes available, making it highly competitive and challenging to accommodate renters with disabilities. Complicating the issue is that there are often differences in sidewalk quality, roadway crossings, access to transit, and shopping opportunities located in areas where the tenant can access.

ADEQUATE PUBLIC TRANSIT

Issues Identified

-Transit is under-provided and not near the level that it should be at for a city of Worcester's size. This limitation affects health and well-being, jobs and the economy, and access to housing. The lack of adequate transit is an institutional barrier to health and intertwined with fair housing concerns. There is no educational program about bicycle transit, beyond the Earn-a-Bike program.

HIV/AIDS HOUSING OPTIONS

Issues Identified

-A need for a wider range of housing available to people with HIV/AIDS from housing with nursing support to more independent living arrangements.

OTHER RECOMMENDATIONS

-The City should reconsider adopting the Community Preservation Act (CPA) and establishing a Municipal Affordable Housing Trust Fund. There is a disconnect between the cost of new construction/renovation and the rents that can reasonably be charged in many parts of the City. CPA with a Housing Trust can be very powerful tools for increasing the available funds to offset some of the costs for landlords willing to keep rents low.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Non-Housing Community Development Assets section of this City of Worcester Consolidated Plan contains Comprehensive Housing Affordability Strategy (CHAS) data generated for HUD by the U.S. Census 2016-2020 American Community Survey (ACS) and imbedded in most of the Econ Planning Suite templates in this document. In order to build on this baseline data and provide the most up to date analysis of recent demographic trends, the City of Worcester's Consolidated Plan also benefits from research and analysis of more recent U.S. Census releases including the latest available from the 2019-2023 American community Survey (ACS).

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	118	25	0	0	0
Arts, Entertainment, Accommodations	8,863	8,604	12	9	-2
Construction	2,676	3,121	3	3	0
Education and Health Care Services	24,123	41,864	31	46	14
Finance, Insurance, and Real Estate	3,570	5,837	5	6	2
Information	1,419	1,423	2	2	0
Manufacturing	7,295	4,985	9	5	-4
Other Services	2,888	3,244	4	4	0
Professional, Scientific, Management Services	5,868	5,229	8	6	-2
Public Administration	0	0	0	0	0
Retail Trade	8,686	7,709	11	8	-3
Transportation and Warehousing	3,229	2,323	4	3	-2
Wholesale Trade	2,777	1,870	4	2	-2
Total	71,512	86,234	--	--	--

Table 43 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	94,100
Civilian Employed Population 16 years and over	89,425
Unemployment Rate	4.97
Unemployment Rate for Ages 16-24	9.15
Unemployment Rate for Ages 25-65	3.40

Table 44 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	20,930
Farming, fisheries and forestry occupations	3,515
Service	11,820
Sales and office	18,395
Construction, extraction, maintenance and repair	5,045
Production, transportation and material moving	4,800

Table 45 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	54,850	67%
30-59 Minutes	19,390	24%
60 or More Minutes	7,182	9%
Total	81,422	100%

Table 46 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,005	670	5,565
High school graduate (includes equivalency)	19,305	915	7,860
Some college or Associate's degree	19,170	975	5,595

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	26,105	710	4,210

Table 47 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	325	860	935	2,270	2,425
9th to 12th grade, no diploma	1,615	1,855	1,645	3,680	3,615
High school graduate, GED, or alternative	8,895	7,225	6,540	14,310	7,235
Some college, no degree	13,280	6,020	4,425	7,425	3,620
Associate's degree	975	2,235	1,840	3,880	1,490
Bachelor's degree	3,230	7,690	4,270	7,330	3,520
Graduate or professional degree	390	3,870	2,510	5,375	3,250

Table 48 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29,819
High school graduate (includes equivalency)	35,832
Some college or Associate's degree	40,335
Bachelor's degree	52,264
Graduate or professional degree	66,605

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within the City of Worcester are Educational Services and Health Care and Social Assistance, Retail Trade, Manufacturing, and Professional, Scientific, and Technical Services. A significant proportion of the workforce is employed in either Education or Health Services, which has both advantages and disadvantages. The primary advantages are that these industries are relatively stable and offer a wide range of employment opportunities. The primary disadvantage is that the community would benefit from more diverse employment opportunities. It is important to consider that external factors outside of a community's control also drive employment in certain industries (e.g., comparative cost advantages of overseas manufacturing have adverse local effects for that industry).

Describe the workforce and infrastructure needs of the business community:

Technology is driving changes in the needs of the business community, not only locally in the City of Worcester, but also on a global scale. Businesses, particularly in manufacturing and production, are rendering certain jobs obsolete through automation and other forms of efficiency. While these innovations and changes generally have a positive effect on the economy and environment, the workforce is forced to adapt and/or learn new skills. The ubiquity of technology, and specifically the internet, is also fueling business needs for employees with skills in STEM (Science, Technology, Engineering, and Math), including: computer programming, web development, network security, etc.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

During the 5-year planning period, there will be significant public and private investment being generated in the City of Worcester, particularly in the Downtown area and within the Life Sciences ecosystem. These investments are primarily real estate investments, occurring in entertainment, residential, hotel development projects, and life sciences real estate. This activity fuels job opportunities in three primary sectors – construction, professional, scientific, technical services and service/hospitality. Workforce development needs that may result from these investments could be job training programs specific to construction trades, STEM and hospitality.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Educational attainment in the city of Worcester could be stronger to support some of the jobs being created, specifically in the Education and Health Service industries. The jobs that are being created through recent and planned private real estate investment (construction, hospitality) do not require as much educational attainment. The city of Worcester also has a large immigrant population, with various levels of educational attainment, but recognizing this demographic trend, it will be important to continue supporting English as a Second Language (ESL) programs.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Job creation and job placement are critical components of any economic development strategy. Workforce training initiatives in the City of Worcester would naturally assist the objective of helping local residents secure job opportunities. There are many workforce training programs that exist currently, and there is an opportunity to further develop these programs. The City's Executive Office of Economic Development has a Division of Work Development including the MassHire Worcester Career Center. When considering the average educational attainment /

skills, these workforce training programs are essential in the effort to bridge the skills gap and ensure Worcester job seekers are adequately prepared and qualified.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes, the City of Worcester participates in a CEDS for the region, prepared by the Central Massachusetts Regional Planning Commission. The CEDS includes an analysis of population, income/poverty, education, workforce/employment, infrastructure, and changes in tax levy. Specifically, the action plan proposed in the CEDS as it relates to workforce/employment is largely consistent with the City of Worcester's Consolidated Plan. It proposes workforce training in emerging industries to bridge any skills gaps and other industries that are currently major employers in the city and region.

Discussion

The City of Worcester aims to continue economic activities by supporting small businesses expansion, retention, and creation through CDBG Business Development allocations. As macro-economic conditions change, the City remains focused on responding to local industry-specific economic challenges by working in partnership with small business agencies including the Workforce Central Career Center.

The City will continue to provide public services funding in support of job training, employment education and worker readiness programs.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). These 29 LMI tracts form the historical, inner city core of Worcester that historically developed from 1860s – 1920s during the city's industrial boon period. These neighborhoods are primarily comprised of highly concentrated one, two, and three-family wooden framed houses which contain the majority of Worcester's housing with multiple problems, and in need of significant rehabilitation. The population density of these tracts equals 6,325 persons per square mile compared 4,483 persons per square mile in the non-LMI census tracts. (14 of the LMI tracts had population densities ranging from 11,605 to 23,626). Within these 29 LMI tracts 44.1% of the housing was built before 1940, compared to 33.9% in the non-LMI tracts.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. CDBG and other public investments target this neighborhood in which 80% of residents are of low- and moderate income and suffers from dilapidated roads/sidewalks, aging and maintenance deferred housing, chronic issues with flooding and drainage, as well as possible pollution and contamination. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, sewer and drainage systems, lighting, protected bike lanes, rain gardens, intersection signalization, the reconfiguration of dangerous parking arrangements around Crompton Park, and the addition of flashing beacons and detectable warning pads at pedestrian crossings.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). These 29 LMI tracts have a greater proportion of the city's racial and ethnic minority populations. According to the latest U.S. Census 2019-2023

American Community Survey (ACS) estimates the citywide percentages by racial and ethnic populations were: 50.5% White, non-Hispanic, 24.9% Hispanic, 11.5% Black/African American, non-Hispanic, 7.0% Asian, non-Hispanic, 4.7% multi-race, non-Hispanic, 1.4% all other single races. In comparison within these 29 tracts with majority Low-Moderate Income populations, the latest U.S. Census 2019-2023 American Community Survey (ACS) reported the following percentages by racial and ethnic populations: 40.0% White, non-Hispanic, 33.1% Hispanic, 12.5% Black/African American, non-Hispanic, 8.1% Asian, non-Hispanic, 4.7% multi-race, non-Hispanic, 1.6% all other single races.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. U.S. Census 2019-2023 American Community Survey (ACS) estimates the percentages by racial and ethnic populations within this tract were: 26.5% White, non-Hispanic, 54.2% Hispanic, 11.3% Black/African American, non-Hispanic, 1.5% Asian, non-Hispanic, 4.0% multi-race, non-Hispanic, 2.5% all other single races.

What are the characteristics of the market in these areas/neighborhoods?

The LMI target area tracts are characterized by high densities of population, housing stock that is older and in need of repairs, and lower than average economic and social indices. The population density of these tracts equals 6,325 persons per square mile compared 4,483 persons per square mile in the non-LMI census tracts. (14 of the LMI tracts had population densities ranging from 11,605 to 23,626). Within these 29 LMI tracts 44.1% of the housing was built before 1940, compared to 33.9% in the non-LMI tracts. In 2023 the median household income was \$55,399 for these LMI tracts compared to \$67,544 for the city as a whole. The low-moderate income population of these target tracts was 74.4% compared to 60.8% citywide. Similarly, the percent of population in poverty was 25.8% for these LMI tracts compared to 19.9% citywide. These LMI target tracts have a much higher percentage of housing that is renter occupied compared to the city as a whole. Within these tracts 66.2% of units were renter occupied compared to 53.4% citywide. The 2023 median gross rent was \$1,390 in the LMI tracts just slightly below the \$1,415 citywide average.

Are there any community assets in these areas/neighborhoods?

As part of the historic core of the city, these LMI target tracts are home to many of the city's major institutions and offer convenient access to historic, cultural, and economic opportunities. Adcare Hospital, African Community Education Center, Boys and Girls Club, Central Massachusetts Housing Alliance, Centro Las Americas, Clark University, College of the Holy Cross, Community Healthlink, CSX, Ecotarium, Family Health Center of Worcester, Friendly House, Girls Inc., Great Brook Valley Health Center, Price Chopper, Providence and Worcester Railroad, United Way, University of Massachusetts Medical Center, Veterans Inc., Saint Vincent Hospital, Senior Center, Southeast Asian Coalition of Central Mass., Spectrum Health Care Systems, Walmart, the Worcester Art Museum, Worcester Housing Authority, Worcester Polytechnic Institute, YMCA, YWCA, Y.O.U., Inc., are some of the major institutions

located within these LMI tracts who have played a significant role in leveraging resources and providing community based services and employment opportunities.

Major commercial nodes and economic corridors such as Downtown, Cambridge Street, Chandler Street, Grafton Street, Green Street, Greenwood Street, Highland Street, Kelley Square, Lincoln Street, Main Street, Millbury Street, Park Avenue, Pleasant Street, Shrewsbury Street, Southbridge Street, Webster Square and West Boylston Street crisscross these neighborhoods and are lined with hundreds of small and large businesses, restaurants, stores, shops, and service establishments.

Within these neighborhoods are located 36 public parks totaling 988 acres of open space and recreational land.

Are there other strategic opportunities in any of these areas?

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. U.S. Census 2019-2023 American Community Survey (ACS) estimates the percentages by racial and ethnic populations within this tract were: 26.5% White, non-Hispanic, 54.2% Hispanic, 11.3% Black/African American, non-Hispanic, 1.5% Asian, non-Hispanic, 4.0% multi-race, non-Hispanic, 2.5% all other single races. CDBG and other public investments target this neighborhood in which 80% of residents are of low- and moderate income and suffers from dilapidated roads/sidewalks, aging and maintenance deferred housing, chronic issues with flooding and drainage, as well as possible pollution and contamination. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, sewer and drainage systems, lighting, protected bike lanes, rain gardens, intersection signalization, the reconfiguration of dangerous parking arrangements around Crompton Park, and the addition of flashing beacons and detectable warning pads at pedestrian crossings.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Worcester has a high density of broadband service coverage, with close to 98 percent of serviceable locations able to access at least 25/3 Mbps service (the minimum threshold for FCC broadband internet connection.) However, there are gaps in service, most notably in census tracts 7301, 7322.03, 7320.02, and 7310.01. There was no correlation found between qualified census tracts with a high density of Low- and Moderate-income households and gaps in access to broadband infrastructure. Data is unavailable for service speeds at or above the minimum threshold of 25/3 Mbps (considered suitable for conservative internet usage for a family of 3.) The City remains committed to ensuring equitable access to adequate internet service, including continued collaboration with the Worcester Housing Authority to equip affordable and public housing units with stable broadband connection, and efforts to enhance broadband capabilities of public facilities regularly used by residents to access the internet.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The 2020 - 2025 Consolidated plan cited competitiveness challenges due to Spectrum Wireless' position as a sole provider in many areas of the City. In 2022 Verizon Wireless introduced service to Worcester, significantly decreasing dependence on Spectrum. Over 90 percent of the City is serviceable through both Verizon Wireless and Spectrum Wireless. In addition, Earthlink, ViaSat, and Hughes Net provide service to between 70 and 80 percent of the City. Despite Worcester's commitment to diversifying the broadband market, approximately 41% of total broadband wireless subscriptions in Worcester are Spectrum wireless contracts, including many major organizations in the City.

The lack of provider choice can contribute to higher costs. Whereas Bostonians can access broadband wireless service for \$29.99 per month, the cheapest available plan from the cheapest available provider in Worcester (Earthlink) is \$39.95 per month, roughly \$120 more in annual broadband wireless expenses. The average internet cost in Massachusetts is \$1.13/mbp, less than one third of the national average of \$3.91/mbp. The City continues to encourage more providers to enter the Worcester market, hoping to expand service areas of smaller providers, and encourage opportunities for alternative providers to enter into non-residential service contracts.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Worcester faces a variety of natural hazards, many of which are becoming more severe due to climate change. The city is particularly vulnerable to urban flooding, extreme winter storms and ice, and increasingly frequent extreme heat and drought.

Urban Flooding

Flooding is one of the city's most pressing concerns. It is driven by rising precipitation levels and exacerbated by Worcester's aging stormwater infrastructure. Currently, the city lacks comprehensive maps of its stormwater and drainage systems. Worcester relies primarily on FEMA flood maps, which show open-source flooding but are limited and often outdated. The Department of Sustainability and Resilience recently completed the first phase of a grant-funded project to map the stormwater system. However, due to ongoing drought conditions over the past three years, insufficient data was available to create a full GIS layer of the infrastructure. The City has reapplied for funding to continue mapping stormwater pipes and areas at risk of overland flooding.

In addition, Worcester maintains a flooding complaint map, which documents reports from residents who have experienced flooding. However, this map is incomplete and may underrepresent the experiences of low- and moderate-income residents, as well as those with limited English proficiency; these residents are less likely to report issues but more likely to live in flood-prone areas with aging infrastructure. Low- and Moderate-Income neighborhoods such as Green Island (Census tract 7325) have experienced repeated urban flooding. Projections indicate that flood-prone areas will continue to expand as climate change increases the frequency and intensity of precipitation and extreme weather.

Winter Storms and Ice

Worcester is also highly susceptible to severe winter weather, including snowstorms and nor'easters. These events can worsen flooding, generate damaging winds, and place additional stress on aging buildings and infrastructure, particularly those with poor insulation. As the climate warms, the city expects more winter events involving temperatures hovering right around the freezing point, leading to greater variability in winter conditions. Recent winters have demonstrated this trend, with rain frequently freezing overnight and creating hazardous road conditions, an increased risk of traffic accidents, and occurrences of hail, ice storms, and high winds.

Extreme Heat and Drought

During the warmer months, Worcester is experiencing more frequent extreme heat events. These events disproportionately impact low-income neighborhoods such as Green Island, which face intensified urban heat island effects due to limited green space, minimal tree cover, and older housing stock that retains heat. Prolonged periods of extreme heat place residents—especially those without

access to cooling—at significant risk, and drought conditions further strain the city’s natural and built environments.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households in Worcester face heightened vulnerability to climate-related hazards including urban flooding, winter storms, and extreme heat, due to a combination of aging infrastructure, socio-economic disparities, and environmental factors.

Worcester has the eighth oldest housing stock in the United States, with approximately 59 percent of homes built before 1960 and fewer than 8 percent constructed in the past two decades. Many of these older homes, including roughly 4,000 early-20th-century three-deckers, are concentrated in census tracts such as 7317, 7318.02, 7316.02, 7316.01, 7315, 7314, 7312.03, 7312.04, 7313, 7325, and 7326; These census tracts are home to predominantly low-income populations. Residents in these neighborhoods often lack the financial resources to update aging home infrastructure, resulting in poor ventilation, outdated plumbing, mold, and inefficient heating and cooling systems. These deficiencies lead to increased utility costs and elevate health risks associated with extreme temperatures and weather events.

The 2021 City of Worcester Analysis of Impediments to Fair Housing identifies several of these tracts, including 7312.03, 7313, 7314, 7315, 7317, 7320.01, 7324, and 7325, as racially concentrated areas of poverty. In these neighborhoods, over half the population are racial and ethnic minorities, and more than 40 percent live below the poverty line. Additionally, these tracts report high rates of residents living with ambulatory, cognitive, hearing, vision, or independent-living disabilities.

Environmental risks are intensified in centrally located census tracts such as 7312.03, 7313, 7314, 7315, 7324, and 7325, which experience higher population density and aging infrastructure. These areas are especially prone to urban flooding, particularly in tract 7325 (Green Island), where poor road conditions and insufficient stormwater systems result in frequent pooling. The built environment is characterized by extensive impervious surfaces, limited green space, and poorly insulated buildings, exacerbating the urban heat island effect. Many homes in these areas lack air conditioning, making residents more vulnerable to extreme heat, especially elderly individuals, those with disabilities, and households with multiple occupants.

