

The City of Worcester  
Executive Office of Economic Development



**DRAFT**

**CONSOLIDATED SUBMISSION FOR  
COMMUNITY PLANNING AND DEVELOPMENT**



**SECOND YEAR ACTION PLAN  
(July 1, 2026 – June 30, 2027)**



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## 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 Second Year Action Plan Submission for Community Planning and Development (July 1, 2026 – June 30, 2027), which integrates the requirements of three HUD programs into a single document:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Emergency Solutions Grant (ESG)

This Second Year Action 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 serves as the City's Second Year Action Plan (July 1, 2026 – June 30, 2027).

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 Second Year Action Plan (July 1, 2026 – June 30, 2027) 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

The priority needs, objectives, and outcomes addressed by these goals are further described in AP-20, Annual Goals and Objectives, of this Action 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 City's citizen participation process is centered on the Community Development Advisory Committee (CDAC), a district-based advisory body that reviews all proposals submitted through the City's competitive RFP process. CDAC scores applications, evaluates how they align with community needs, and makes annual funding recommendations to the City Manager.

To expand community involvement this year, the City hosted a public workshop and two Community Advisory Committee sponsored information sessions to encourage residents to apply for committee service and to help the public understand the annual goal-setting and allocation process. The Community Development Workshop took place on October 16, 2025, followed by general information sessions on November 19 and December 6, 2025.

CDAC convened on February 11, 2026 to review the City's existing community development priorities, drawing on the current five-year Consolidated Plan, the 2024 community development survey, prior public consultations (including 2019 efforts), and insights from related strategic planning initiatives such as the Green Worcester Sustainability and Resilience Strategic Plan (2020), the City Strategic Plan FY 2025–2029, Worcester Now Next (2024), and the Worcester Mobility Action Plan (2024).

CDAC's scoring system includes specific point categories tied directly to identified community needs as outlined in the consolidated plan, specifically for proposals directly addressing job preparation, job training, mental health support, substance use disorder support, and childcare.

CDAC concluded their review process on April 15, 2026 and aggregate scores and recommendations were subsequently sent to the City Manager and City Council. As required by 24 CFR 91.105(b)(4), two public hearings will be held, and the draft of the action plan is published for a 36-day public comment period in the *Telegram and Gazette*. These efforts reflect a comprehensive approach to ensuring community input is integrated into the City's goal setting process each year.

#### **5. Summary of public comments**

In conformity HUD directives, the City of Worcester Draft Consolidated Submission for Community Planning and Development (2025-2030) and Second Year Action Plan (July 1, 2026 – June 30, 2027) is being made available for a public review and comment period May 14, 2026 – June 19, 2026. A hardcopy of said Draft Second Year Annual Action Plan is 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 is posted on the City's website.

Two public hearings were also held. One by the Worcester City Council Public Health and Human Services Committee projected to take place in June 2026 to discuss the Draft Consolidated Plan / Draft Annual Action Plan recommendations and respond to interested parties. The hearing will be televised and posted for review by the City's Cable TV network. The second public hearing will be held June 4, 2026 by the City Manager's Office of Economic Development to provide citizens with opportunity to comment of the proposed submission of the City's Second Year Action Plan Submission (July 1, 2026 – June 30, 2026).

**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 |
| 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 Second Year Annual Action Plan (07/01/2026 - 06/30/2027). The Executive Office of Economic Development administers CDBG, ESG, and HOME formula grants on behalf of the City of Worcester.

#### Consolidated Plan Public Contact Information

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## **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 | <b>Agency/Group/Organization</b>   | CENTRAL MASSACHUSETTS HOUSING ALLIANCE INC  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Children<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Employment<br>Service-Fair Housing<br>Regional organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | SMOC Greater Worcester Housing Connection  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services-Persons with Disabilities<br>Services-homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | COMMUNITY HEALTHLINK, INC.   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Children<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-homeless<br>Services-Health<br>Health Agency<br>Regional organization   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>HOPWA Strategy   |

|   |  |   |
|---|--|---|
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Living in Freedom Together, Inc.  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Education<br>Services-Employment  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Dismas House of Massachusetts, Inc.   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-homeless<br>Services-Education<br>Services-Employment   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Non-Homeless Special Needs   |

|   |  |   |
|---|--|---|
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Friendly House, Inc.  |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Education<br>Services-Employment   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Non-Homeless Special Needs  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Veterans Inc.   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless  |