The intersection of outdated housing, environmental exposure, and socio-economic inequality significantly increases the vulnerability of Worcester’s low- and moderate-income households to climate change-driven risks.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). These 29 LMI tracts form the historical, inner city core of Worcester that historically developed from 1860s – 1920s during the city's industrial boon period. These neighborhoods are primarily comprised of highly concentrated one, two, and three-family wooden framed houses and contain the majority housing with multiple problems, and in need of significant rehabilitation. These LMI tracts have a median household income of \$55,399, 74.4% of the population being of low and moderate income and 25.8% living in poverty. In comparison, the non-LMI city census tracts had a median household income of \$101,877, 40.5% of the population being of low and moderate income, and 10.3% living in poverty. Within the LMI tracts, 24.8% of housing units were owner occupied, 66.2% renter occupied, 9.0% vacant. For the non-LMI tracts, 63.7% were owner occupied, 31.7% were renter occupied, and 4.6% were vacant.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. CDBG and other public investments target this neighborhood in which 80% of residents are of low- and moderate income and suffers from dilapidated roads/sidewalks, aging and maintenance deferred housing, chronic issues with flooding and drainage, as well as possible pollution and contamination. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, sewer and drainage systems, lighting, protected bike lanes, rain gardens, intersection signalization, the reconfiguration of dangerous parking arrangements around Crompton Park, and the addition of flashing beacons and detectable warning pads at pedestrian crossings.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Green Island Revitalization Initiative
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Green Island Revitalization Initiative target area is located within U.S. Census Tract 7325.00. The Green Island Revitalization target area is bounded on the north by Lamartine Street, on the east and south by Interstate Highway I-290, and on the west by Quinsigamond Avenue.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The attached Demographic Analysis of Target Areas Table, shows that the Green Island target area (tract 7325.00) was defined as having a “very high concentration of multiple housing problems” as compared to the city as a whole. Within this target area 66.4% of housing was built before 1940 (compared to 40.4% citywide). Within this target area only 13.4% of housing was owner occupied compared to 39.2% citywide. Within this target area, 67.6% of renters had high housing cost burdens in which households paid 30% or more of their income for housing compared with 53.7% of renters citywide. The Green Island target area has a disproportionate percentage of low and moderate (LMI) population given that it had 80.1% LMI (19.3% higher than the citywide percentage of 60.8% LMI). Similarly, the percent of persons in poverty for the Green Island target area was 28.3% (8.4% higher than the citywide percentage of 19.9%). The Green Island target Area has a disproportionate share of other socio-economic distress factors. For instance, 74.3% of persons aged 25 or more were high school graduates (compared to 85.7% citywide). Within the target area, and among persons aged 16 or more 11.9% were unemployed (compared to 6.4% citywide).</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>A special public hearing was held in the Green Island neighborhood in July 2019 to focus attention on the needs of that very low- income, inner-city neighborhood (65 persons participated). Following this, several neighborhood have been held to further address community needs and keep the neighborhood informed of upcoming improvements; the most recent meeting was held on January 6th , 2025 and included an option for residents to submit inquiries and feedback virtually via survey link as well.</p>

	Identify the needs in this target area.	<p>Through a targeted interdepartmental neighborhood revitalization initiative in the predominantly low- and moderate-income Green Island neighborhood, public improvements have been identified as a priority need. The initiative, which has come to involve over \$3 million in planned or currently underway public investments around streets and infrastructure in addition to housing improvements, code enforcement, public safety, and public health, prioritized the following public improvements:</p> <ul style="list-style-type: none"> • Tree plantings • Street and sidewalk improvements • Water main replacements • Park upgrades • Repainting and enhancing crosswalks at major intersections • Implementing new or fixing existing ADA compliant curb cuts
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	<p>The target area has experienced progressive decline over recent decades resulting in a multitude of barriers to improvement. These barriers include aging and poorly maintained housing stock, foreclosures, absentee landlords, speculative investing, declining property values, vacant land parcels, illegal dumping, deteriorating public infrastructure, crime: drugs, violence and gangs, and poorly performing public schools. Given the uncertainty of federal fiscal resources moving forward, continued strategic leveraging of private investments and community-based resources are needed. As needs and issues often overlap and concentrate in neighborhoods, there is a need for more strategic, concentrated, neighborhood-based collaborations with private and community resources and cross-departmental collaborations.</p>
2	Area Name:	Low-Moderate Income Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	

HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	<p>The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). These 29 LMI tracts form the historical, inner-city core of Worcester that historically developed from 1860s – 1920s during the city’s industrial boon period. These neighborhoods are primarily comprised of highly concentrated one, two, and three-family wooden framed houses which contain the majority of Worcester’s housing with multiple problems, and in need of significant rehabilitation. The population density of these tracts equals 6,325 persons per square mile compared 4,483 persons per square mile in the non-LMI census tracts. (14 of the LMI tracts had population densities ranging from 11,605 to 23,626). Within these 29 LMI tracts 44.1% of the housing was built before 1940, compared to 33.9% in the non-LMI tracts.</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>An examination of the attached Demographic Analysis of Target Areas Tables show that these 29 LMI tracts were defined as having a “very high concentration of multiple housing problems” as compared to the city as a whole. Within these LMI tracts only 24.8% of housing was owner occupied compared to 39.2% citywide. These LMI tracts have a disproportionate share of other socio-economic distress factors. For instance, the percentage of persons in poverty in the LMI tracts was 25.8% (compared to 19.9% citywide). For persons aged 25 or more, 83.2% were high school graduates (compared to 85.7% citywide) and among persons aged 16 or more 8.4% were unemployed (compared to 6.4% citywide).</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City utilized information gleaned from the citizen outreach/community public meetings process employed in the prior consolidated plan in order to mobilize a community development survey for residents in November and December 2024, especially targeting residents of low-income census tracts by distributing information at neighborhood meetings and public and private facilities located in underserved census tracts. In addition, the City has a robust array of interdepartmental survey efforts, public meetings, and strategic plans which also served to inform the identification of target areas.</p> <p>Public meetings, survey efforts, and interdepartmental efforts to gather and analyze community needs provides a holistic view of target neighborhoods and their needs.</p>
<p>Identify the needs in this target area.</p>	<p>The LMI census tracts have experienced progressive decline over recent decades resulting in problems such as:</p> <ul style="list-style-type: none"> • Aging and poorly maintained housing stock • Foreclosures • Absentee landlords • Speculative investing • Declining property values • Vacant land parcels • Illegal dumping • Deteriorating public infrastructure • Crime: drugs, violence and gangs • Poorly performing public schools

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	<p>The target area has experienced progressive decline over recent decades resulting in a multitude of barriers to improvement. These barriers include aging and poorly maintained housing stock, foreclosures, absentee landlords, speculative investing, declining property values, vacant land parcels, illegal dumping, deteriorating public infrastructure, crime: drugs, violence and gangs, and poorly performing public schools. Given the uncertainty of federal fiscal resources moving forward, continued strategic leveraging of private investments and community-based resources are needed. As needs and issues often overlap and concentrate in neighborhoods, there is a need for more strategic, concentrated, neighborhood-based collaborations with private and community resources and cross-departmental collaborations.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The allocation of priorities were determined through an analysis of community and neighborhood based needs in combination with a robust citizen outreach/community public meetings process. Community/neighborhood based analysis drew from the latest demographic data from the U.S. Census American Community Survey, the mapping of low- and moderate-income census tracts, the identification of institutions, assets, and liabilities, and the ability to leverage other public and private resources. The analysis has identified the most distressed inner-city areas for targeted investment as exemplified by the Green Island neighborhood over the last several years.

In November 2024, the City launched a Community Development Survey which built off of insights from the series of 11 public community outreach meetings conducted in 2019. The survey targeted Worcester residents, especially those residing in underserved/ low-income neighborhoods. 109 residents responded to the survey to assess funding allocations from the previous consolidated planning cycle (2020 – 2025) and identify top priority needs for the next five years (2025 – 2030).

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Development of new affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Individuals veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Affordable Housing Development & Preservation Neighborhood Stabilization & Revitalization
	Description	Development of new affordable housing is one of the many needs identified through the Consolidated Plan public input process. The purpose of developing new affordable housing is to create housing for people that might not otherwise be able to afford it.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
2	Priority Need Name	Development of new mixed-income housing
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Affordable Housing Development & Preservation Neighborhood Stabilization & Revitalization
	Description	Development of new mixed-income housing is one of the needs identified in the Con Plan. The purpose of developing new mixed-income housing is to allow affordable housing that isn't concentrated in certain geographic areas in the City.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
3	Priority Need Name	Rehabilitation of existing housing stock
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Affordable Housing Development & Preservation Neighborhood Stabilization & Revitalization

	Description	Due to the age of the housing stock this is a large need for the City. The purpose of rehabilitating the existing housing stock is to eliminate code violations, which will allow the units to meet minimum HQS (Housing Quality Standards). This is more involved than simple maintenance or repair which may only address a couple of issues.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
4	Priority Need Name	Housing maintenance and repair services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Affordable Housing Development & Preservation Neighborhood Stabilization & Revitalization
	Description	The purpose of housing maintenance services is to allow the access to maintenance services for low-moderate individuals. The purpose of housing repair services is to eliminate code violations, which will allow the units to meet minimum HQS (Housing Quality Standards). This is below the level of full rehabilitation and usually is applied as a public service for the elderly population.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
5	Priority Need Name	Assistance for first time homebuyers
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Affordable Housing Development & Preservation Neighborhood Stabilization & Revitalization
	Description	The purpose of providing assistance to first time homebuyers is to allow homeownership to become more affordable and to allow homeownership in areas where it couldn't occur without assistance.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
6	Priority Need Name	Housing inspections and code enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Healthy and Sustainable Housing

	Description	The purpose of the housing inspections and code enforcement activity is to make sure units are meeting minimum HQS (Housing Quality Standards), which improves the sustainability of the unit and the neighborhood.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
7	Priority Need Name	Housing contaminant and pest abatement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Healthy and Sustainable Housing Neighborhood Stabilization & Revitalization
	Description	Housing Contaminant and Pest Abatement is one of the needs identified in the Con Plan. The purpose of abating pests and housing contaminants is to make sure the unit meets HQS (Housing Quality Standards), leading to a healthier unit and neighborhood.
	Basis for Relative Priority	
8	Priority Need Name	Home energy efficiency improvements
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Healthy and Sustainable Housing
	Description	The purpose of home energy efficiency improvements is to rehab structures with more efficient design and products, leading to a more energy efficient unit.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
9	Priority Need Name	Elimination of area and spot blight
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Neighborhood Stabilization & Revitalization
	Description	The elimination of area and spot blight is intended to improve appearance, safety, and quality of life aspects of geographic areas experiencing slum and blight conditions.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.

10	Priority Need Name	Improvement of existing infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Neighborhood Stabilization & Revitalization Improvements and Preservation of Public Facilities
	Description	The reconstruction and expansion of existing public infrastructure is needed due to old age, deferred maintenance, and heavy use. Needs include, but are not limited to, streets and sewer networks.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
11	Priority Need Name	Small business assistance
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Neighborhood Stabilization & Revitalization Economic Development & Business Assistance
	Description	Direct assistance to small businesses helps individual businesses grow, thrive, and provide jobs and services to neighborhood residents.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
12	Priority Need Name	Job skills and employment opportunities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children veterans Persons with HIV/AIDS Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Economic Development & Business Assistance
	Description	Expanding economic opportunities for low- and moderate-income persons through fostering job and employment opportunities helps stabilize communities.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
13	Priority Need Name	Recreational and community facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Elderly Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Economic Development & Business Assistance
	Description	Parks and public recreational facilities, or the lack thereof, are a public facility need; improving recreational and community facilities will increase the livability of neighborhoods and improve public health conditions.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
14	Priority Need Name	Improving public facilities for public services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Neighborhood Stabilization & Revitalization

	Description	Preserve and improve public facilities that provide vital public services that address community needs. Such facilities may include but are not limited to non-profit neighborhood and community centers, health centers, and senior centers.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
15	Priority Need Name	Revitalization of neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Associated Goals	Neighborhood Stabilization & Revitalization
	Description	Neighborhood and commercial corridor revitalization efforts target low- to moderate-income neighborhoods in order to address living conditions, improve neighborhood infrastructure, and support and foster business and economic development.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
16	Priority Need Name	Improving public facilities serving public safety
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development

	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Improvements and Preservation of Public Facilities
	Description	Preserve and improve public facilities that support public safety and security, such as police and fire stations, and their associated equipment and resources like fire trucks.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
17	Priority Need Name	Energy and accessibility for public facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Improvements and Preservation of Public Facilities
	Description	Provide energy efficiency accessibility improvements for public facilities in order to promote sustainability and create a suitable living environment.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
18	Priority Need Name	Youth educational and recreational programs
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Individuals Families with Children Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons
	Description	Provide youth with the skills, knowledge, and support they need to lead healthy and productive lives, through keeping youth in school, improving their academic achievement, helping them learn job skills, and reducing criminal activity and violence.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
19	Priority Need Name	Information and referral to public services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons Homeless Prevention and Resolving Housing Barriers
	Description	Support information and referral and direct case management services that help connect low- and moderate-income residents to much needed social and human services.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
20	Priority Need Name	Health services (COVID-19 Inclusive)
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons
	Description	Provide services addressing the physical and health needs of vulnerable and low – to moderate-income populations.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
21	Priority Need Name	Food access and security

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons
	Description	Increasing access to healthy food and supporting greater food security for low- to moderate-income residents and special needs populations, including the elderly, helps improve public health and community economic stability.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
	22	
	Priority Need Name	Housing security and eviction prevention
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons Homeless Prevention and Resolving Housing Barriers Housing Opportunities for Persons with HIV/AIDS
	Description	Providing services that enable individuals and families to remain in their home, including eviction prevention services, stabilizes communities and neighborhoods.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
23	Priority Need Name	Senior and elderly services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Elderly Public Housing Residents Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons
	Description	Providing services for elderly persons including but not limited to home maintenance assistance, social, medical, and human services.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
24	Priority Need Name	Services for disabled or special needs population
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons Homeless Prevention and Resolving Housing Barriers
	Description	Provide services and increase access for disabled and special needs populations, including reasonable accommodations, and conformance with the American with Disabilities Act.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
25	Priority Need Name	Transportation and access to public services

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons Housing Opportunities for Persons with HIV/AIDS
	Description	Providing transportation services to low- and moderate-income persons facilitates access to much needed public services and fills a common resource gap that exists in the community.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
26	Priority Need Name	Mental health and substance abuse services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers
	Description	Delivering services to low- and moderate-income individuals to help save and stabilize lives, including: mental health and/or substance abuse crisis intervention, ongoing therapy and outpatient treatment, case management, and care coordination, improving public health, and helping to stabilize communities and households.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
27	Priority Need Name	Case management services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly Chronic Homelessness veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers Housing Opportunities for Persons with HIV/AIDS

	Description	Assessing and coordinating the delivery of individualized services to meet the needs of program participants. Case Management may include counseling, developing individualized service plans, securing, and coordinating services, obtaining Federal, State, and local benefits, and monitoring and evaluating program participant progress over time.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
28	Priority Need Name	Coordinated entry system for homeless
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers
	Description	Strategies to better match people experiencing homelessness to the most appropriate types of housing assistance based on the assessment of household needs. Referrals are based on streamlined knowledge of program requirements and available openings and services.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
29	Priority Need Name	Services for formerly incarcerated
	Priority Level	High

	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers
	Description	The planning of services to prevent homelessness for individuals who are leaving health care institutions, jails and prisons, protective youth services, or the armed forces.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
30	Priority Need Name	Housing search and advocacy
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers Housing Opportunities for Persons with HIV/AIDS
	Description	Providing services that help families and individuals, including homeless, search for sustainable housing options, which may include landlord negotiation, education, the promotion of fair housing, and elimination of housing discrimination.

	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
31	Priority Need Name	Rapid re-housing rental assistance
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Homeless Prevention and Resolving Housing Barriers Housing Opportunities for Persons with HIV/AIDS
	Description	Helping families and individuals quickly move out of homelessness and into permanent housing by providing short-term or medium-term financial assistance and supportive services.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
32	Priority Need Name	Housing stabilization services
	Priority Level	High

	Population	Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	
	Description	Homeless prevention programs to assist households with very low income in obtaining or maintaining housing by providing first and/or last months' rent, security deposits, rental/utility arrears or utility payments.
	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
33	Priority Need Name	Affordable childcare access and services
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Families with Children
	Geographic Areas Affected	Low-Moderate Income Census Tracts
	Associated Goals	Public Services for Low-Moderate Income Persons
	Description	affordable childcare access and services for low-mod individuals.

	Basis for Relative Priority	There was no tiering of the needs as all the needs identified are of the highest priority.
--	--	--

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based rental assistance (TBRA) is a rental subsidy that the City utilizes To help individual households afford housing costs such as rent and security deposits. The City of Worcester is located in a more expensive housing market, being heavily influenced by the Boston, MA market (Greater Boston Metropolitan Statistical Area). Many renters and owner occupied households have a cost burden greater than 30% of their monthly income. There is a clear need to respond appropriately to this abundant housing problem. The Worcester Housing Authority administers the Section 8 Voucher Program, and demand for this program far exceeds the supply of vouchers. To help ease the gap, with single unsheltered homeless population, the City of Worcester has in the past and will most likely continue in the future to allocate HOME Program funds.
TBRA for Non-Homeless Special Needs	The market conditions in Worcester illustrate a high-cost burden for low income households with high market housing costs. The City of Worcester supports a number of other programs with ESG funds to support the rapid re-housing of homeless individuals as well as homelessness prevention activities. HOME funds are also used to support the construction of affordable housing units; several units within these projects have been identified for extremely-low and low-income households. Additionally, the City of Worcester has identified HOME funds to support a TBRA program specifically designed for unsheltered homeless individuals. These funds will provide up to 24 months of rental assistance. Partnerships with local social service agencies will provide wrap-around support services to help ensure long-term stability and self- sufficiency of those assisted. Additionally, HOPWA TBRA funds are used throughout Worcester County and Wilmington County CT to support eligible households by supplementing their income for afford housing.

New Unit Production	<p>Market factors influencing development of new housing units, and particularly affordable housing units include: lower costs of land, cost of infrastructure improvements required for development of land, development impact fees; construction regulations; and general economic conditions, including income and employment levels and market interest rates. With nearly 50% of Worcester's housing stock having been built before 1940, the City recognizes the value of supporting redevelopment projects, particularly in cases where planned improvements result in safer, higher-quality and more energy efficient homes for Worcester residents.</p> <p>Through partnerships with for-profit and non-profit housing organizations, funding will support the objective to provide affordable housing to lower income households by expanding and maintaining the supply of decent, safe, sanitary accessible, and mixed income rental housing; strengthening the ability of state and local governments to provide housing and leveraging private sector participation. Eligible activities that would increase legitimate units in the City with HOME and CDBG funds are acquisition and rehabilitation of existing rental housing, new construction of rental housing, and conversion of commercial/industrial space into residential units. The City will focus funding to alleviate market funding gaps in projects that yield the highest return to the local economy and community, and have the highest potential to spur concurrent projects.</p>
Rehabilitation	<p>Market factors influencing the rehabilitation of housing include: age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return; presence of lead-based paint, and market interest rates. Given Worcester is an older City on the East coast, there are many older homes with demonstrated housing problems and presence of lead paint. An older housing stock necessitates a disproportional amount of funding, in comparison to newer markets, to maintaining a healthy housing stock. Of the City's current housing stock, over 50% was constructed prior to 1940 and older housing, which typically carries greater maintenance costs, is more likely to fall into substandard condition. The City will continue to prioritize a portion of its Federal funds to assist low income homeowners with housing rehabilitation. CDBG housing rehab funds are awarded to bring units into compliance and afford the residents safe, sanitary, healthy homes. Often rehab funds are used in conjunction with the City's lead paint abatement program. Funding is provided as a contingent Grant, forgiven after a five-year affordability restrictive period.</p>

Acquisition, including preservation	There are numerous opportunities to redevelop older commercial sites that serve economic, recreational, and historic functions, enhancing the vitality of their surrounding areas. Through Worcester’s planning initiatives, areas such as North Main Street, the Arts District, and Downtown have prioritized leveraging existing HOME subsidy programs to support projects that offer economic and redevelopment benefits, as well as housing and historic preservation value. These projects often receive financial support to help close funding gaps that could otherwise jeopardize their economic feasibility. Efforts will continue to focus on converting historic mill buildings and vacant upper floors of commercial buildings in the downtown area into residential units, artist live/workspaces, and other appropriate uses. Additionally, the city will continue to explore opportunities to market and promote downtown Worcester as a dynamic and growing Gateway City.
-------------------------------------	--

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following is the anticipated resources the City is expected to receive from CDBG, HOME, HOPWA, and ESG programs. CDBG funds will be used for housing, public improvements, and public service activities. The HOME program is mainly used for new rental housing unit production. HOPWA is used for case management and rental assistance for people living with HIV/AIDS. ESG funds are used primarily for homeless prevention and reducing barriers to housing for the homeless population. CDBG, HOME, ESG, and HOPWA are estimated to be level funded over the 5-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,617,183	50,000	2,051,862	6,719,045	26,876,180	Expectations for remainder of ConPlan based on level funding.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,624,201	15,000	815,296	2,454,497	9,817,988	Expectations for remainder of ConPlan based on level funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	651,256	0	111,470	762,726	3,050,904	Expectations for remainder of ConPlan based on level funding.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	385,068	0	5,138	390,206	1,560,824	Expectations for remainder of ConPlan based on level funding.

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas. Matching fund requirements, along with the needed documentation, are specified in the subrecipient agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor. The City and its program partners will seek funds from the following sources to support the goals identified in this ConPlan: Project-based Section 8 certificates through the Worcester Housing Authority, Low-income housing tax credits, project financing at favorable interest rates from the MassHousing and local lenders, and private contributions to subrecipients.

The City of Worcester will continue to identify funding from the Massachusetts Rental Voucher Program, operated by the Dept. of Housing and Community Development, as a source of additional match. In order to meet its ESG match requirements, the City of Worcester requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Non-Housing Community Development Needs Analysis in the 5-Year Consolidated Plan provides a description of the needs associated with publicly owned land and property. The City of Worcester owns over 4.5 million square feet of buildings and facilities that either directly service residents, or exist to house activities that service residents. Many of these buildings and facilities may be used to address needs identified in the Consolidated plan, yet many of the facilities are also in need of improvements due to old age, deferred maintenance, and heavy use. In an effort to address public facilities goals contained in the 2020-2024 Consolidated Plan \$300,000 in CDBG funds have been allocated in the First Year Action Plan to improve streets, sidewalks, and other forms of eligible public infrastructure within the Green Island neighborhood (in tandem with improvements made by other city departments, public and private partners. Likewise, \$310,000 in CDBG funds has been allocated to the Neighborhood Development Fund which will also be used to improve streets, sidewalks, sewers, and other forms of eligible public infrastructure. Both allocations will benefit low- and moderate-income persons and communities.

Discussion

Overall the projected trend is level funding of Federal Funds in the remaining three years of the five-year consolidated plan in order to address identified priority needs.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Worcester Executive Office of Economic Development	Government	Economic Development Homelessness Ownership Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
City of Worcester Neighborhood Development Division	Government	Neighborhood Improvements Public Facilities Public Services	Jurisdiction
City of Worcester Business Assistance Division	Government	Economic Development	Jurisdiction
City of Worcester Department of Inspectional Services	Government	Neighborhood Improvements Public Services	Jurisdiction
City of Worcester Public Health Division	Government	Non-homeless special needs Public Services	Jurisdiction
City of Worcester Department of Public Works & Parks	Government	Neighborhood Improvements Public Facilities	Jurisdiction
City of Worcester Office of Human Rights and Disabilities	Government	Homelessness Non-homeless special needs	Jurisdiction
Worcester Housing Authority	PHA	Public Housing	Jurisdiction
Central MA Workforce Investment Board	Regional Organization	Economic Development	Region
Central MA Regional Planning Commission	Public Institution	Planning	Jurisdiction
Private Developers	Private Industry	Ownership Rental	Jurisdiction
Worcester County Continuum of Care	Continuum of Care	Homelessness	Region
Non-Profits/ Community-Based Organizations	Sub-recipient	Public Facilities Public Services	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

Worcester benefits from the presence of many non-profit organizations and public institutions that deliver a wide range of programs and vital services to low- and moderate-income residents, homeless individuals and families, as well as special needs populations. While the Executive Office of Economic Development (EOED) is the lead agency for Consolidated Plan activities, non-profit organizations and public entities complete the institutional framework and partner with the EOED to address the needs of the community. The EOED has worked diligently to develop and manage strong relationships with institutional partners to ensure effective program delivery in meeting the needs of its residents.

EOED bolsters the institutional delivery system in its approach to manage and allocate HUD Entitlement funds. The Strategic plan is carried out by the City engaging in outreach efforts to determine and then execute that plan by:

- Holding various community needs assessment meetings to identify community needs and funding priorities.
- Having a clear and objective federal grant application process for interested parties in place.
- Reaching out to current and potential community partners by targeting both organizations and institutions that have previously received funding, and those that have not for distribution of applications.
- Organizing and sponsoring technical assistance sessions to help applicants complete the application process and ensure that programs or activities are appropriate for HUD funding.
- Making a conscious effort to avoid duplication of services and delivery systems.

Another strength of the institutional framework relates to recent changes in the delivery of Affordable Housing Development activities and programs. In seeking to better meet community needs and increase efficiencies, the City of Worcester shifted from a once-a-year housing RFP application process to an “open door”, rolling application process. This process is designed to help individuals, homeowners, and both private and not-for-profit developers meet a broad range of community development needs, and to facilitate:

- Appropriate evaluation and underwriting
- Selection of project ready, viable, sound proposals.
- Technical assistance to applicants with less experience.
- More flexibility by allowing opportunities to apply for housing related CDBG funds throughout the year (housing projects and needs are typically market and time sensitive).

While the institutional delivery system is functioning well, there is always room for improvement in eliminating silos, in ensuring easy access to services, and in better outreach and communication. Local gaps persist in coordination, collaboration and information sharing among the various entities responsible for program delivery, however, efforts are underway to have less gap each year. Many organizations are engaged in a multitude of efforts to coordinate and collaborate with one another, but service provider partners have identified a need for enhanced coordination. The issue stems in part

from confidentiality rules that prohibit or hinder agencies from collaborating on client services, however, it points to gaps and weaknesses in the following areas:

- Awareness of existing resources amongst organizations
- Coordinated intake and referral procedures.
- Connections between service providers, philanthropic organizations, and private industry that may provide increased resources.

Additionally, the service delivery structure weakens by the year-to-year unpredictability of operational and federal funding. Needs and demand that exceed available resources, and differing levels of management and development experience from agency to agency.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People With HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment & Training	X	X	X
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
Other			
	X	X	X

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Worcester has numerous programs and resources to serve the homeless population. The City and the Worcester County Continuum of Care (CoC) working closely through a coordinated, diverse system of housing and services grounded in a “Housing First” approach. The City and the Continuum of Care both continually looks at avenues to ensure the safety and long-term stability of homeless families and individuals. Organizational partners involved in the centralized service delivery system strive to meet the needs of the homeless population and address the housing and supportive services needs of each individual/family in each stage of the process. This includes preventing homelessness, outreach and assessment, emergency shelter services, transitional housing and helping homeless persons (especially chronically homeless) make the transition to permanent independent living.

The CoC is guided by two principles:

- 1) An open and inclusive process with broad-based participation by citizens and stakeholders throughout the County.
- 2) A comprehensive approach which develops, coordinated and integrates system of care for homeless individuals and families, including major sub-populations such as:
 - Chronically homeless
 - Mentally ill
 - Substance abusers
 - Persons with HIV/AIDS
 - Veterans
 - Victims of domestic violence
 - Children
 - Adolescents
 - Adults
 - The Elderly

Active year-round planning and a committee structure that divides tasks among specialized groups serve to strengthen the institutional framework.

The CoC Mainstream Resources Committee, composed of Community partners and providers of mainstream services, program staff and managers, promote maximum utilization of mainstream resources by CoC homeless persons through training program staff on the types of benefits available and how to best assist clients to access those benefits. The CoC sponsors a Coordinated Entry System to serve as the central intake and assessment point for homeless individuals and families by:

- Improving access to CoC housing and services for homeless individuals and families
- Assessing their needs in a uniform manner
- Prioritizing their need for precious housing and service resources
- Matching their needs with available resources in a cost-effective manner to shorten

period(s) of homelessness and improve housing stability

The CoC's Working Group on Individual Homelessness focuses on the needs of the homeless individual (including unaccompanied youth and adults without children in the household). The Working Group convenes every other week on Wednesdays, to regularly share information and resources to provide homeless individuals access to targeted mainstream resources. The following topics are regularly addressed:

- Changes in available housing and service resources
 - Applications for assistance from individuals
 - Applications from Agencies and project on clients behalf
 - Problem resolution including obstacles to placement
 - Failed placements
 - Gaps in services and housing uncovered
 - Any other problems that may need to be referred to other constituencies
- Within the CoC

The CoC's Working Group on Family Homelessness follows a process similar to the individual Homelessness Working Group. The coordination of the family system within the Worcester City and County CoC is highly developed with a long history and track record of the benefits from that coordination. The overarching goal of the Family Coordinated Entry System are focused on:

- Prevention and/or Diversion from Homelessness for families with children
- Rapid Re-Housing
- Community coordination with landlords, housing authorities, subsidized housing providers and mainstream services to assist in successful and long-term housing placements for families

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system for special needs population and persons experiencing homelessness is strengthened through the CoC Advisory Board that was established to provide support and direction, develop policies, and oversee programs to fulfill the mission of the CoC. The CoC Board serves in an advisory capacity to ensure successful program outcomes and effective overall management of the Worcester County Continuum of Care for which the Central Massachusetts Housing Alliance, Inc. (CMHA), is the Lead Agency, and ultimately responsible.

With the support of CMHA staff, the CoC Advisory Board:

- Identifies emerging or changing needs among homeless individuals and families and attracts new resources or adjusts current funding levels to best address those needs
- Implements and supports the policies to ensure that they are the best use of available resources or the homeless population through a coordinated assessment and entry system
- Makes decisions on applications for new and/or renewed project funding based on a

specific set of review criteria including monitoring and evaluation of specific program performance and documentation of an effective and transparent prioritization of resources to those with the greatest needs.

- Assists in the development and implementation of policies that will ensure an effective Coordinated Entry System and maximize the use of existing CoC and mainstream resources to address client service needs.

The CoC facilitates on-going consultation and coordination with organizations that provide housing and supportive services for special needs populations including elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons. However, the gap persists in the service delivery system in large part because the need and demand exceed the available resources. This is especially true for individuals dealing with chronic substance abuse and families with mental illness. Other weaknesses, include emergency shelter placements flexible prevention and diversion assistance, unaccompanied youth housing services, and medical respite beds.

Emergency Shelter Placements

The SMOC Triage and Assessment Center is the front door into the system for individual homeless adults. The aim is to provide temporary emergency shelter placement with a focus on Rapid Re-Housing. Because shelter demand rises during the winter months, the City relies on “Hotel Grace” run by the Net of Compassion as a seasonal overflow shelter to enable the focus on Triage & Rapid Re-Housing to continue effectively during extreme cold.

Prevention and Diversion Assistance

Prevention services make a profound impact on the stability of families and individuals who are at-risk due to disabilities, housing quality, and cost burden. In the past the resources for flexible prevention and shelter diversion were inadequate compared to the number of households at-risk. The City has been continually working with provider agencies to ensure that this gap decreases.

Unaccompanied Youth

Unaccompanied youth under the age of 18 access emergency shelter through LUK, Inc. in Worcester, yet there is a need locally and state-wide for unaccompanied youth housing services.

Medical Respite Beds

SMOC/UMass Respite Program established in 2024 - The South Middlesex Opportunity Council and UMass Memorial Health are collaborating to provide essential services for people experiencing homelessness with the new seven-bed medical respite center. The respite center offers support to homeless individuals who have been discharged from the hospital as they recover from illness or injury, and provides essential medical and social services. Announced last year, Massachusetts’ new medical respite pilot program offers 40 beds of temporary housing with clinical supports, while program participants receive assistance in finding affordable suitable long term housing. The Medical Respite Program aims to improve hospital discharge rates, reduce length of hospital stays and return the total cost of care for patients experiencing homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue to be actively involved with the CoC, which serves as the primary means for uncovering and addressing gaps in the institutional structure and service delivery system. Strategies to address priority needs through the allocation of Emergency Solutions Grant (ESG) funds are developed by the City in conjunction with the CoC Advisory Board. Members of the CoC board and diverse funding partners such as the United Way, The Health Foundation of Central Mass, as well as the Greater Worcester Community Foundation to name a few of the 7 agencies represented on each ESG & Committee, P40 contribute to recommendations for ESG funds, with knowledge of existing needs and resources in the community. In the past 5 years, ESG funds have been used for prevention, rapid re-housing, street outreach, and emergency shelter operations to serve major sub-populations represented in our community. The decision to allocate funds to these activities is greatly informed by the gaps and resources currently available through the Federal HEARTH Act.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development & Preservation	2020	2024	Affordable Housing	Low-Moderate Income Census Tracts Green Island Revitalization Initiative	Development of new affordable housing Development of new mixed-income housing Rehabilitation of existing housing stock Housing maintenance services Housing repair services Assistance for first time homebuyers	CDBG: \$14,176,035 HOME: \$12,272,485	Rental units constructed: 75 Household Housing Unit Rental units rehabilitated: 90 Household Housing Unit Homeowner Housing Added: 75 Household Housing Unit Homeowner Housing Rehabilitated: 125 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Healthy and Sustainable Housing	2020	2024	Non-Housing Community Development	Low-Moderate Income Census Tracts Green Island Revitalization Initiative	Systematic housing inspections Housing contaminant and pest abatement Housing inspections and code enforcement Home energy efficiency improvements Weatherization of homes Environmental preservation	CDBG: \$1,349,700	Buildings Demolished: 15 Buildings Housing Code Enforcement/Foreclosed Property Care: 4235 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Neighborhood Stabilization & Revitalization	2020	2024	Non-Housing Community Development	Low-Moderate Income Census Tracts	Development of new affordable housing Development of new mixed-income housing Rehabilitation of existing housing stock Housing maintenance services Housing repair services Assistance for first time homebuyers Systematic housing inspections Housing contaminant and pest abatement Demolition of blighted properties Elimination of area and spot blight Infill development New streets and sidewalks Improvement of existing public infrastructure Small business assistance Small business and storefront improvements Revitalization of neighborhoods Neighborhood public safety	CDBG: \$4,791,425	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1524 Persons Assisted
Consolidated Plan				Worcester		CRP	158	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development & Business Assistance	2020	2024	Non-Housing Community Development	Low-Moderate Income Census Tracts	Small business assistance Job and employment opportunities Attraction and retention of new businesses Job and skills training Recreational and community facilities Economic development loans and capital Small business and storefront improvements Technical assistance to small businesses	CDBG: \$3,463,990	Facade treatment/business building rehabilitation: 12 Businesses Jobs created/retained: 50 Jobs Businesses assisted: 50 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services for Low-Moderate Income Persons	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Low-Moderate Income Census Tracts	Housing maintenance services Environmental preservation Job and skills training Youth educational and recreational programs Neighborhood public safety improvements Information and referral to public services Health services (COVID-19 Inclusive) Youth employment opportunities Food access and security Housing security and eviction prevention Senior and elderly services Services for disabled or special needs population Information and services for new immigrants Transportation and access to public services Substance abuse services	CDBG: \$3,283,635	Public service activities other than Low/Moderate Income Housing Benefit: 22045 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Improvements and Preservation of Public Facilities	2020	2024	Non-Housing Community Development	Low-Moderate Income Census Tracts	New streets and sidewalks Improvement of existing public infrastructure Improving public facilities for public services Improving public facilities serving public safety Energy improvements for public facilities Accessibility improvements for public facilities	CDBG: \$6,530,440	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 92025 Persons Assisted
7	Expanded Resources for Homeless Prevention	2020	2024	Homeless	Low-Moderate Income Census Tracts	Information and referral to public services Housing security and eviction prevention Services for disabled or special needs population Mental health and substance abuse services Access to public housing Case management services Discharge planning Housing stabilization funds	ESG: \$988,360	Tenant-based rental assistance / Rapid Rehousing: 330 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Resolve Barriers to Housing for Homeless Persons	2020	2024	Homeless	Low-Moderate Income Census Tracts	Mental health and substance abuse services Access to public housing Case management services Coordinated entry system Housing search and advocacy Rapid re-housing rental assistance	ESG: \$962,670	Homeless Person Overnight Shelter: 3345 Persons Assisted Other: 500 Other
9	Housing Opportunities for Persons with HIV/AIDS	2020	2024	Homeless Non-Homeless Special Needs	Low-Moderate Income Census Tracts	Housing security and eviction prevention Transportation and access to public services Case management services Housing search and advocacy Rapid re-housing rental assistance	HOPWA: \$3,813,630	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted Homelessness Prevention: 350 Persons Assisted Housing for People with HIV/AIDS added: 50 Household Housing Unit HIV/AIDS Housing Operations: 550 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development & Preservation
	Goal Description	The affordable housing development & preservation goal includes the development of new and mixed-use affordable housing, rehabilitation of existing housing stock, maintenance & repair services, and assistance to first time homebuyers.
2	Goal Name	Healthy and Sustainable Housing
	Goal Description	The healthy and sustainable housing goal includes environmental preservation, weatherization & energy efficiency improvements, housing inspections & code enforcements, systematic housing inspections, and contaminant and pest abatement.
3	Goal Name	Neighborhood Stabilization & Revitalization
	Goal Description	The neighborhood stabilization & revitalization goal includes the development of new affordable housing, development of new mixed-income housing, rehabilitation of existing housing stock, housing maintenance services, housing repair services, assistance for first-time homebuyers, systematic housing inspections, housing contaminant and pest abatement, housing inspections and code enforcement, demolition of blighted properties, elimination of area and spot blight, infill development, new streets and sidewalks, improvement of existing public infrastructure, small business assistance, small business and storefront improvements, revitalization of neighborhoods, and neighborhood public safety improvements.
4	Goal Name	Economic Development & Business Assistance
	Goal Description	The economic development & business assistance goal includes small business assistance, job and employment opportunities, attraction and retention of new businesses, job and skills training, recreational and community facilities, economic development loans, and capital, small businesses and storefront improvements, and technical assistance to small businesses.
5	Goal Name	Public Services for Low-Moderate Income Persons
	Goal Description	The public services for low-moderate income persons goal includes housing maintenance services, environmental preservation, youth educational and recreational programs, neighborhood public safety improvements, information and referral to public services, health services, youth employment opportunities, food access and security, housing security and eviction prevention, senior and elderly services, services for disabled or special needs population, information and services for new immigrants, transportation and access to public services, and substance abuse services.

6	Goal Name	Improvements and Preservation of Public Facilities
	Goal Description	The improvements and preservation of public facilities goal includes new streets and sidewalks, improvement of existing public infrastructure, improving public facilities for public services, improving public facilities serving public safety, energy improvements for public facilities, and accessibility improvements for public facilities.
7	Goal Name	Expanded Resources for Homeless Prevention
	Goal Description	Ensure sufficient resources are available for helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.
8	Goal Name	Resolve Barriers to Housing for Homeless Persons
	Goal Description	This goal is designed to help homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness and facilitating access for homeless individuals and families to affordable housing units.
9	Goal Name	Housing Opportunities for Persons with HIV/AIDS
	Goal Description	Using City of Worcester HOPWA funds, community-based organizations offer housing resources to PLWHA, including short-term rent, mortgage, and utility assistance payments, rental assistance, and supportive services to address varying needs and barriers to stable housing: Recognizing that being stably housed plays a critical role in ensuring that individuals living with HIV live healthy and productive lives, this goal ensures that housing assistance and supportive services are available to low-income people living with HIV/AIDS (PLWHA) in the areas of Worcester County and Northeastern Connecticut in order to avoid homelessness, or obtain stable housing.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated the City of Worcester will provide 76 new units, 35 rehabbed units, and 100 rental assistance units over the 5-year period covered by this plan.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The WHA is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The WHA encourages all residents to become active members of their communities and has formally recognized 13 tenant associations that are encouraged participate and engage other residents to take an active role at their sites. Representatives from each resident council meet with the WHA CEO on a regular monthly basis to discuss issues that may have a direct impact on tenant's well-being and quality of life. Additionally, the WHA has regularly scheduled quarterly Resident Meetings with members of the WHA Public Safety, Maintenance and Property Management staffs to discuss issues with tenants that are germane to that specific location.

- Computer Training
- High School Equivalency
- English as a Second Language
- Homework Centers (with Tutoring)
- Career Counseling and Job Placement Assistance
- Food Pantries
- On-site Dental, Nursing, and Physicians Services
- On-site Nutritional and Fitness Classes
- Boys & Girls Club Programming
- Offsite YMCA Elderly programming
- Free Veterinary Clinics (Dogs & Cats)
- Mobile Farmers Markets
- Community Gardens
- Food Matters- Delivery of Shelf Stable meals
- Summer Concerts
- Holiday Programming- Halloween event, Toy Distribution, Holiday Meals
- On Site Medical Clinic (RMG)
- Creative Minds Art Program
- Summer Camp Programs
- THRIVE Classes
- Case Management Referral Services
- Transportation Services to Walmart and Senior center for Elderly

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

HOUSING POLICY

Issues Identified

- Focus group participants relayed that the City lacks a comprehensive policy or vision about furthering fair housing in Worcester.
- Regionally Worcester is doing more than its fair share in the production of affordable housing units, compared to many wealthier towns who have far less than their “fair share” of 10% affordable units to all units in the community.
- Another critical barrier is the lack of policy coordination among those who build and manage affordable units and those providing services to vulnerable populations.

FAIR HOUSING TESTING AND REPORTING

Issues Identified

- An impediment to determining what the City needs in terms of housing is the lack of data. Community Legal Aid only has data on claims filed with their agency and they have been reluctant to share the information they have with the City.

AWARENESS, EDUCATION AND OUTREACH

Issues Identified

- Awareness of Fair Housing Rights, especially for recent immigrants and those with Limited English proficiency who are vulnerable to abuse. Some landlords are also unaware of their responsibilities under Fair Housing.
- Retaliation from a housing discrimination complaint, of which the most common include (in descending order): disability, race, families with children, national origin, sex, color, religion, other. Lack of translations services for leases in other languages and explanation of rights in other languages. Landlord discrimination from not understanding their requirements under the law. Discrimination against Section 8 voucher holders.
- Landlord perception that small and large families they see are receiving housing assistance and/or will not honor the terms of a lease.
- There was not a consensus regarding the impact of college students on the availability and cost of rental housing in Worcester neighborhoods.
- Worcester is the largest resettlement city in Massachusetts and is home to 30 percent of all refugees in the state. Approximately one in five residents of Worcester was born outside the United States. Over half of the foreign-born population in Worcester estimates that they speak English “less than very well”.

ZONING & REGULATORY REFORMS

Issues Identified

- Restrictions on height, land use density, parking requirements, the lack of accessory dwelling unit and inclusionary zoning elements interfere with housing production and make it difficult for developers to

create anything other than large- lot, single-family, market-rate units.

- Excessive minimum parking requirements (as high as two spaces per dwelling unit) impedes the redevelopment, expansion or construction of new residential units.

- Other burdensome regulations included unworkable setbacks and height restrictions that prevent traditional building forms and excessively limit development potential.

- Sober housing classifications are controversial in the city. Classifications are based on the number of people living in the home. The majority of sober housing is classified as a congregate living situation rather than as a single-family home.

- A significant part of why the zoning code and housing regulations has gone essentially unchanged for decades is the amount of local resistance to policy change. A “Not in my backyard (NIMBY)” attitude is a common sentiment throughout the public comments.

- Smaller-scale living quarters such as in-law apartments, accessory dwelling units, or tiny homes are not allowed or limited.

ADDRESSING HOUSING QUALITY AND NEIGHBORHOOD DISINVESTMENT

Issues Identified

- As market conditions have changed, there is more competition between for profits and non-profits. This competition has limited the available pool of units to develop as affordable.

- High developments and maintenance costs (related to the code requirements at the local and State level) and lack of financing contribute to the challenges associated with creating affordable housing.

HOUSING COST BURDEN AND RACE

Issues Identified

- The incidence of housing problems – mainly housing cost burden -- is significantly higher among minority households, especially Asian and Black or African American renters with very low and extremely low incomes.

FORECLOSURE POLICY

Issues Identified

- Foreclosures can have an impact of affordable units as tenants can often be the last informed or remain uninformed until the power or heat is shutoff to a unit. Luckily foreclosures have decreased by over 50% from a peak 388 in 2012, but can still be triggered by something as simple infractions like overdue water and/or sewer bills.

LEAD PAINT ISSUES

Issues Identified

- With the lead laws requiring property owners to remove or cover all lead paint hazards in homes built prior to 1978 where any child under the age of 6 resides, owners may not be willing to rent to families with children under the age of 6.

NEED FOR ACCESSIBLE UNITS

Issues Identified

-The lack of affordable barrier-free units is the major issue that renter with disabilities face in Worcester. Existing handicapped units are often unaffordable for many renters or they do not have an adequate number of rooms for families. For handicapped renters with Section 8 vouchers looking for an apartment, there is about one accessible unit per year that becomes available, making it highly competitive and challenging to accommodate renters with disabilities. Complicating the issue is that there are often differences in sidewalk quality, roadway crossings, access to transit, and shopping opportunities located in areas where the tenant can access.

ADEQUATE PUBLIC TRANSIT

Issues Identified

-Transit is under-provided and not near the level that it should be at for a city of Worcester's size. This limitation affects health and well-being, jobs and the economy, and access to housing. The lack of adequate transit is an institutional barrier to health and intertwined with fair housing concerns. There is no educational program about bicycle transit, beyond the Earn-a-Bike program.

HIV/AIDS HOUSING OPTIONS

Issues Identified

-A need for a wider range of housing available to people with HIV/AIDS from housing with nursing support to more independent living arrangements.

OTHER RECOMMENDATIONS

-The City should reconsider adopting the Community Preservation Act (CPA) and establishing a Municipal Affordable Housing Trust Fund. There is a disconnect between the cost of new construction/renovation and the rents that can reasonably be charged in many parts of the City. CPA with a Housing Trust can be very powerful tools for increasing the available funds to offset some of the costs for landlords willing to keep rents low.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Housing Policy

Response/Recommendations

As highlighted in the Fair Housing Programs and Activities section above, the City of Worcester has been doing a tremendous amount of work in relation to affordable and fair housing through multi-pronged initiatives and programs, including those supported by annual HUD entitlement funding. However, the City should also consider focusing on producing a comprehensive affordable housing strategy/policy. Participants in the AI process generally agreed that there is too little coordination between the work of various governmental and quasi-government agencies, nonprofits, and advocacy groups in Worcester. Bringing the myriad of stakeholders together under a coherent, city-wide policy could have a major, beneficial impact. Although not all parties may have the same goals regarding housing production, it may be useful to see what each stakeholder is looking to achieve, and how the efforts could complement each other toward achieving common overall goals in a city wide framework. Within each group their also maybe an opportunity to increase coordination in how, where, and what type of

affordable housing is produced.

Fair Housing Testing and Reporting

Response/Recommendations

Worcester needs a partner in its efforts to identify, understand, and address housing discrimination. Unfortunately, the development of this AI was severely hampered by the failure of the local testing program at Community Legal Aid to provide data. The City should consider directing its own funds toward improved testing and accountability, if necessary by securing a partner willing to report substantive and detailed data on a predictable schedule.

Awareness, Education and Outreach

Response/Recommendations

Many people are unaware of their fair housing rights, and many property owners are unaware of their fair housing responsibilities. The City has housing organizations and advocates, but not everyone is working together or working toward commonly understood and agreed-upon outcomes. A City-sponsored and organized annual fair housing conference could go a long way toward building awareness and consensus and positioning the City to take a leadership role in regional fair housing advocacy. The City of Worcester Office of Human rights seems to be the Department best suited to educate the public on Fair Housing Rights issues identified above. Additionally, through both the Human Rights Office, and non-profit partners, the City should coordinate strategic and grassroots outreach efforts to educate, empower, and raise awareness of Fair Housing rights, issues, and concerns. The outreach should have clear, transparent, and measurable annual goals. The items above should be reviewed and strategically incorporated into efforts regarding awareness of Fair Housing Rights.

Zoning & Regulatory Reforms

Response/Recommendations

- The City should consider allowing at least two-family density development in all residential districts in Worcester to maximize housing unit supply and opportunity.
- The City should continue efforts to reduce parking minimums and establish flexibility in parking requirements, particularly for multi-family housing and within mixed-use districts.
- The City should amend setback requirements to be more flexible and reflective of actual traditional building forms. For example, many triple decker buildings were historically constructed with little or no front set back, and side yards are often much smaller than what is required. Reducing or eliminating these could increase the value of those units and spur reinvestment opportunities.
- Evaluate whether height limitations are too restrictive, and propose changes as necessary: Many participants cited height restrictions as a key barrier to redeveloping triple-deckers in the city. Dimensional regulations should be reviewed to bring them in line with the City's existing building stock.
- The City should explore allowing multi-family development in additional areas of the city – particularly those areas with good transportation access or located in close proximity to mixed

use or commercial zones. Comments from realtors and developers suggested that there are not enough areas of the City where new multi-family housing can be built. Additionally, changing the site dimensional requirements (setbacks, parking, etc.) to allow for the demolition and rebuilding of existing three-four family units in existing multi-family districts, would allow more parts of the City to experience multifamily re- development which might be more cost effective and attractive to the current and future market.

- Existing City demographics, and citizen input, suggest the City should pursue strategies for increasing the availability of both smaller and larger unit sizes. There is significant market demand throughout the City for studio, one bedroom, micro-lofts and even SROs, as well as an under production, and need, for larger family-sized units, especially where public transportation is available.
- The City should consider allowing expanded opportunities to create additional dwelling units within existing buildings in certain circumstances.
- The City should revisit the prohibition on unrelated occupants. Currently the City limits sharing of dwelling units to no more than three unrelated occupants. This policy is said to limit the ability of landlords to fully lease up some properties, especially near colleges. However, the City needs to be mindful of fair housing protections for people with disabilities, such as adults living in group homes or sober houses.
- As the City has experienced a reinvigorated interest by developers for new development projects in the past 5 – 7 years, it should explore the feasibility and potential benefits of implementing an inclusionary zoning requirements, as well as mandatory mixed – income unit requirements for larger scale new projects that utilize any City financial assistance through tax incentives or other local government funds.

Addressing Housing Quality and Neighborhood Disinvestment

Response/Recommendations

It is recommended this topic be added to the list of items requiring further study. The City currently allocates \$50,000 per year in CDBG funding to its Down Payment Assistance Program that assists low-income households throughout the city. Further effort should be placed upon marketing to minority households who may need additional financial and housing counseling.

Housing Cost Burden and Race

Foreclosure Policy

Response/Recommendations

Review of the causes of and prevention of foreclosure within the City needs to be further examined. There are many agencies which provide foreclosure prevention, but a holistic examination of the causes and resources for prevention could be looked at further. It is recommended this topic be added to the list of items requiring further study. Foreclosure Counseling is currently available through RCAP Solutions, Inc. All city residents facing foreclosure are directed to RCAP for additional assistance.

Lead Paint Issues

Response/Recommendations

The City of Worcester Housing Development Division manages a \$5.6 million HUD lead abatement grant. A requirement of this grant is community outreach to homeowners and landlords. The city has partnered with the Realtor association of Central Massachusetts and Masslandlords in order to improve the communication of the rights and responsibilities of homeowners and landlords to follow both the Massachusetts lead law and well as federal fair housing and lead disclosure standards. Landlords are specifically made aware of their responsibility not to discriminate against tenant with children in order to skirt applicable lead laws. In addition, the program coordinates with both Worcester Headstart and Worcester Public School departments to ensure children under 6 receive lead testing prior to enrolling in school.

Need For Accessible Units

Response/Recommendations

The first step would be to determine the amount of need for rental units for tenants with disabilities and what type and where these units are being requested. Then there would need to be a survey of the amount, type, and location of these units and the gap that exists. It is recommended this topic be added to the list of items requiring further study.

Adequate Public Transit

Response/Recommendations

The level to which transit is under provided is in question, as well as where and how much is expended on that system. The City is going through changing development and redevelopment in areas previously not served or underserved. It would be a good time to re- vision the transit system and make sure it leverages all resources in the most needed areas. This will ensure the services provided make sense and are optimized to where and how development is occurring in the City going forward. It is also recommended that there is further education and expansion of bicycle transit within the City. It is recommended this topic be added to the list of items requiring further study. Currently the WRTA is providing free fare on its system through 2026.

HIV/AIDS Housing Options

Response/Recommendations

Although the needs identified in this report are probably still valid, the underlying data was from a 2011 report. Since that time there has been many advancements in the fight against the disease. The service are of the HOPWA funds administered by the City of Worcester have also expanded to include part of the neighboring State of Connecticut. It is recommended a update to the 2011 HOPWA Needs Analysis is conducted to determine the current State of the needs so actions can be tailored to relevant data.

Other Recommendations

Response/Recommendations

The City has adopted inclusionary zoning and has created the Worcester affordable housing trust fund. The inclusionary zoning and Affordable Housing Trust Fund are becoming powerful tools for increasing the available funds to offset some of the costs for developers to keep rents low.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Homeless people are assessed through the Central Mass Housing Alliances CoC Coordinated Entry System (CES), which covers 100% of the City's geography. The CoC's Coordinated Entry System uses an all-inclusive approach to ensure access for all households in housing crisis. CMHA's CoC has partnerships with Schools, WPD, hospitals, the WRTA, DV providers, substance treatment facilities and recovery providers as well as the City's 211 line. Individuals experiencing homelessness are supported to access housing through the CoC's CES. Clients first entering the CoC are assessed using the Triage Toolkit which focuses on diversion and rapid exit/return strategies to identify an immediate solution to end their housing crisis. CES screening tools also ensure DV survivors are quickly connected to SafeLink, which facilitates immediate referrals to relevant programs. The CoC uses HMIS generated by name lists of specific subpopulations such as Veterans and long-term-homeless households to conduct additional outreach to those prioritized for housing resources.

Without disclosing sensitive personal information (HIPPA), the partners then strategize using common resources and learning stories from success on how to ensure the safety and improved life condition of the individuals and the community.

Outreach to homeless families focuses on collaboration with first responders, local governments, and neighborhood centers that most frequently encounter newly homeless families. The agencies know how to contact emergency shelters with designated overflow beds.

There are homeless outreach services in the City that offer immediate and long-term assistance to unsheltered individuals as well. These outreach teams spend time at frequented locations such as the downtown corridor that includes Union Station - the centralized multi-modal transit station, the Public Library, and other public buildings, as well as parks and roadways prone to panhandling and loitering throughout the City. Soup kitchens and food pantries are other locations that outreach workers are able to successfully identify and engage with such individuals. Unfortunately, some individuals do refuse services for various personal reasons including substance abuse and chronic mental health issues, but many eventually accept help through long-term engagement of the street outreach workers.

Eliot Community Human Services (Eliot CHS) offers a variety of mental health and other supportive services to the adult homeless population. They provide mental health assessments, treatment, advocacy, benefit assistance, housing assistance and other referrals. They also provide tangible items such as food and blankets to build trust while engaging individuals to accept services who are both in need of housing and broad stabilization services. Street outreach for individuals is completely supported by a PATH grant. Two (2) Full Time Equivalent (FTE) street outreach workers are part of the HOAP Project (Homeless Outreach and Advocacy Program) operated by CHL in Worcester; the other, in North Worcester County. Workers have immediate access to shelters and RRH housing slots. Open Sky Community Services provides outreach to street homeless in South County through collaboration with local first responders ensuring complete geographic coverage.

The Greater Worcester Housing Connection (GWHC) outreach efforts consist of strategies like food and transportation, and offer connections to other community-based resources including sources of financial

support, food pantries, food stamps, and fuel assistance for those who are not homeless. They collaborate with the Worcester Police Department Crisis Intervention Team and other service providers to identify and engage with very low income persons or potential clients. Funding for this outreach began in 2014 through the City's annual ESG allocation for one full-time Outreach Worker to provide essential services and case management.

LUK, Inc. and Stand Up for Kids both have outreach teams that specialize in reaching the youth and young adult population, which is often less visible, but still in prominent need of housing and services.

Addressing the emergency and transitional housing needs of homeless persons

One key achievement since the City's previous Consolidated Plan is the successful paradigm shift from a shelter model, in which individuals or families may endure long-stays in shelter, to "Housing First", Triage, Assessment, and Rapid Re-Housing model. This included the construction of a new Triage and Assessment Center for homeless individuals in 2013. "Housing First" refers also to the strategy of avoiding homeless shelters entirely through placement into housing immediately upon becoming homeless using the Triage and Assessment model whenever housing is available. Triage and Assessment includes screening for eligibility into other service systems and making referrals to appropriate levels of care in the appropriate geographic locations.

Understanding that permanent housing is the ultimate goal, but not the first step for all that are homeless, the City will continue to support intensive case management for shelters and transitional housing on-site as a steppingstone to achieving long-term stable housing. Case Management services are vital to ensure that the Triage and Assessment model, which includes individualized housing stability plans, functions and serves the wide needs of households that are literally homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue the success of its Rapid Re-Housing (RRH) model across providers, which requires a written needs assessment and individual service plans for all referrals. The needs assessments include a Housing Barriers Assessment Process to examine barriers such as criminal background, and poor rental history, financial barriers, and housing maintenance or self-sufficiency barriers such as substance abuse and/or mental illness. Barrier assessments help providers prioritize the need and length of assistance appropriate to each household to assist in the transition to permanent housing and independent living.

The City has a role in the CoC's development of a Coordinated Entry policy to improve access to housing and services, including community-based affordable housing. The process will continue to improve access to CoC housing and services for homeless individuals and families through:

- Assessing needs in a uniform manner
- Prioritizing need for precious housing and service resources
- Matching needs with available resources in a cost-effective manner to shorten period(s) of homelessness and improve housing stability.

Coordinated Entry workgroups include case management and supervisory staff from agencies that provide housing and supportive services to homeless families and Veterans, youth, and individuals from throughout the CoC. Notices of the time and place of workgroup meetings are widely disseminated via the Lead Agency e-distribution list, which opens up the Coordinated Entry process for any providers in the community and region. The Worcester Housing Authority prioritizes homeless families and individuals for admission to public housing, and works collaboratively with case management staff of shelters and transitional housing to minimize barriers to public housing.

As working groups match households with housing options, they also share and discover barriers and challenges for housing their respective populations. These discussions productively inform the City and CoC's role in what needs to be done to better facilitate access to affordable housing units in a community-wide effort to end homelessness.

Meanwhile, the CoC plans to increase the number of permanent supportive housing units available for chronically homeless persons. This includes funding reallocations from transitional housing beds to permanent supportive housing (PSH), which will enable supportive service funds to accompany the PSH subsidies. The City and CoC will work in tandem to end Chronic Homelessness by 2020 through the use of Rapid Re-Housing funds focused on the chronically homeless.

Case Management services will assist homeless households in increasing income and public benefits as a way to ensure housing stability, decreasing the possibility of returning to homelessness, and shortening the period of time that households are homeless. The CoC collects information on the length of stay for emergency shelter, transitional housing, and the Safe Haven program to establish baseline data for homeless episodes. In 2024, HMIS data showed the following mean length of stay for homeless episodes: Shelter, 62 days; Safe Haven, 12 months; and Transitional Housing, 13 months. The CoC Program Monitoring and Evaluation Committee has set a target to reduce the length of stay in these facilities, which will include the incorporation of technical assistance and training for staff on reducing length of stays in each facility.

Providers currently use their own follow-up data to track and prevent returns to homelessness. They use this to identify patterns that might be useful in improving the quality of services providers. The CoC indicates that episodes tracked by transitional housing providers for families showed that fewer than 2% became homeless again after completion of the program.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The strategy for Worcester to provide a continuum of homeless prevention (HP) services to families and individuals at-risk involves the use of flexible funds for utility and rent arrearages, appropriate referrals and case management, workforce training, discharge planning, and public education efforts. Flexible funds can prevent homelessness for those imminently at-risk. According to the Central Massachusetts Housing Alliance, Inc. (CMHA), \$2,500 could pay for the deposit on a new apartment, while \$5,000 can pull a person back from the edge of homelessness.

Educational efforts with first responders such as schools, healthcare providers, neighborhood centers, and food pantries, can help identify persons at-risk of homelessness, and will encourage appropriate referrals to divert households from homelessness. Outreach to landlords will preserve tenancies through mediation, advocacy, and intervention services.

To assure that people being discharged from public institutions and systems of care do not become homeless, the City will continue its work with providers, the medical community, and the Continuum of Care Discharge Planning working group to examine and implement the best possible discharge planning procedures and work towards creating additional respite beds in the City to bridge the critical gap between hospital release and triage for the homeless. Positive working relationships exist between providers and institutions discharging people at-risk of homelessness. The City will work to strengthen coordinated re-entry for Veterans and former prisoners to address existing gaps in services for those populations. The City is committed to preventing youth homelessness by assuring appropriate transitional care for youth aging out of the Massachusetts Foster Care system.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Worcester, through the Executive Office of Economic Development's (EOED) Housing Division, is an existing Lead Hazard Demonstration (LHD) grantee and has been awarded funds under the Lead Hazard Control and LHR program in fiscal year 2023, 2019, 2015, 2012, 2009, and 2007. As of January 2025, the Housing Division's Worcester Lead Abatement Program (WLAP) had completed 126 Units from the \$3.4 million in funds awarded from the previous 2019 Lead Hazard Reduction Demonstration grant.

Through HUD's Lead Hazard Reduction 2023 funds, the City of Worcester's Housing Division will remediate lead paint hazards in 165 moderate, low and very low-income units of housing using \$4,100,000 in lead abatement funds, funding over a 42-month period (11/15/2024 - 06/30/2023). The Worcester Lead Abatement Program provides up to \$30,000 per unit to assist with lead abatement in approved properties with low/moderate income tenants. In addition, WLAP coordinates the Massachusetts "Get the Lead Out" loan program funded by MassHousing for additional abatement assistance over the \$30,000 per unit threshold. Additionally, this grant will be matched by \$603,121 in other public and private resources to further provide lead paint and soil abatement, as well as provide primary prevention services in the form of outreach and education to low- and moderate-income families with children under age six within the City of Worcester.

In addition, any CDBG funded housing rehabilitation project over \$25,000 will receive lead abatement in conjunction with the rehabilitation activities to take place. For projects between \$5,000 and \$24,999, a lead report/risk assessment will be obtained prior to rehabilitation work taking place. Any area of work that contains lead paint will be conducted using EPA RRP and Massachusetts Lead Safe Renovator standards.

The EOED's Worcester Lead Abatement Program anticipates applying for subsequent rounds of HUD Healthy Homes funding on a 3-year basis (2023 and 2026). The WLAP intends to request a total of \$625,000 in CDBG funding primarily for HUD Lead Hazard Reduction/Healthy Homes matching funding (\$125,000 per year for 5 years). It is estimated that during the 5-year period a total of 300 units of housing will be made lead safe.

To ensure that units that have undergone grant-funding rehabilitation continue to benefit low-income families long after project completion, homeowners and investors must agree to the placement of a five-year Affordable Housing Restriction on each unit that will undergo rehabilitation using funding from the Lead Hazard Reduction grant, capping rents at HUD Fair Market Rent. As an additional stipulation of the Affordable Housing Restriction, preference must be given to families with children under the age of six years old to inhabit available units.

The City of Worcester has made lead hazard reduction a policy priority for over 25 years. By providing lead abatement through the Worcester Lead Abatement Program, as well as the incorporation of lead abatement in any CDBG housing rehabilitation projects, over time the lead in housing stock for lower

income earners will be addressed. Additional support for lead hazard reduction activities is provided by Worcester's Department of Inspectional Services which employs two, full-time lead paint staff enforcing both Massachusetts and Federal Lead Paint codes funded by tax levy. Lead hazard enforcement from the Department of Inspectional Services ensures that landlords using private funding are remediating properties identified to contain lead hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

The Massachusetts Department of Public Health continues to classify Worcester as a "high-risk" municipality for childhood lead poisoning. Among the criteria used to determine risk are the number of Worcester children identified as having elevated blood lead levels each year, the age of the existing housing stock, and other socioeconomic factors including the percentage of low-income families. Worcester is home to 10,917 children under the age of 6 comprising 8% of the city's total population. Children under six years of age are at an increased risk for becoming lead poisoned and suffering the long-term consequences of lead exposure which negatively impact learning, behavior, and development. Worcester's older housing stock further increases the risk of lead exposure among young children. As of 2023, 77% of Worcester's housing units were built before 1978 (compared to 67% state-wide), the year that lead paint was banned. Of those units, 34,701 were built before 1940 and are more likely to contain lead painted surfaces and hazards.

Socioeconomic factors can also impact rates of lead poisoning among children, as families may face additional barriers to living in safe, affordable housing units. An estimated 4,982 families in Worcester with young children under five years of age report having incomes below the federal poverty level. Additionally, 34.8% of the Worcester population speaks a language other than English at home, which may hinder the receipt of information on tenant's rights, affordable housing programs, and available home rehabilitation services. Through funding provided by HUD's Lead Hazard Reduction grant, income-qualifying units can be made lead-safe at little to no cost, further expanding the number of lead-safe units available for families with young children.

How are the actions listed above integrated into housing policies and procedures?

The activities of the Worcester Lead Abatement Program are in direct support of the Lead Law (MGL c. 111, § 189A through 199B) put forth and enforced by the Massachusetts Department of Public Health, Childhood Lead Poisoning Prevention Program. Our assistance supports Section 197 of the Lead Law which states, "Whenever a child under six years of age resides in any premises in which any paint, plaster or other accessible structural material contains dangerous levels of lead, the owner shall abate or contain said paint, plaster or other accessible structural materials in accordance with the requirements of subsection (b) or (c)."

The Worcester Lead Abatement Program (WLAP) has separate policy and procedures for conducting Lead Hazard Control activities through the HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH), however the WLAP policies are also integrated in the CDBG Housing Policy and Procedures. This includes following HUD dust clearance standards which are more stringent than Massachusetts standards.

The type of housing rehabilitation activities that may be undertaken include “Testing for and abatement of lead-based paint”; and “Lead-based paint testing and abatement as a standalone program or included as rehabilitation as noted above (24 CFR § 570.202(f))”.

The CDBG Housing Policy and Procedures also states that per the Consolidated Plan requirements, the City of Worcester shall consult with Worcester’s Housing Development Division (HDD), who is the department charged with coordinating the City’s lead-based paint strategy and reducing lead hazards in housing assisted with federal funds.

The City is committed to using CDBG funds to conduct Lead Paint Hazard activity’s complementing the WLAP program through matching funds and allows the program to address more lead hazard activities, where OLHCHH projects are over funding limits but the projects are necessary due to at risk children.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the U.S. Census Bureau, 17.1% of Worcester’s population is below the poverty level, which is nearly double that of the overall Massachusetts’ population (9.4%), but a reduction from last plans number 5 years ago of 21.4%. Given the high proportion of residents living in poverty, the City of Worcester Executive Office of Economic Development (EOED) focuses on using its HUD entitlement grant program funds for initiatives and projects that provide the maximum benefit to very low-, low- and moderate-income individuals and households. The City’s anti-poverty strategy seeks to support programs that provide basic food and shelter, as well as social and human services and job and life skills training and other advancement opportunities necessary for an individual or family to move out of poverty.

Many of the City’s programs impact poverty-level families, and the following two Consolidated Plan goals and associated strategies have a direct influence on reducing the number of families living at or below the poverty level:

- Public Services for Low-Moderate Income Persons, including, but not limited to, job and skills training, youth educational and recreational programs, and youth employment opportunities
- Economic Development & Business Assistance, including small business assistance, job and employment opportunities, attraction and retention of new businesses, economic development loans and capital, and façade improvements.

Through these goals, the City seeks to use CDBG funds to generate jobs and enable low- and moderate-income residents to become and continue to be economically secure and self-sufficient.

The EOED also coordinates with the Central Massachusetts Workforce Investment Board (CMWIB) around programs and initiatives that support the City’s goal of reducing poverty. The primary role of the CMWIB is to convene civic and business leadership and utilize their insights to direct public funds aimed at building the skills of the workforce in our area. The CMWIB also oversees the One Stop Career Center in Worcester, known as Workforce Central. This coordination helps ensure the non-duplication of services that provide employment training and job opportunities, and aids in maximizing the impact of the limited resources available for these types of services and programs.

In addition, representatives from the EOED, the executive director of the CoC convening agency (Central Massachusetts Housing Alliance - CMHA), and more than 30 other key CoC stakeholders have met and worked together continuously over the last several years in order to determine CoC gaps, identify resources and prioritize needs to prevent homelessness and rapidly re-house those persons who are homeless in accordance with the goals established in the Plan to End Homelessness in Worcester. The proposals contained in this Consolidated Plan are the fruit of these collaborations and have been determined through on-going dialogue between EOED, the CoC and the Commonwealth of

Massachusetts Department of Housing and Community Development (DHCD) to be part of a balanced regional approach to meeting the plan's goals. Locally relevant data from recent Housing Inventory Counts (HIC) and Point In Time (PIT) counts supports these funding decisions. They are consistent with the Worcester City and County CoC Action Plans and support national priorities established in Opening Doors: Federal Strategic Plan to Prevent and End Homelessness.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The EOED is the lead agency responsible for drafting this report, and oversees the investments made in economic development, public services, and neighborhood revitalization. The department works on a daily basis with developers, public officials, and community leaders and organizations seeking to increase the accessibility to jobs and affordable housing for low- to moderate-income persons. Worcester uses federal resources to increase homeownership and affordable housing opportunities through the following programs:

- owner occupied rehabilitation,
- rental rehabilitation development,
- new construction of affordable units,
- down payment assistance for first-time homebuyers,
- the Worcester Lead Abatement Program, and
- the Healthy Homes program.

The coordination also extends to addressing homelessness. An example of the coordination of anti-poverty programs and policies is represented by the South Middlesex Opportunity Council (SMOC) Greater Worcester Housing Connection (GWHC) which broke ground on a state-of-the-art Triage and Assessment Center located at 25 Queen Street. The Center was open in 2013 and consists of 25 emergency triage beds and 15 single occupancy rooms. It operates 24 hours a day/seven days a week, and provides essential services including emergency housing triage, diversion, housing needs assessment, housing placement, meals, case management, employment assistance, life skills training, transportation and linkages to health, behavioral health, domestic violence, legal and other needed services. The city has also funded homeless street outreach resources through the Emergency Solutions Grant (ESG) to engage, assess and link these homeless persons with services including housing, benefits and employment.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Worcester has an internal management plan to assure the proper and compliant implementation of the Strategic Plan and the Annual Plan activities. Procedures have been put in place to assure proper compliance with all program requirements for the CDBG, HOME, HOPWA, and ESG entitlements.

Project monitors are responsible for monitoring their assigned projects and activities. Priority is given to projects and organizations new to receiving funding administered by the City. Monthly “desktop audits” of grant subrecipients’ programs allow monitors a chance to track the timeliness of expenditures and the status of program outcomes, through subrecipient Project Cash Requests (PCR) documentation.

Additionally on-site monitoring provides an opportunity for staff members to ensure subrecipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their grant agreements and the Annual Action Plan. Site visits also allow subrecipients to receive technical assistance and provide feedback about program administration. By carefully examining subrecipients’ performance through desk audits and on-site monitoring, the City can conduct a risk assessment to identify which subrecipients require more comprehensive monitoring. High-risk sub-recipients might include those new to the CDBG, HOME, ESG, or HOPWA programs, those who experienced turnover in key staff positions or a change in goals or direction, those with previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings, and those undertaking multiple CDBG, HOME, ESG, or HOPWA funded activities for the first time.

An on-site monitoring schedule is prepared based on this risk assessment. First, the assigned monitor will contact the agency to explain the purpose of monitoring and schedule a date and time for the on-site visit. Once this is completed, a confirmation letter is sent before the scheduled visit to confirm all aspects of the monitoring and to explain what can be expected.

During the visit, a thorough review of the subrecipient’s files ensures they comply with all regulations governing their administrative, financial and programmatic operations and that they are achieving their performance objectives within schedule and budget. A clear written record of the on-site visit is kept by using one or more of the City of Worcester/HUD monitoring checklists. The assigned monitor will fill out the form during the visit. At the end of the visit, the monitor concludes the visit by reviewing the tentative conclusions from the monitoring. Once the on-site visit is completed, the monitor prepares a formal written letter describing the results of the visit, providing recognition of the subrecipient’s strengths and weaknesses. If the subrecipient is experiencing problems or is failing to comply with

regulations, these issues will be specifically outlined in the monitoring follow-up letter, along with recommendations or requirements to address and rectify problems. If a concern or finding is issued for noncompliance with Federal rules and regulations, the monitoring follow-up letter will provide recommendations on how the situation can be remedied. When a finding is issued, the monitoring follow-up letter will identify a deadline for when the specific issues must be corrected. The monitor will then follow-up with the organization to make sure the corrections have been made.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The following is the anticipated resources the City is expected to receive from CDBG, HOME, HOPWA, and ESG programs. CDBG funds will be used for housing, public improvements, and public service activities. The HOME program is mainly used for new rental housing unit production. HOPWA is used for case management and rental assistance for people living with HIV/AIDS. ESG funds are used primarily for homeless prevention and reducing barriers to housing for the homeless population. CDBG, HOME, ESG, and HOPWA are estimated to be level funded over the 5-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	public - federal	Acquisition	\$	\$	\$	\$	\$	Expected amount available remainder of the plan is based on 4-years of annual allocation and program income.
		Admin and Planning	4,088,940.00	35,000.00	1,436,927.00	5,560,867.00	16,355,760.00	
		Economic Development						
		Housing						
		Public Improvements						
HOME	public - federal	Public Services						Expected amount available remainder of the plan is based on 4-years of annual allocation and program income.
		Acquisition	\$	\$	\$	\$	\$	
		Homebuyer assistance	1,593,820.00	35,000.00	6,307,275.00	7,936,095.00	6,375,280.00	
		Homeowner rehab						
		Multifamily rental/ new construction						
		Multifamily rental rehab						
		New construction for ownership						
		TBRA						

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$ 797,060.00	\$ -	\$ -	\$ 797,060.00	\$ 3,188,240.00	Expected amount available remainder of the plan is based on 4-years of annual allocation and program income.
ESG	public - federal	Conversion/ rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$ 374,524.00	\$ -	\$ 374,417.00	\$ 748,941.00	\$ 1,498,096.00	Expected amount available remainder of the plan is based on 4-years of annual allocation and program income.

Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas. Matching fund requirements, along with the needed documentation, are specified in the subrecipient agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor. The City and its program partners will seek funds from the following sources to support the goals identified in this Consolidated Plan: Project-based Section 8 certificates through the Worcester Housing Authority, Low-income housing tax credits, project financing at favorable interest rates from the MassHousing and local lenders, and private contributions to subrecipients. The City of Worcester will continue to identify funding from the Massachusetts Rental Voucher Program, operated by the Dept. of Housing and Community Development, as a source of additional match. In order to meet its ESG match requirements, the City of Worcester requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Non-Housing Community Development Needs Analysis in the 5-Year Consolidated Plan provides a description of the needs associated with publicly owned land and property. The City of Worcester owns over 4.5 million square feet of buildings and facilities that either directly service residents or exist to house activities that service residents. Many of these buildings and facilities may be used to address needs identified in the Consolidated plan, yet many of the facilities are also in need of improvements due to old age, deferred maintenance, and heavy use.

To address public facilities goals contained in the 2025-2030 Consolidated Plan \$275,000 in CDBG funds have been allocated in the First Year Action Plan to improve streets, sidewalks, and other forms of eligible public infrastructure within the Green Island neighborhood (in tandem with improvements made by other city departments, public and private partners). Likewise, \$1,000,000 in CDBG funds has been allocated to the Neighborhood Based Infrastructure which will also be used for Public Facilities and Public Safety Improvements. Both allocations will benefit low- and moderate-income persons and communities.

Discussion

Overall the projected trend is level funding of Federal Funds in the remaining three years of the five-year Consolidated plan in order to address identified priority needs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development & Preservation	2025	2029	Affordable Housing	Low-Moderate Income Census Tracts	Youth educational and recreational programs Information and referral to public services Health services (COVID-19 Inclusive) Food access and security Transportation and access to public services Case management services	CDBG: \$1,217,148.00 HOME: \$7,936,095.00	Rental units constructed: 8 Household Housing Unit Rental units rehabilitated: 18 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 19 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
2	Healthy and Sustainable Housing	2025	2029	Affordable Housing	Low-Moderate Income Census Tracts Green Island Revitalization Initiative	Housing inspections and code enforcement Housing contaminant and pest abatement Home energy efficiency improvements Elimination of area and spot blight	CDBG: \$381,608.00	Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit

3	Neighborhood Stabilization & Revitalization	2025	2029	Non-Housing Community Development	Low-Moderate Income Census Tracts	Development of new affordable housing Development of new mixed-income housing Rehabilitation of existing housing stock Housing maintenance and repair services Assistance for first time homebuyers Housing inspections and code enforcement Housing contaminant and pest abatement Home energy efficiency improvements Elimination of area and spot blight Improvement of existing infrastructure	CDBG: \$511,914.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1524 Persons Assisted
4	Economic Development & Business Assistance	2025	2029	Non-Housing Community Development	Low-Moderate Income Census Tracts	Small business assistance Job skills and employment opportunities Recreational and community facilities	CDBG: \$400,223.00	Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 10 Jobs Businesses assisted: 10 Businesses Assisted

5	Public Services for Low-Moderate Income Persons	2025	2029	Non-Homeless Special Needs	Low-Moderate Income Census Tracts	Youth educational and recreational programs Information and referral to public services Health services (COVID-19 Inclusive) Food access and security Transportation and access to public services Case management services	CDBG: \$613,340.00	Public service activities other than Low/Moderate Income Housing Benefit: 4409 Persons Assisted
6	Improvements and Preservation of Public Facilities	2025	2029	Affordable Housing	Low-Moderate Income Census Tracts	Improving public facilities for public services Energy and accessibility for public facilities	CDBG: \$2,436,634.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 92025 Persons Assisted

7	Homeless Prevention and Resolving Housing Barriers	2025	2029	Homeless	Low-Moderate Income Census Tracts	Health services (COVID-19 Inclusive) Food access and security Housing security and eviction prevention Senior and elderly services Services for disabled or special needs population Transportation and access to public services Mental health and substance abuse services Case management services Coordinated entry system for homeless Services for formerly incarcerated Housing search and advocacy Rapid re-housing rental assistance Housing stabilization services Affordable childcare access and services	ESG: \$748,941.00	Tenant-based rental assistance / Rapid Rehousing: 169 Households Assisted Homeless Person Overnight Shelter: 119 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 99 Beds Homelessness Prevention: 1903 Persons Assisted
---	--	------	------	----------	-----------------------------------	--	-------------------	--

8	Housing Opportunities for Persons with HIV/AIDS	2025	2029	Homeless	Low-Moderate Income Census Tracts	Information and referral to public services Health services (COVID-19 Inclusive) Food access and security Housing security and eviction prevention Senior and elderly services Services for disabled or special needs population Transportation and access to public services Mental health and substance abuse services Case management services Coordinated entry system for homeless Services for formerly incarcerated Housing search and advocacy Rapid re-housing rental assistance Housing stabilization services Affordable childcare access and services	HOPWA: \$797,060.00	Tenant-based rental assistance / Rapid Rehousing: 37 Households Assisted Homeless Person Overnight Shelter: 120 Persons Assisted Homelessness Prevention: 151 Persons Assisted
---	---	------	------	----------	-----------------------------------	---	---------------------	--

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development & Preservation
	Goal Description	The affordable housing development & preservation goal includes the development of new and mixed use affordable housing, rehabilitation of existing housing stock, maintenance & repair services, and assistance to first time homebuyers. CHDO set aside of (\$239,073.11 or 15%) of the FY2025 HOME fund grant of \$1,593,820.71.
2	Goal Name	Healthy and Sustainable Housing
	Goal Description	The healthy and sustainable housing goal includes environmental preservation, weatherization & energy efficiency improvements, housing inspections & code enforcements, systematic housing inspections, and contaminant and pest abatement.
3	Goal Name	Neighborhood Stabilization & Revitalization
	Goal Description	The neighborhood stabilization & revitalization goal includes the development of new affordable housing, development of new mixed-income housing, rehabilitation of existing housing stock, housing maintenance services, housing repair services, assistance for first-time homebuyers, systematic housing inspections, housing contaminant and pest abatement, housing inspections and code enforcement, demolition of blighted properties, elimination of area and spot blight, infill development, new streets and sidewalks, improvement of existing public infrastructure, small business assistance, small business and storefront improvements, revitalization of neighborhoods, and neighborhood public safety improvements.
4	Goal Name	Economic Development & Business Assistance
	Goal Description	
5	Goal Name	Public Services for Low-Moderate Income Persons
	Goal Description	The public services for low-moderate income persons goal includes housing maintenance services, environmental preservation, youth educational and recreational programs, neighborhood public safety improvements, information and referral to public services, health services, youth employment opportunities, food access and security, housing security and eviction prevention, senior and elderly services, services for disabled or special needs population, information and services for new immigrants, transportation and access to public services, and substance abuse services.

6	Goal Name	Improvements and Preservation of Public Facilities
	Goal Description	The improvements and preservation of public facilities goal includes new streets and sidewalks, improvement of existing public infrastructure, improving public facilities for public services, improving public facilities serving public safety, energy improvements for public facilities, and accessibility improvements for public facilities.
7	Goal Name	Homeless Prevention and Resolving Housing Barriers
	Goal Description	This goal is designed to help homeless and those at risk of homelessness. For the homeless the goal is designed to help homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness and facilitating access for homeless individuals and families to affordable housing units. For those at-risk of homelessness the goal is to ensure there is sufficient resources available for helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections programs and institutions) and or receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.
8	Goal Name	Housing Opportunities for Persons with HIV/AIDS
	Goal Description	Using City of Worcester HOPWA funds, community-based organizations offer housing resources to PLWHA, including short-term rent, mortgage, and utility assistance payments, rental assistance, and supportive services to address varying needs and barriers to stable housing: Recognizing that being stably housed plays a critical role in ensuring that individuals living with HIV live healthy and productive lives, this goal ensures that housing assistance and supportive services are available to low-income people living with HIV/AIDS (PLWHA) in the areas of Worcester County and Northeastern Connecticut in order to avoid homelessness, or obtain stable housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Worcester is creating 14 projects to address the goals identified in Year 1 (7/1/25 - 6/30/26) of the Action Plan. These 14 projects will address the relevant goals that they are meeting and identify the sources of funds to be used.

Projects

#	Project Name
1	PUBLIC SERVICES
2	NEIGHBORHOOD DEVELOPMENT FUND
3	PUBLIC FACILITIES FUND
4	AFFORDABLE HOUSING PROGRAMS
5	ECONOMIC DEVELOPMENT
6	CODE ENFORCEMENT
7	HOPWA25 AIDS PROJECT WORCESTER
8	HOPWA25 MONTACHUSETT OPPORTUNITY COUNCIL
9	HOPWA25 CT ACT
10	HOPWA25 GRANTEE ADMIN
11	HESG25 - WORCESTER
12	CDBG PLANNING & ADMINISTRATION
13	HOME ADMIN
14	TBRA (TENANT BASED RENTAL ASSISTANCE)

Table 57 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Challenges to meeting underserved needs in the coming year stem primarily from increasing demand for program activities combined with decreasing amounts of funding. To maximize efficiency and achieve a greater impact, the City proposes the following actions:

- Annually, EOED conducts funding overview and technical assistance workshops for parties interested in applying for HUD entitlement funds through CDBG, HOPWA, and ESG, (usually planned for November). The workshops are designed to focus and facilitate discussion with interested parties in
- In order to define the key social service issues and community needs in Worcester, there is annual workshops to identify gaps in service and brainstorm potential strategies to address needs and gaps. The workshops were also designed to foster dialogue among agencies and

departments to enhance collaboration and sharing of information.

- Work continues to improve access of services to those with limited English proficiency to reach the underserved populations. According to the most recent US Census American Community Survey Data, 18 percent of the Worcester populations speaks a language other than English and speaks English less than “very well”. The continued importance of ensuring that critical programs and services address language and cultural barriers that isolate households and impede successful utilization of community resources. A Language Assistance Plan was established for HUD Entitlement Programs.
- Allocation priorities for the 1st Year Action Plan incorporate updated analysis and research continues to indicate the need for investment efforts around addressing affordable housing production and barriers to accessing affordable housing, along with trends related to aging housing stock and deferred maintenance, along with Rapid-Rehousing or Continuum of Care (CoC) supported projects.
- Consultation with service providers stresses a continued need for social and human service, housing supportive services for low to moderate income and special needs populations including our youth, recent immigrants, resettled refugees. This also encompasses the elderly, homeless and individuals with substance abuse and mental health challenges, as well as those living with HIV/AIDS.
- Collaboration with Ascentria Care Alliance to provide language banks services for more than 90 different languages continues. This has significantly improved access to City services for people with Limited English Proficiency (LEP). The contracts with Ascentria provides interpreters to be available either onsite or by telephone for City employees interacting with the public – including at City Hall and onsite during situations like code inspections and public safety situations. This policy is part of a larger effort by the City Manager and numerous City Departments to make municipal government more inclusive, diverse, and reflective of the community it serves.
- The language policy will ensure meaningful communication between LEP persons and the City by providing for interpretation and translation services at no cost to the LEP person being served. Communication services, provided for information contained in private documents, including applications, statements, ordinances, and relevant forms. Written translation for vital documents, including consent and complaint forms, applications for programs, activities or to receive City government benefits or services, etc., are also provided.

AP-38 Project Summary

Project Summary Information

1	Project Name	PUBLIC SERVICES
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Public Services for Low-Moderate Income Persons
	Needs Addressed	Youth educational and recreational programs Information and referral to public services Health services (COVID-19 Inclusive) Food access and security Housing security and eviction prevention Senior and elderly services Services for disabled or special needs population Transportation and access to public services Mental health and substance abuse services Case management services
	Funding	CDBG: \$613,340.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	NEIGHBORHOOD DEVELOPMENT FUND
	Target Area	Low-Moderate Income Census Tracts Green Island Revitalization Initiative
	Goals Supported	Neighborhood Stabilization & Revitalization

	Needs Addressed	Improvement of existing infrastructure Recreational and community facilities Improving public facilities for public services Revitalization of neighborhoods Improving public facilities serving public safety Energy and accessibility for public facilities
	Funding	CDBG: \$275,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	PUBLIC FACILITIES FUND
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Improvements and Preservation of Public Facilities
	Needs Addressed	Recreational and community facilities Improving public facilities for public services Revitalization of neighborhoods Improving public facilities serving public safety Energy and accessibility for public facilities
	Funding	CDBG: \$2,193,652.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

4	Project Name	AFFORDABLE HOUSING PROGRAMS
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Affordable Housing Development & Preservation
	Needs Addressed	Development of new affordable housing Development of new mixed-income housing Rehabilitation of existing housing stock Housing maintenance and repair services Assistance for first time homebuyers Housing inspections and code enforcement Housing contaminant and pest abatement Home energy efficiency improvements
	Funding	CDBG: \$1,115,774.00
		HOME: \$7,611,713.00
	Description	Affordable Housing Programs have the objective of creating decent affordable housing for Low-Moderate Families and individuals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at least 35 Low-Moderate income families will benefit from the activities being proposed.
	Location Description	Locations where most activities will take place will be in the Low-Moderate Income Census Tracts in the City.
	Planned Activities	The Affordable Housing Programs include the development of new and mixed use affordable housing, rehabilitation of existing housing stock, maintenance & repair services, and assistance to first time homebuyers. CHDO set aside of (\$239,073.11 or 15%) of the FY2025 HOME fund grant of \$1,593,820.71.
5	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Economic Development & Business Assistance
	Needs Addressed	Small business assistance Job skills and employment opportunities

	Funding	CDBG: \$360,313.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	CODE ENFORCEMENT
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Healthy and Sustainable Housing
	Needs Addressed	Housing inspections and code enforcement Housing contaminant and pest abatement Elimination of area and spot blight
	Funding	CDBG: \$185,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	HOPWA25 AIDS PROJECT WORCESTER
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Housing Opportunities for Persons with HIV/AIDS

	Needs Addressed	Housing security and eviction prevention Services for disabled or special needs population Transportation and access to public services Mental health and substance abuse services Case management services Coordinated entry system for homeless Housing search and advocacy Rapid re-housing rental assistance Housing stabilization services
	Funding	HOPWA: \$486,539.00
	Description	AIDS Project Worcester uses HOPWA funds to continue its Housing Services Program for people living with HIV/AIDS (PLWHA) in Central MA, through homelessness prevention and rental start up assistance.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	280 households with at least one member living with HIV/AIDS.
	Location Description	City of Worcester Eligible Metropolitan Statistical Area (EMSA).
	Planned Activities	The program consists of four components: 1) Short-term rent, mortgage, and utility assistance (STRMU); 2) Permanent Housing Placement, providing payments for the first and last months' rent for eligible clients; 3) Tenant-Based Rental Assistance and 4) Housing Case Management.
8	Project Name	HOPWA25 MONTACHUSETT OPPORTUNITY COUNCIL
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Housing Opportunities for Persons with HIV/AIDS

	Needs Addressed	Food access and security Housing security and eviction prevention Services for disabled or special needs population Mental health and substance abuse services Case management services Coordinated entry system for homeless Housing search and advocacy Rapid re-housing rental assistance Housing stabilization services
	Funding	HOPWA: \$216,797.00
	Description	Making Opportunity Count operates a permanent housing program serving chronically homeless individuals living with HIV/AIDS and their family members in North Worcester County.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	12 chronically homeless individuals living with HIV/AIDS and their family members will receive rental assistance.
	Location Description	City of Worcester Eligible Metropolitan Statistical Area (EMSA).
	Planned Activities	Funding for Rental Assistance and Supportive Services for the Housing First Supportive Housing program, a scattered site 7-unit permanent housing program in North Worcester County.
9	Project Name	HOPWA25 CT ACT
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Housing Opportunities for Persons with HIV/AIDS
	Needs Addressed	Transportation and access to public services Mental health and substance abuse services Case management services Coordinated entry system for homeless Rapid re-housing rental assistance Housing stabilization services
	Funding	HOPWA: \$69,813.00

	Description	Funding for Supportive Services and Permanent Housing Placement, providing payments for the first and last months rent for eligible clients.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 chronically homeless individuals living with HIV/AIDS and their family members will receive rental assistance. 11 households with at least one family member living with HIV/AIDS will receive supportive services.
	Location Description	Located in Willimantic, Connecticut within the City of Worcester Eligible Metropolitan Statistical Area (EMSA).
	Planned Activities	Provide Housing Supportive Services and Permanent Housing Placement to HOPWA-eligible clients.
10	Project Name	HOPWA25 GRANTEE ADMIN
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Housing Opportunities for Persons with HIV/AIDS
	Needs Addressed	<p>Information and referral to public services</p> <p>Health services (COVID-19 Inclusive)</p> <p>Food access and security</p> <p>Housing security and eviction prevention</p> <p>Senior and elderly services</p> <p>Services for disabled or special needs population</p> <p>Transportation and access to public services</p> <p>Mental health and substance abuse services</p> <p>Case management services</p> <p>Coordinated entry system for homeless</p> <p>Services for formerly incarcerated</p> <p>Housing search and advocacy</p> <p>Rapid re-housing rental assistance</p> <p>Housing stabilization services</p> <p>Affordable childcare access and services</p>
	Funding	HOPWA: \$23,911.00
	Description	

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	HESG25 - WORCESTER
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Homeless Prevention and Resolving Housing Barriers
	Needs Addressed	<p>Information and referral to public services</p> <p>Health services (COVID-19 Inclusive)</p> <p>Food access and security</p> <p>Housing security and eviction prevention</p> <p>Senior and elderly services</p> <p>Services for disabled or special needs population</p> <p>Transportation and access to public services</p> <p>Mental health and substance abuse services</p> <p>Case management services</p> <p>Coordinated entry system for homeless</p> <p>Services for formerly incarcerated</p> <p>Housing search and advocacy</p> <p>Rapid re-housing rental assistance</p> <p>Housing stabilization services</p> <p>Affordable childcare access and services</p>
	Funding	ESG: \$748,941.00
	Description	Emergency Solutions Grant Program supports City-wide strategies to address the housing needs of homeless and at-risk households in the City of Worcester.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,290 homeless and at-risk households (individuals and families).
	Location Description	City of Worcester
	Planned Activities	<ul style="list-style-type: none"> - Emergency Shelter - Street Outreach - Rapid Re-Housing - Homeless Management Information System - Utilities, Transportation - City of Worcester Grant Administration
12	Project Name	CDBG PLANNING & ADMINISTRATION
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	<p>Affordable Housing Development & Preservation</p> <p>Healthy and Sustainable Housing</p> <p>Neighborhood Stabilization & Revitalization</p> <p>Economic Development & Business Assistance</p> <p>Public Services for Low-Moderate Income Persons</p> <p>Improvements and Preservation of Public Facilities</p>

	Needs Addressed	Development of new affordable housing Development of new mixed-income housing Rehabilitation of existing housing stock Housing maintenance and repair services Assistance for first time homebuyers Housing inspections and code enforcement Housing contaminant and pest abatement Home energy efficiency improvements Elimination of area and spot blight Improvement of existing infrastructure Small business assistance Job skills and employment opportunities Recreational and community facilities Improving public facilities for public services Revitalization of neighborhoods Improving public facilities serving public safety Energy and accessibility for public facilities Youth educational and recreational programs Information and referral to public services Health services (COVID-19 Inclusive)
	Funding	CDBG: \$817,788.00
	Description	CDBG Program Admin
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	HOME ADMIN
	Target Area	Low-Moderate Income Census Tracts

	Goals Supported	Affordable Housing Development & Preservation
	Needs Addressed	Development of new affordable housing
		Development of new mixed-income housing
		Rehabilitation of existing housing stock
	Funding	HOME: \$159,382.00
	Description	FY25 HOME Admin funding for salaries & fringe and indirect expenses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	TBRA (TENANT BASED RENTAL ASSISTANCE)
	Target Area	Low-Moderate Income Census Tracts
	Goals Supported	Affordable Housing Development & Preservation
	Needs Addressed	Housing stabilization services
	Funding	HOME: \$165,000.00
	Description	HOME Tenant-Based Rental Assistance Program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	At least 30 homeless households.
	Location Description	City of Worcester
	Planned Activities	Rental Assistance of up to 24 months for each household.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Worcester is comprised of 46 U.S. Census tracts, of which 29 tracts had 51.0% or more of their populations being persons of Low-Moderate Income (LMI) - defined by HUD as households whose incomes were 80% or less of the metropolitan area median income as adjusted for family size. These 29 LMI tracts are: 7304.01, 7304.02; 7305.00; 7310.01; 7310.02; 7311.01, 7312.03, 7312.04, 7313.00, 7314.00, 7315.00, 7316.01, 7316.02, 7317.00, 7318.01, 7318.02, 7319.00, 7320.01, 7320.02, 7322.02; 7322.03, 7323.02, 7324.00, 7325.00, 7326.00, 7327.00, 7328.02, 7330.00, 7331.02. (see attached Low Income Population City of Worcester Map for locations). These 29 LMI tracts form the historical, inner city core of Worcester that historically developed from 1860s – 1920s during the city's industrial boon period. These neighborhoods are primarily comprised of highly concentrated one, two, and three-family wooden framed houses and contain the majority housing with multiple problems, and in need of significant rehabilitation. The latest available U.S. Census tract data from 2023 shows that these LMI tracts have a median household income of \$55,399, 74.4% of the population being of low and moderate income and 25.8% living in poverty. The racial/ethnic concentration of these LMI tracts was 40% White, non-Hispanic, 33% Hispanic, 13% African American/Black, 8% Asian, 6% Other Populations. In comparison, the non-LMI city census tracts had a median household income of \$101,877, 40.5% of the population being of low and moderate income, and 10.3% living in poverty. The racial/ethnic concentration of the non-LMI tracts was 66% White, non-Hispanic, 13% Hispanic, 10% African American/Black, 5% Asian, 6% Other populations. Within the LMI tracts, 24.8% of housing units were owner occupied, 66.2% renter occupied, 9.0% vacant. For the non-LMI tracts, 63.7% were owner occupied, 31.7% were renter occupied, and 4.6% were vacant.

The Green Island Neighborhood (Census Tract 7325.00) is one of the most distressed in Worcester with high levels of poverty, crime, problems with idle youth, including gangs and drugs, absentee property ownership, vacant/boarded-up buildings, empty lots and other economic distress factors. CDBG and other public investments target this neighborhood in which 80% of residents are of low- and moderate income and suffers from dilapidated roads/sidewalks, aging and maintenance deferred housing, chronic issues with flooding and drainage, as well as possible pollution and contamination. Informed by neighborhood analysis, the initiative addresses housing, roads, sidewalks, parks, sewer and drainage systems, lighting, protected bike lanes, rain gardens, intersection signalization, the reconfiguration of dangerous parking arrangements around Crompton Park, and the addition of flashing beacons and detectable warning pads at pedestrian crossings.

The Green Island Tract had a median household income of \$422,534, 80.1% of the population being of low and moderate income and 28.3% living in poverty. The racial/ethnic concentration of the Green Island Tract was 27% White, non-Hispanic, 54% Hispanic, 11% African American/Black, 2% Asian, 6% Other Populations. Within the Green Island tract 13.4% of housing units were owner occupied, 60.5% renter occupied, 26.1% vacant.

After many decades of stagnation and decline, the Green Island tract has seen a turn-around as witnessed by a significant recent growth in the number and value of housing units. The latest available U.S. Census tract data from 2023 shows upward trends in Green Island during the last decade: +45.1% total housing units, +52.9% owner-occupied units, +24.6% renter-occupied units, +124.5% vacant units. With the opening of the Polar Park Baseball Stadium there has been a corresponding development of multi-unit housing developments in the neighborhood. The median value of owner-occupied was \$362,100 (+25.9%), higher than the citywide median of \$339,500. The median gross rent was \$1,349 (+117.2%), 95% of the citywide median of \$1,415. Households paying more than 30% of their income for housing in Green Island was 35.2% for owners and 67.6% for renters, in comparison, citywide was 29.2% for owners and 53.7% for renters.

Geographic Distribution

Target Area	Percentage of Funds
Low-Moderate Income Census Tracts	89
Green Island Revitalization Initiative	8

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

After many decades of stagnation and decline, the Green Island tract has seen a turn-around as witnessed by a significant recent growth in the number and value of housing units. The latest available U.S. Census tract data from 2023 shows upward trends in Green Island during the last decade: +45.1% total housing units, +52.9% owner-occupied units, +24.6% renter-occupied units, +124.5% vacant units. With the opening of the Polar Park Baseball Stadium there has been a corresponding development of multi-unit housing developments in the neighborhood. The median value of owner-occupied was \$362,100 (+25.9%), higher than the citywide median of \$339,500. The median gross rent was \$1,349 (+117.2%), 95% of the citywide median of \$1,415. Households paying more than 30% of their income for housing in Green Island was 35.2% for owners and 67.6% for renters, in comparison, citywide was 29.2% for owners and 53.7% for renters.

See PR-15 Citizen Participation section of this Consolidated Plan which provides an analysis of the rationale for the priorities for allocating investments geographically as determined through an analysis of community and neighborhood-based needs in combination with a robust citizen outreach/community public meetings process.

Discussion

As shown above, 89% non-administrative, First Year Annual Action Plan (7/1/2025 – 6/30/2026) funds are targeted to activities located or that serve the above reported 26 LMI Census Tracts, while 8% of allocated funds will directly serve the Green Island Neighborhood Revitalization Target Area. Through a targeted interdepartmental neighborhood revitalization initiative in the predominantly low- and moderate-income Green Island neighborhood, public improvements have been identified as a

priority need. The initiative, which has come to involve over \$3 million in planned or currently underway public investments around streets and infrastructure in addition to housing improvements, code enforcement, public safety, and public health, prioritized the following public improvements:

- Tree plantings
- Street and sidewalk improvements
- Water main replacements
- Park upgrades
- Repainting and enhancing crosswalks at major intersections
- Implementing new or fixing existing ADA compliant curb cuts

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Worcester will directly support households with rental assistance, production of new units, rehabilitation of existing units, and acquisition of existing units through the following goals:

- Goal 1 Affordable Housing Development & Preservation,
- Goal 7 Homeless Prevention and Resolving Housing Barriers, and
- Goal 8 Housing Opportunities for Persons with HIV/AIDS.

Below is the summary breakdown of the support provided from the above goals.

One Year Goals for the Number of Households to be Supported	
Homeless	169
Non-Homeless	81
Special-Needs	188
Total	438

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	236
The Production of New Units	160
Rehab of Existing Units	37
Acquisition of Existing Units	5
Total	438

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

While nearly 2,000 homeless individuals will be prevented from homelessness with ESG/HOPWA funds between Emergency Shelter, Street Outreach, Homeless Prevention and Rapid Rehousing, the above number includes only those who will be supported by a direct rental assistance subsidy through ESG or HOPWA's STRMU/PHP and TBRA projects.

AP-60 Public Housing – 91.220(h)

Introduction

The Worcester Housing Authority's (WHA) mission is to enhance the Worcester community by creating and sustaining decent, safe, and affordable housing that champions stability and self-sufficiency for our residents. WHA is an autonomous corporation which is allowed to act as a municipal entity and participate in municipal benefits.

The City's Executive Office of Economic Development's Housing Development Division and the WHA operate independently, and therefore the Housing Development Division's direct role in providing public housing is limited.

Actions planned during the next year to address the needs to public housing

Clearly the most difficult issue facing low-income households in Worcester is the availability of affordable housing options currently almost 60% of mobile voucher holders are requesting extensions to identify an eligible unit. Additionally, almost 33% of vouchers issued are being returned (after exhausting all extensions) due to the lack of affordable apartments. This is a slight increase from previous year that was around 30%. The current affordable housing crisis of being able to secure affordable housing in the City of Worcester is attributing to the loss of vouchers.

Over the last two years, we have seen an increase in the number of voucher holders relocating outside of Worcester where relocation is more affordable, such as Fitchburg, Southbridge and Spencer. The WHA has created a community housing specialist position to assist participants in securing housing with landlords. As a result, we are striving to ensure participants find housing within the allotted six-month extension and approving additional extensions for those requiring reasonable accommodations. The WHA's strategy with regard to its public housing inventory is to:

- Continue to maintain a 98% or higher monthly occupancy rate agency wide;
- Explore and implement solutions to modernize / redevelop current portfolio, while increasing affordable unit.
- Decrease unit turnover time in an effort to house families more efficiently;
- Monitor the opening and closing of its waiting lists to ensure that applicants' wait time is reduced to as short as possible;
- Increase the number of private landlords who participate in the Section 8 Housing Choice Voucher program;
- Continue its rigorous screening of applicants to ensure that landlords are renting to qualified candidates, increasing the desirability of the Housing Choice Voucher program;
- Apply for additional HCV should they become available.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

A Better Life (ABL) Program

Since its inception in 2015, A Better Life (ABL) has empowered public housing residents on their path to financial independence. The program provides comprehensive support, helping participants secure employment, increase their income, and reduce debt. Over the past two years, ABL has achieved significant milestones, including:

- Education & Certification – 91 residents advanced their education, with 31 obtaining professional certifications, licensure, or college degrees. Additionally, 11 residents earned their driver’s licenses.
- Employment Growth – 72 residents improved their employment status, including 42 who secured new jobs and 30 who increased their pay or work hours.
- Debt Reduction – 17 residents successfully reduced their debt by a combined \$70,199.
- Credit Score Improvements – 101 residents improved their credit scores, with 38 surpassing a 700 credit score. Additionally, 20% of those with no prior credit history successfully established and built credit.

Family Self-Sufficiency (FSS) Program

The Family Self-Sufficiency (FSS) program provides financial incentives and case management to residents working toward economic independence. Currently, WHA has 220 participants enrolled in the program. Over the past two years:

- 98 new residents joined FSS, including 41 enrollees in 2024.
- 16 participants graduated from the FSS program in 2024, compared to 13 graduates in 2023.

THRIVE Workshops

In addition to ABL, WHA’s THRIVE initiative provides educational opportunities to help residents develop financial literacy, career skills, and personal growth.

Over the past year:

- THRIVE offered 29 workshops, engaging 192 residents in skill-building and self-improvement courses.

Supportive Housing at 38 Lewis Street

- In addition to self-sufficiency programs, WHA is committed to providing critical support to some of the community’s most vulnerable residents. The 38 Lewis Street housing development is dedicated to serving chronically homeless individuals by offering stable housing alongside comprehensive supportive services. Residents at 38 Lewis Street receive access to case management, mental health resources, substance use counseling, employment assistance, and life skills workshops to help them regain stability and work toward long-term independence. These services are designed to provide a holistic approach to housing retention, ensuring that residents have the support they need to maintain permanent housing and improve their overall quality of life. WHA remains focused on reducing homelessness through proactive interventions that promote self-sufficiency and well-being.

Resident Leadership & Community Engagement

WHA continues to foster resident leadership by supporting 14 formally recognized tenant organizations. These groups serve as a vital connection between residents and WHA administration, ensuring community-driven solutions and program improvements. Through a combination of ABL, THRIVE, and FSS, WHA remains committed to helping residents achieve long-term stability and self-sufficiency. The WHA has long realized that a portion of its success is dependent upon the satisfaction of its residents. Continuing on a longstanding tradition of fostering partnerships, building resident leadership opportunities, WHA supports 14 formally recognized tenant organizations, and they are the conduit through which ideas and issues are presented to the WHA administration. In turn the administration facilitates through the organizations new policy, operational and program changes and enhancements to the residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

Additionally, a WHA Resident Advisory Board, known as the Jurisdiction-Wide Resident Council (JWRC) meets monthly with the WHA Chief Executive Officer to discuss, in addition to policy, operational and programming, other areas that have a direct effect on the people it serves.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City's plan to address homelessness continues to strive to expand on the successful "housing-first" model, which moves away from extensive and costly shelter stays to focus on homelessness prevention to stabilize individual adults, families, youth and young adults experiencing housing instability. The City's ultimate goal is to quickly stabilize those in our community who are homeless or at-risk of homelessness so they can ultimately obtain safe and affordable permanent housing. The City recognizes the need to develop units for individuals and families through innovative strategies, including rehabilitation of existing housing stock, furthering homelessness prevention efforts, and improving the delivery of comprehensive service strategies that address the health, employment and long-term self-sufficiency skills targeted to specific populations struggling with homelessness and other special needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City continues its current strategies of reaching out to shelter and unsheltered homeless people and assessing their individual needs. These actions are associated with the Action Plan Goal 8: Resolving Barriers to Housing for Homeless Persons. City ESG funds support the salary and fringe for an Outreach Case Manager to conduct assessment of individual needs and enable access to mainstream resources and housing referrals for households without children that are unsheltered. In one year it is expected that the Outreach Case Manager will engage with 100 literally homeless individuals and unsheltered couple households. The Outreach Worker, an employee of the City of Worcester's Department of Health & Human Services will work closely with the City of Worcester Quality of Life Task Force, the Worcester Police Department's Crisis Intervention Team and other local outreach players in collaboration with the Worcester City and County Continuum of Care Coordinated Entry System.

There are homeless outreach services in the City that identify and engage with individuals/families that offer immediate and long-term assistance to unsheltered people by frequenting locations such as Union Station, the Public Library in the Downtown corridor. Parks and roadways prone to pan handling and loitering and daily stops at soup kitchens and food pantries assist in reaching this population. The goal is to engage with people over time and through presence of outreach to build relationships, and connect those who typically refuse services to resources such as housing case management, substance abuse treatment and benefit assistance. As the City continues engaging and supporting through their Outreach Worker, it also has the support of South Middlesex Opportunity Council (SMOC), which is the agency that operates the Triage & Assessment Center. The additional staff helps to facilitate referrals to the Triage & Assessment Center and ultimately, permanent housing solutions. Community outreach organizations engage with partners and stakeholders to create holistic systems of outreach, engaging with hospitals, law enforcement, detox centers and other services that commonly encounter homeless individuals.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City continues addressing the needs of both emergency shelters and transitional shelters for the homeless, which are encompassed in Strategic Plan Goal 8: *Resolve Barriers to Housing for Homeless Persons*, and Goal 9: *Housing Opportunities for People Living with HIV/AIDS*. These actions will continue to be supported by both ESG and HOPWA funds through the following activities.

Hotel Grace, run by the Net of Compassions is a collaborative effort bringing outreach, counseling and assistance to homeless individuals in the streets of Worcester. Services are provided through three interrelated programs: Hotel Grace, Main Street Saturdays, and ongoing outreach and peer counseling. Hotel Grace is an emergency cold weather shelter with fifty (50) beds available on a first come basis each night that the weather dips below 32 degrees. In addition to a warm and safe place to sleep, Hotel Grace provides a warm meal, counseling, outreach and referral services, and volunteer legal services. In the course of a winter, Hotel Grace serves more than 400 individuals. During the COVID 19 Pandemic, Hotel Grace operated three additional sites within in the City making shelter and essential services available to all that needed services/shelter, where the shelter remained open through May 2021.

(ESG) Emergency Solutions Grant funds provides Emergency Shelter and Essential Services for unaccompanied homeless adults at the SMOC's Triage & Assessment Center, Open Sky (formerly the Bridge of Central Mass) and Veterans Inc., through a veteran-specific emergency shelter project. Dismas House assists those transitioning back into society from incarceration. St. Johns Showers for the Poor was also established with the use of ESG funds.

(HOPWA) Housing Opportunities for People with Aids funds provide supportive services that may assist individuals living with HIV/AIDS in connecting, as determined by individual needs, to emergency shelter and transitional housing through the Coordinated Entry and Access Systems in both Worcester County and Windham County, CT. HOPWA funds were given to AIDS Project Worcester, Montachusett Opportunity Council and Advancing Connecticut Together in Windham CT to assist those with supportive services such as finding housing, assisting with first, last month's rent, utilities, food and supplies.

All of these activities help address the emergency shelter and transitional housing needs of homeless populations because of the crisis-intervention nature of the program support. The programs recognize that permanent housing is the ultimate goal, but some populations that are particularly at-risk may need enhanced stabilization and case management.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living. Including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Helping homeless persons, including the chronically homeless, whether they be individuals, families with children, Veterans with families, or unaccompanied youth make the transition to permanent housing

and independent living, and ensuring that households do not return to homelessness are priority needs identified in Goal 8: *Resolve Barriers to Housing for Homeless Persons* and Goal 9: *Housing Opportunities for People Living with HIV/AIDS* of the Strategic Plan. Addressing this area as a priority will continue allow focus on housing facility and supportive service needs to transition to permanent housing. Because of the expertise of sub-recipient agencies responsible for carrying out permanent housing placement and rapid re-housing activities. All of the assistance for housing that the City provides whether it be ESG or HOPWA ensures a supportive service match that leads households to self-sufficiency during the process of rapid re-Housing. The Coordinated Entry & Assessment process through the Continuum of Care (CoC) ensures that housing placements are made with the appropriate supportive services using Continuum of Care and other mainstream resources targeted to disabled and/or chronically homeless households.

ESG - Rapid Re-Housing provides funding towards unaccompanied adults to support first and last months' rent and short-to-medium term rental assistance, depending on the individual needs. To support the housing needs of unaccompanied young adults, ESG Rapid Re-Housing funds support first and last months' rent, short-to-medium term rental assistance and other financial assistance related to rehousing young adults ages 18-24 years.

HOPWA - Funds focus on stabilization in the transition to permanent housing by providing supportive services through case management and permanent housing placement for rapid re-housing. HOPWA supports Tenant Based Rental Assistance (TBRA), which focuses on the attainment of permanent housing through mobile vouchers. Additional permanent housing is available through facility-based permanent supportive housing programs and Permanent Housing Placement rental start-up assistance.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those that are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education or youth needs.

Needs associated with preventing homelessness for populations City-wide are addressed through Strategic Plan Goal 7: *Expand Resources for Homeless Prevention*. This focus includes housing stabilization case management for some and actual cash assistance for limited utility and rent payments depending on specific household needs (or a combination of both, as assessed by housing providers). The commitment of the actions are supported by HOPWA Short-term Rent, Mortgage, and Utility assistance (STRMU) for over 75 low-income households with a family member or individual that is HIV positive. Housing stabilization needs include referrals, services for special needs and disabled households, skills training and planning for individuals discharged from publicly funded institutions. These goals are accomplished through community partnerships between agencies and in collaboration with the City.

ESG funds for housing stabilization case management for homeless and formerly homeless individuals will accomplish the needs and goals identified, with institutional delivery of services that address housing, health, social services, employment, education, as well as youth needs are also facilitated through coordination and in coalition with the City department and initiatives.

Discussion

In addition to the problems associated with homelessness, the City is addressing the housing and supportive services needs of people who are not homeless but have other special needs. Mental and physical health institutions, elder care organizations and refugee resettlement/immigration service organizations are aware of supportive services and supportive housing resources available through the Coordinated Assessment and Entry process facilitated by the Continuum of Care (CoC). These entities are at the table when discussing Housing and Homelessness Benefits (HHB) at the monthly HHB meetings facilitated by the CoC Lead Agency. The monthly forum is attended by front line service providers, citizens, current and former recipients of services, affordable housing providers and others.

The City of Worcester and the CoC have a seat at the Community Roundtable on Youth Homelessness, which includes over 25 multi-sector children and youth-serving agencies. Key goals of the roundtable are to reduce youth homelessness by assuring appropriate discharges and transitional care for youth transitioning from the Massachusetts Foster Care System. Representation from the State Department of Children and Families and the Worcester Public Schools is also included.

The Task Force for Sustaining Housing First Solutions has a stated goal to achieve and sustain “functional zero” of adult chronic homelessness in the City. The Task Force’ recommendations that actions be outlined and resources be available necessary to sustain a long-term system of permanent supportive housing within the City of Worcester to end adult chronic homelessness.

The 26 recommendations addressed the five components of the Housing First system:

- Crisis Response
- Housing Supply and Rental Assistance
- Supportive Services
- Housing Stabilization
- Data Driven Decision Making

Rather than creating more shelters, the evidence-based Housing First approach provides people with permanent housing and supportive services, including access to primary and behavioral health services to improve physical health, foster mental health, and reduce alcohol and drug use.

These recommendations are born out of the thorough and thoughtful consideration of how to best serve our residents in need of permanent housing and supportive services.

Assessing and Addressing Acute Risk Behaviors: The City established the HUB initiative. The HUB is a strategic program that combines the efforts of more than 30 local and state organizations to assess and address acute risk behaviors and cases including drug and opioid abuse chronic homelessness, mental health issues, poverty and crime. The HUB is a coordinated mobilization of resources to address

individuals or families facing acute levels of elevated risk. The purpose is to lower risk and connect individuals or families to services immediately. The HUB is overseen by a Systems Leader Group (SLG) that is updated by the HUB of any systemic issues that they are seeing. THE SLG looks in to the data, analyzes trends to identity opportunities for system change.

Finally the City of Worcester's Department of Health & Human Services provides coordination and management of the City's critical services in the areas of Public Health, Veterans Services, Human Rights and Disabilities, Elder Affairs and Youth Services. Access to these programs and services associated with people with special needs are streamlined through this City Department by providing information, outreach and educational programs for all Worcester residents regardless of age, race, ability or health condition.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provide housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	90
Tenant-based rental assistance	13
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	10
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	28
Total	141

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The items below are a list of issues needed to be addressed to help relieve the negative impacts of policies and conditions that create barriers to affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Housing Policy

Response/Recommendations

As highlighted in the Fair Housing Programs and Activities section above, the City of Worcester has been doing a tremendous amount of work in relation to affordable and fair housing through multi-pronged initiatives and programs, including those supported by annual HUD entitlement funding. However, the City should also consider focusing on producing a comprehensive affordable housing strategy/policy. Participants in the AI process generally agreed that there is too little coordination between the work of various governmental and quasi-government agencies, nonprofits, and advocacy groups in Worcester. Bringing the myriad of stakeholders together under a coherent, city-wide policy could have a major, beneficial impact. Although not all parties may have the same goals regarding housing production, it may be useful to see what each stakeholder is looking to achieve, and how the efforts could complement each other toward achieving common overall goals in a city wide framework. Within each group there also may be an opportunity to increase coordination in how, where, and what type of affordable housing is produced.

Fair Housing Testing and Reporting

Response/Recommendations

Worcester needs a partner in its efforts to identify, understand, and address housing discrimination. Unfortunately, the development of this AI was severely hampered by the failure of the local testing program at Community Legal Aid to provide data. The City should consider directing its own funds toward improved testing and accountability, if necessary by securing a partner willing to report substantive and detailed data on a predictable schedule.

Awareness, Education and Outreach

Response/Recommendations

Many people are unaware of their fair housing rights, and many property owners are unaware of their fair housing responsibilities. The City has housing organizations and advocates, but not everyone is working together or working toward commonly understood and agreed-upon outcomes. A City-sponsored and organized annual fair housing conference could go a long way toward building awareness and consensus and positioning the City to take a leadership role in regional fair housing advocacy. The City of Worcester Office of Human rights seems to be the Department best suited to educate the public

on Fair Housing Rights issues identified above. Additionally, through both the Human Rights Office, and non-profit partners, the City should coordinate strategic and grassroots outreach efforts to educate, empower, and raise awareness of Fair Housing rights, issues, and concerns. The outreach should have clear, transparent, and measurable annual goals. The items above should be reviewed and strategically incorporated into efforts regarding awareness of Fair Housing Rights.

Zoning & Regulatory Reforms

Response/Recommendations

- The City should consider allowing at least two-family density development in all residential districts in Worcester to maximize housing unit supply and opportunity.
- The City should continue efforts to reduce parking minimums and establish flexibility in parking requirements, particularly for multi-family housing and within mixed-use districts.
- The City should amend setback requirements to be more flexible and reflective of actual traditional building forms. For example, many triple decker buildings were historically constructed with little or no front set back, and side yards are often much smaller than what is required. Reducing or eliminating these could increase the value of those units and spur reinvestment opportunities.
- Evaluate whether height limitations are too restrictive, and propose changes as necessary: Many participants cited height restrictions as a key barrier to redeveloping triple-deckers in the city. Dimensional regulations should be reviewed to bring them more in line with the building stock the City actually has.
- The City should explore allowing multi-family development in additional areas of the city – particularly those areas with good transportation access or located in close proximity to mixed use or commercial zones. Comments from realtors and developers suggested that there are not enough areas of the City where new multi-family housing can be built. Additionally, changing the site dimensional requirements (setbacks, parking, etc.) to allow for the demolition and rebuilding of existing three-four family units in existing multi-family districts, would allow more parts of the City to experience multifamily re- development which might be more cost effective and attractive to the current and future market.
- Existing City demographics, and citizen input, suggest the City should pursue strategies for increasing the availability of both smaller and larger unit sizes. There is significant market demand throughout the City for studio, one bedroom, micro-lofts and even SROs, as well as an under production, and need, for larger family-sized units, especially where public transportation is available.
- The City should consider allowing expanded opportunities to create additional dwelling units within existing buildings in certain circumstances.
- The City should revisit the prohibition on unrelated occupants. Currently the City limits sharing of dwelling units to no more than three unrelated occupants. This policy is said to limit the ability of landlords to fully lease up some properties, especially near colleges. However, the City needs to be mindful of fair housing protections for people with disabilities, such as adults living in group homes or sober houses.
- As the City has experienced a reinvigorated interest by developers for new development projects in the past 5 – 7 years, it should explore the feasibility and potential benefits of implementing an inclusionary zoning requirements, as well as mandatory mixed – income unit requirements for larger

scale new projects that utilize any City financial assistance through tax incentives or other local government funds.

Addressing Housing Quality and Neighborhood Disinvestment

Response/Recommendations

It is recommended this topic be added to the list of items requiring further study. The City currently allocates \$50,000 per year in CDBG funding to its Down Payment Assistance Program that assists low-income households throughout the city. Further effort should be placed upon marketing to minority households who may need additional financial and housing counseling.

Housing Cost Burden and Race

Foreclosure Policy

Response/Recommendations

Review of the causes of and prevention of foreclosure within the City needs to be further examined. There are many agencies which provide foreclosure prevention, but a holistic examination of the causes and resources for prevention could be looked at further. It is recommended this topic be added to the list of items requiring further study. Foreclosure Counseling is currently available through RCAP Solutions, Inc. All city residents facing foreclosure are directed to RCAP for additional assistance.

Lead Paint Issues

Response/Recommendations

The City of Worcester Housing Development Division manages a \$5.6 million HUD lead abatement grant. A requirement of this grant is community outreach to homeowners and landlords. The city has partnered with the Realtor association of Central Massachusetts and Masslandlords in order to improve the communication of the rights and responsibilities of homeowners and landlords to follow both the Massachusetts lead law and well as federal fair housing and lead disclosure standards. Landlords are specifically made aware of their responsibility not to discriminate against tenant with children in order to skirt applicable lead laws. In addition, the program coordinates with both Worcester Headstart and Worcester Public School departments to ensure children under 6 receive lead testing prior to enrolling in school.

Need For Accessible Units

Response/Recommendations

The first step would be to determine the amount of need for rental units for tenants with disabilities and what type and where these units are being requested. Then there would need to be a survey of the amount, type, and location of these units and the gap that exists. It is recommended this topic be added to the list of items requiring further study.

Adequate Public Transit

Response/Recommendations

The level to which transit is under provided is in question, as well as where and how much is expended on that system. The City is going through changing development and redevelopment in areas previously

not served or underserved. It would be a good time to re- vision the transit system and make sure it leverages all resources in the most needed areas. This will ensure the services provided make sense and are optimized to where and how development is occurring in the City going forward. It is also recommended that there is further education and expansion of bicycle transit within the City. It is recommended this topic be added to the list of items requiring further study. Currently the WRTA is providing free fare on its system through 2026.

HIV/AIDS Housing Options

Response/Recommendations

Although the needs identified in this report are probably still valid, the underlying data was from a 2011 report. Since that time there has been many advancements in the fight against the disease. The service are of the HOPWA funds administered by the City of Worcester have also expanded to include part of the neighboring State of Connecticut. It is recommended a update to the 2011 HOPWA Needs Analysis is conducted to determine the current State of the needs so actions can be tailored to relevant data.

Other Recommendations

Response/Recommendations

The City has adopted inclusionary zoning and has created the Worcester affordable housing trust fund. The inclusionary zoning and Affordable Housing Trust Fund are becoming powerful tools for increasing the available funds to offset some of the costs for developers to keep rents low.

Discussion:

Since the 2021 report on the impediments to fair housing provided a framework for suggestions and action to take, much progress has been made. Of the 11 subject areas identified in the report over three-quarters have been addressed or had action items move forward to partial address the needs.

AP-85 Other Actions – 91.220(k)

Introduction:

Challenges to meeting underserved needs in the coming year stem primarily from increasing demand for program activities combined with decreasing amounts of funding. In order to maximize efficiency and achieve a greater impact, the city proposes the following actions:

- EOED conducts funding overview and technical assistance workshops for parties interested in applying for HUD entitlement funds through CDBG, HOPWA, and ESG. The workshops are designed to focus and facilitate discussion with interested parties in order to define the key social service issues and community needs in Worcester, to identify gaps in service, and increase potential strategies to address needs and gaps. The workshops were also designed to foster dialogue among agencies/departments to enhance collaboration and the sharing of information.
- Continue to work to improving access to services by persons with limited English proficiency in order to reach underserved populations. According to recent U.S. Census American Community Survey data, 34.6% percent of the Worcester population speaks a language other than English and speaks English less than “very well.” It is therefore important to ensure that critical programs and services address language and cultural barriers that isolate households and impede successful utilization of community resources. This proposed action includes developing a Language Assistance Plan for HUD Entitlement Programs.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacles faced by the city in addressing underserved housing and community development needs are:

- The high price of homes offered for sale are beyond the reach of most low- and moderate-income residents and even many middle income residents. This obstacle is addressed with homebuyer financial and technical assistance and the development of affordable homeownership opportunities
- Market rents are not affordable to lower income residents, and especially those with extremely low income. The City supports the creation and rehabilitation of affordable rental units, and require a set aside for homeless units.
- The lack of operating subsidies makes it difficult to finance the development of housing that is affordable to very low and extremely low income households.

Actions planned to foster and maintain affordable housing

The City will continue programs for the rehabilitation of both rental and owner housing units, as these efforts keep people in affordable code compliant housing and may serve to prevent homelessness, especially for extremely low-income and elderly homeowners. In addition, the creation of new rental

housing will also be pursued. The City prioritizes homeless activities, ranging from the provision of emergency shelter to supportive services that prevent homelessness.

Actions planned to reduce lead-based paint hazards

The Worcester Lead Abatement Program (WLAP) was awarded a \$4.1 million Lead Hazard Reduction Grant from the HUD Office of Healthy Homes in 2023 to provide lead paint and soil abatement of low income and very low income housing units, as well as the provision of primary prevention services in the form of outreach and education to low- and moderate-income families with children under age six. Through HUD's Lead Hazard Reduction 2023 funds, the City of Worcester's Housing Division will remediate lead paint hazards in 165 moderate, low and very low income units of housing using \$4,100,000 in lead abatement funds, over a 48-month period (11/15/2023 - 11/15/2027).

The City's Housing Development Division (HDD) administers the Worcester Lead Abatement Program which can provide up to \$30,000 per unit to assist with lead abatement in approved properties with low- to moderate-income tenants. HDD also coordinates the Massachusetts "Get the Lead Out" loan program funded by MassHousing for additional abatement assistance over the \$30,000 per unit threshold. Additionally, this grant will be matched by \$603,121 in other public and private resources to further provide lead paint and soil abatement, as well as provide primary prevention services in the form of outreach and education to low- and moderate-income families with children under age six within the City of Worcester. The State of Massachusetts was also awarded a Lead capacity building grant. Through the city's existing relationship with the Massachusetts DPH CLPPP Office, the city was awarded a four year \$100,000 subrecipient contract (\$25,000 per year) to regionally manage lead poisoning cases in central Massachusetts. In addition, any CDBG funded housing rehabilitation project over \$25,000 will be deleaded in conjunction with the rehabilitation activities to take place. For projects between \$5,000 and \$24,999, a lead report will be obtained prior to rehabilitation work taking place. Any area of work that contains lead paint will be conducted using EPA RRP and Massachusetts Lead Safe Renovator standards. The WLAP intends to request a total of \$100,000 in CDBG funding primarily for HUD Lead Hazard Reduction matching funding for the current funding year.

Actions planned to reduce the number of poverty-level families

Given the high proportion of residents living in poverty, the City focuses on using its HUD entitlement program funds for initiatives and projects that provide the maximum benefit to very low, low and moderate-income individuals and households. The City's anti-poverty strategy seeks to support programs that provide job and life skills training and other advancement opportunities. As part of a coordinated effort to create jobs and improve the local economy, this two-pronged approach helps families achieve and maintain economic security and self-sufficiency. In addition, EOED will continue coordinating with the Central Massachusetts Workforce Investment Board (CMWIB) around programs and initiatives that support the City's goal of reducing poverty.

Actions planned to develop institutional structure

Coordinated Entry for Homeless Persons is convened by the Central Massachusetts Housing Alliance,

Inc. (CMHA), the lead agency for the Continuum of Care (CoC) in partnership with the City of Worcester and CoC agencies. The purpose of the Coordinated Entry system is to improve the quality of the CoC and greater Worcester's homeless housing and service system, and to improve outcomes for individuals and families in the continuum that are threatened with or experiencing homelessness. Two Work Groups convene bi-weekly to develop the coordinated entry policy, with one group focused on the needs of homeless families and the other on homeless individuals (including veterans and their families, and unaccompanied youth). The work groups implement processes that prioritize individuals and families with the greatest needs (especially chronically homeless households) for housing and service assistance and attempt to minimize barriers to entry because of lack of employment or income, drug or alcohol use, or having a criminal record. The City and the CoC encourage a Housing First model but recognize that some housing and service resources are required by funding agencies or providers to give preferences to certain populations including sub-groups determined by age, disability, gender, or community problem.

The Coordinated Entry system ensures appropriate access to housing based on individual needs and assessments and promotes effective referrals and partnerships throughout the homeless services system.

Community partners at the heart of the overall institutional structure, including those that serve homeless and non-homeless populations, have cited gaps in the coordination, collaboration, and information sharing among organizations responsible for program delivery. In particular, the consultation process highlighted a need to increase awareness of existing resources amongst organizations. This gap influences the referral system for clients, and consequently affects the ability of low- and moderate-income residents to access other critical resources in the community. As a result, the City will support information and referral and direct case management services that help connect low- and moderate-income residents to much needed social and human services.

Actions planned to enhance coordination between public and private housing and social service agencies

Several local and regional agencies, non-profit organizations, and service providers engaged in the consultative process that informs this Action Plan. EOED will capitalize on these relationships to enhance coordination, as well as continue to work collaboratively with various municipal departments to maximize the use of limited resources to address the needs of low- and moderate-income residents. In addition, the City will continue to actively participate in ongoing efforts to enhance coordination with private industry, businesses, developers, and social service agencies in order to foster economic development. EOED, for example, plays a leadership role in the Worcester Business Resource Alliance (WBRA), a centralized network of business professionals, technical assistance providers, lenders, and community development organizations that collectively provide services to entrepreneurs and small business owners and managers.

Discussion:

Through The Cloudburst Group, the HOPWA agencies were able to receive 4 one hour technical assistance sessions that touched on program management issues and left opportunity for further Q & A.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This section is specific to the CDBG, HOME, ESG, and HOPWA program requirements not in other sections of the plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	\$50,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

97.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are currently being used beyond those identified in Section 92.205

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City is not currently using HOME Investment Partnership Program funds for homebuyer assistance activities. In the event of resale of a property where there is not a direct subsidy to the homebuyer, the City uses a Resale Provision to preserve the remaining affordability period to ensure the housing is retained for occupancy for low-income households. The Resale Provision requires that if the owner of an income restricted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the minimum Federally required affordability period, the sale, conveyance, or transfer shall only be to an eligible, income-qualified purchaser. Other restrictions concerning notice of sale, maximum resale price, and marketing of affordable unit(s) shall apply and are fully detailed in the City's Resale Provision.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

The purchaser must occupy the property as his/her principal residence throughout the period of affordability. For projects that are subject to a resale provision, the period of affordability is determined by the amount of the amount of direct subsidy (defined below) to the homebuyer, as follows:

- 5 years for individual projects receiving between \$1,000 and \$14,999 in Housing Fund assistance per unit; and
- 10 years for individual project receiving between \$15,000 and \$40,000 in Housing Fund assistance per unit; and
- 15 years for individual project receiving more than \$40,000 in Housing Fund assistance per unit.

While long-term affordability can be accomplished through either recapture or resale provisions, the City has elected to impose resale provisions on all HOME-assisted homeownership projects.

HOME Resale Affordability Provisions

The HOME resale requirements are established in the HOME rule at §92.254(a)(5)(i). Under HOME resale provisions, the City is required to ensure that, when a HOME-assisted homebuyer sells his or

her property, either voluntarily or involuntarily, during the affordability period:

1. The property is sold to another HOME eligible low-income homebuyer who will use the property as his or her principal residence. Resale of the property during the affordability period and qualification of subsequent buyers will be governed by the HOME covenant and land use restriction on the property;
2. The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
3. The property is sold at a price that is "affordable to a reasonable range of low-income buyers". This maximum limit would be set at the HOME Homeownership Value Limits published by HUD found here: <https://www.hudexchange.info/resource/2312/home-maximum-purchase-price-afterrehabvalue/>

Affordability Period:

Under resale, §92.254(a)(5)(i) of the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Worcester does not currently intend to use HOME funds to refinance existing debt currently secured with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
n/a
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
n/a

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards, provided as an attachment to this plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Central Massachusetts Housing Alliance, Inc. (CMHA), the convening lead agency for the Continuum of Care (CoC) in partnership with the City of Worcester and CoC agencies Coordinated Entry for Homeless Persons. The purpose of Coordinated Entry is to improve the quality of the CoC and greater Worcester's homeless housing and service system, and to improve outcomes for individuals and families in the Continuum that are experiencing or at risk of homelessness. Two Working Groups convene biweekly to develop the coordinated entry policy, with one group focused on the needs of homeless families and the other on homeless individuals (including Veterans and their families, and unaccompanied youth). The working groups implement processes that prioritize individuals and families with the greatest needs (especially chronically homeless households) for housing and service assistance and attempt to identify and minimize barriers to entry including lack of employment or income, drug or alcohol use, or criminal record. The City and the CoC encourage a Housing First model but recognize that some housing and service providers give preference to certain populations based upon age, disability status, gender or community problem.

The Coordinated Entry system ensures appropriate access to housing based on individual needs and assessments and promotes effective referrals and partnerships throughout the homeless services system.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Please see attached the Fiscal Year 2024-2025 Emergency Solutions Grant Program Request for Proposals, which explains the process for making sub-awards and how the funds are allocated to private nonprofit organizations. The City allocates and administers ESG funds to private nonprofit agencies via executed contracts, as recommended by the Emergency Solutions Grant Advisory Committee, the Continuum of Care, and as approved by the City Manager and City Council of Worcester.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City has a homeless or formerly homeless person serving as a voting member on the Emergency Solutions Grant Advisory Committee. Additionally, members of the CoC Board and diverse funding

partners with knowledge of existing needs and resources in the community, such as the United Way, contribute to recommendations for making sub awards for ESG. This year, direct service providers also participated as committee members to share insight into how ESG funded projects are working on a practical level. In the past 5 years, ESG funds have been allocated for prevention, rapid rehousing, street outreach and emergency shelter operations to serve major sub populations represented in our community. The decision to allocate funds to these activities is greatly informed by the gaps and resources currently available through the federal HEARTH act in consultation with the CoC Board, and further informed by “on the ground” feedback regarding how certain programs are filling service gaps in the community.

The CoC Board is staffed according to HUD's requirements, including broad geographical representation, formerly homeless individuals, the City of Worcester as ESG recipient agency, veterans' services, homeless assistance providers, mental health providers, social service providers, victim services providers, faith-based organizations, hospitals, higher education, government, and the public housing authority. The role of this entity is as follows:

- Identifies emerging or changing needs among homeless individuals and families and recommends new resources to best address those needs.
- Implements and supports policies that ensure the best use of available resources for the homeless population through a coordinated assessment and entry system
- Makes decisions on applications for new and/or renewed project funding based on a specific set of review criteria including monitoring and evaluation of specific program performance and documentation of an effective and transparent prioritization of resources to those with the greatest need.

The CoC Board's input, based on its characteristics highlighted above, considered significantly in the ESG funding recommendation process. Based on feedback, the funding recommendation process, the ESG grant administrator explained the scoring and ranking process to make it more intuitive and straightforward, encouraging participation by individuals and residents who don't have extensive experience reading through grant proposals, but have valuable insight into the service system in Worcester. There were also presentations by each applicant to let them explain what they do for the community in their own words. Voices of direct service providers this year have proven valuable to the process, and a simplification of the process will facilitate more input from the community.

5. Describe performance standards for evaluating ESG.

As part of the process of allocating ESG funds through the City's RFP process, there are established performance standards to evaluate ESG program sub-recipients. Under the “Project Narrative & Description” section, sub-recipients provide a method for tracking clients, measured through recording individual client or household level data. Sub-recipients predict the unduplicated number of families/persons that will benefit from the activity (output) and the cost to provide the service. Desk monitoring occurs with every payment request submission. On a quarterly basis, ESG sub-

recipients submit HMIS generated Performance Reports to measure progress alongside financial drawdowns for each project.

Housing Opportunities for Persons with AIDS (HOPWA)

Please see attached the Fiscal Year 2024-2025 HOPWA Grant Programs Request for Proposals, which explains the process for making subawards and how funds are allocated to private nonprofit organizations. The City allocates and administers HOPWA funds to private nonprofit agencies via executed contracts, as recommended by the HOPWA Advisory Committee, the Continuum of Care, and as approved by the City Manager and City Council of Worcester.

A number of local and regional agencies, non-profit organizations, and service providers engaged in the consultative process that informs this Action Plan. EOED will capitalize on these relationships to enhance coordination, as well as continue to work collaboratively with various municipal departments to maximize the use of limited resources to address the needs of low- and moderate-income residents. In addition, the City will continue to actively participate in ongoing efforts to enhance coordination with private industry, businesses, developers, and social service agencies in order to foster economic development. EOED, for example, plays a leadership role in the Worcester Business Resource Alliance (WBRA), a centralized network of business professionals, technical assistance providers, lenders, and community development organizations that collectively provide services to entrepreneurs and small business owners and managers.

Through The Cloudburst Group, the HOPWA agencies were able to receive 4 one hour Technical assistance sessions that touched on program management issues and left opportunity for further Q & A.

Appendix - Alternate/Local Data Sources

1	Data Source Name Worcester City and County CoC Data
	List the name of the organization or individual who originated the data set. Central Massachusetts Housing Alliance, Inc. (CMHA), lead agency for the Worcester City and County Continuum of Care, and HMIS Lead Agency provided the data for the number of persons experiencing homelessness on a given night, and number of persons experiencing homelessness each year. The data of race and ethnicity, and the estimated persons experiencing or exiting homelessness or becoming homeless over the course of the year is drawn from Annual Performance Report data of providers participating in the Homeless Management Information System (HMIS), as well as the Efforts to Outcomes (ETO) reporting system managed by the Massachusetts Department of Housing and Community Development (DHCD), which oversees a large percentage of shelters serving households with children across the state.

	<p>Provide a brief summary of the data set.</p> <p>The data represents the most recent Housing Inventory Count (HIC) for the Worcester City and County Continuum of Care. It has been combined with additional HMIS data to includes both CoC-supported units/beds, and community-based units/beds that do not receive CoC funds.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of developing this data set is to reference the nature and extent of unsheltered and sheltered homelessness in the geographic area served by the Worcester City and County Continuum of Care. The purpose of including County-wide data is to illustrate the regional nature of homelessness in Worcester County, highlighting how the needs of homeless persons extends within (and beyond) the City of Worcester ESG and HOPWA grantee jurisdiction.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data represents the entire geographic area served by the Worcester City and County Continuum of Care, see MA-40 Homeless Needs Assessment Supplemental Map #1.</p> <p>The Worcester County and City CoC does not serve any rural homeless households, as defined by HUD (Section 491(k)(2) of the McKinney-Vento Act) due to the fact that all areas served in the Worcester City and County CoC are located within the Worcester eMSA, and no area served is within a rural county unto itself.</p> <p>The data collection is not concentrated among a certain population. It covers the number of persons on a given night by populations required in HUD's Annual Point in Time Count. However data estimating the number of persons who exit homelessness each year was only available for households with children, and adult households without children.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data estimating number of persons experiencing homelessness on a given night is drawn from the Point in Time (PIT) count which occurred on January 29, 2014.</p> <p>The time period estimating the number of persons who experience homelessness each year, number of persons that exit homelessness each year, and number of days that persons experience homelessness, is drawn from HMIS data at the local and state level for individuals and families, respectively, from the period of January 1, 2014-December 31, 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is complete for the data available.</p> <p>Recognizing the lack of data for number of persons who lose their housing and become homeless each year, the City of Worcester and the CoC hope to explore the possibility of collecting this data in the future. Access to this data could potentially inform early warning systems and address gaps in homeless prevention efforts.</p>
2	<p>Data Source Name</p> <p>MA Special Commission Unaccompanied Youth Survey</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p><p align="LEFT">Massachusetts Special Commission on Unaccompanied Homeless Youth</p></p>
	<p>Provide a brief summary of the data set.</p> <p>Beginning in 2104, the Massachusetts Interagency Council on Housing and Homelessness (ICHH) implements a state-wide survey on homeless youth via the local Continuum of Care in the state. The MA ICHH Youth Point-in-Time survey was modeled after best practices in the Compass Network's efforts to understand the extent of risk factors associated with young adult housing instability in Worcester.</p>
	<p>What was the purpose for developing this data set?</p> <p>The Fiscal Year 2014 state budget included \$150,000 at EOHHS to conduct a count in order to better understand the scope of homelessness among unaccompanied youth. The ultimate goal is to use information obtained from the count to effectively match housing and services to youth experiencing homelessness. Ideally, the Youth Count will act as a benchmark for monitoring progress towards ending youth homelessness in Massachusetts over the coming years.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The data was collected in 2014, for one week beginning on January 29, 2014.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>EOHHS to conducts a count in order to better understand the scope of homelessness among unaccompanied youth. The ultimate goal is to use information obtained from the count to effectively match housing and services to youth experiencing homelessness. Ideally, the Youth Count will act as a benchmark for monitoring progress towards ending youth homelessness in Massachusetts over the coming years.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The data was collected in 2014, for one week beginning on January 29, 2014.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The Fiscal Year 2014 state budget included \$150,000 at EOHHS to conduct a count in order to better understand the scope of homelessness among unaccompanied youth. The ultimate goal is to use information obtained from the count to effectively match housing and services to youth experiencing homelessness. Ideally, the Youth Count will act as a benchmark for monitoring progress towards ending youth homelessness in Massachusetts over the coming years.</p>
3	<p>Data Source Name</p> <p>Worcester City/County CoC Housing Inventory Count</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Worcester City and County Continuum of Care and HMIS Data Management team</p>

	<p>Provide a brief summary of the data set.</p> <p>The data represents the most recent Housing Inventory Count (HIC) for the Worcester City and County Continuum of Care. It has been combined with additional HMIS data to includes both CoC-supported units/beds, and community-based units/beds that do not receive CoC funds.</p> <p>What was the purpose for developing this data set?</p> <p>The Housing Inventory Count (HIC) is a point-in-time inventory of provider programs within a Continuum of Care that provide beds and units dedicated to serve persons who are homeless, categorized by five Program Types: Emergency Shelter; Transitional Housing; Rapid Re-housing; Safe Haven; and Permanent Supportive Housing. It is a requirement by HUD for all CoCs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is comprehensive of the entire geography served by the Worcester City and County Continuum of Care (see map attached).</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The HIC data represents the point-in-time inventory of 2014 units and beds.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data set is complete.</p>
4	<p>Data Source Name</p> <p>2009-2013 ACS (Workers)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau 2009-2013 American Community Survey (ACS) data.</p> <p>Provide a brief summary of the data set.</p> <p>An Economic Development Market Analysis Business Activity table was developed and attached to MA-45 Non-Housing Community Development Assets section of the consolidated plan. The table provides number of workers, number of jobs, share of workers, share of jobs and jobless workers for City of Worcester by Business Sectors. The table replaced the same table (from 2007-11 ACS data) that had been imbedded in the Econ Planning Suite for Worcester, MA, but which was found to be widely inaccurate based on analysis with U.S. Census on-line data.</p> <p>What was the purpose for developing this data set?</p> <p>As just described, the data originally prepopulated in the above table was incorrect. Data from the 2009-2013 American Community Survey (ACS) was used instead to determine the number and share of workers by sector. Unfortunately, Longitudinal Employer-Household Dynamics (LEHD) program is not yet producing public-use statistics for Massachusetts and thus the columns related to jobs could not be completed.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>U.S. Census Bureau 2009-2013 American Community Survey (ACS) data.</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>U.S. Census Bureau 2009-2013 American Community Survey (ACS) data.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>U.S. Census Bureau 2009-2013 American Community Survey (ACS) data.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>U.S. Census Bureau 2009-2013 American Community Survey (ACS) data.</p>
5	<p>Data Source Name</p> <p>HUD HOME Rent Limits</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>This is an updated data set of what is in the default data for this section in the plan.</p>
	<p>What was the purpose for developing this data set?</p> <p>this is for developers and owners of HOME funded projects.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This is for the City of Worcester</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data set is effective July 1, 2020 and usually is updated within 12 months.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>