|   |  |  |
|---|--|--|
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homelessness Needs - Veterans<br>Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Family Health Center of Worcester, Inc.  |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-homeless<br>Services-Health<br>Services-Education   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Health Services  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Open Sky Community Services  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-homeless<br>Service-Fair Housing  |

|    |  |  |
|----|--|--|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | AIDS Project Worcester   |
|    | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Persons with HIV/AIDS<br>Services-homeless<br>Services-Health  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Non-Homeless Special Needs<br>HOPWA Strategy  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | African Community Education Program (ACE), Inc.  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Education  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Anti-poverty Strategy  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Centro Las Americas   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Anti-poverty Strategy   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | SOUTHEAST ASIAN COALITION OF CENTRAL MASSACHUSETTS, INC.  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Elderly Persons<br>Services-Education<br>Services-Employment  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Anti-poverty Strategy   |

|    |  |  |
|----|--|--|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | South Worcester Neighborhood Improvement Corporation   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-homeless<br>Food Pantry  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Anti-poverty Strategy  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Pernet Family Health Service of Worcester, Inc.  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-homeless   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Homeless Needs - Families with children<br>Non-Homeless Special Needs<br>Anti-poverty Strategy  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Central Massachusetts Workforce Board   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Employment<br>Regional organization  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Economic Development<br>Market Analysis<br>Anti-poverty Strategy  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | City of Worcester Department of Sustainability and Resilience   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Market Analysis  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | City of Worcester Planning and Regulatory Services  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local<br>Planning organization   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Hazard Mitigation  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Worcester Housing Authority   |
|    | <b>Agency/Group/Organization Type</b>  | PHA   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Non-Homeless Special Needs<br>Market Analysis   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 (WGHC), 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 Second Year Action Plan (July 1, 2026 – June 30, 2027) is being made available for public comment for a period of 36 days from May 14, 2026 through June 19, 2026. The draft plan is being 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 City’s citizen participation process is centered on the Community Development Advisory Committee (CDAC), a district-based advisory body that reviews all proposals submitted through the City’s competitive RFP process. CDAC scores applications, evaluates how they align with community needs, and makes annual funding recommendations to the City Manager.

To expand community involvement this year, the City hosted a public workshop and two Community Advisory Committee sponsored information sessions to encourage residents to apply for committee service and to help the public understand the annual goal-setting and allocation process. The Community Development Workshop took place on October 16, 2025, followed by general information sessions on November 19 and December 6, 2025.

CDAC convened on February 11, 2026 to review the City’s existing community development priorities, drawing on the current five-year Consolidated Plan, the 2024 community development survey, prior public consultations (including 2019 efforts), and insights from related strategic planning initiatives such as the Green Worcester Sustainability and Resilience Strategic Plan (2020), the City Strategic Plan FY 2025–2029, Worcester Now Next (2024), and the Worcester Mobility Action Plan (2024).

CDAC’s scoring system includes specific point categories tied directly to identified community needs as outlined in the consolidated plan, specifically for proposals directly addressing job preparation, job training, mental health support, substance use disorder support, and childcare.

CDAC concluded their review process on April 15, 2026 and aggregate scores and recommendations were subsequently sent to the City Manager and City Council. As required by 24 CFR 91.105(b)(4), two public hearings were held, and the draft of the action plan was published for a 36-day public comment period in the *Telegram and Gazette*. These efforts reflect a comprehensive approach to ensuring community input is integrated into the City’s goal setting process each year.

### **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><b>Youth and Family Services:</b> 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><b>Supportive Economic Development:</b> 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><b>Environmental and Health Concerns:</b> 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><b>Other Public Services:</b> 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> |

## 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, 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. ESG funds are used primarily for homeless prevention and reducing barriers to housing for the homeless population. CDBG, HOME, and ESG 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | \$<br>4,076,561.00               | \$<br>1,000.00  | \$<br>2,092,181.00    | \$<br>6,169,742.00 | \$<br>12,232,683.00                            | Expected amount available remainder of the plan is based on 3-years of annual allocation and program income. |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental/<br>new construction<br>Multifamily rental<br>rehab<br>New construction for<br>ownership<br>TBRA | \$<br>1,532,610.26               | \$<br>30,000.00 | \$<br>2,126,790.00    | \$<br>3,689,400.26 | \$<br>4,687,830.00                             | Expected amount available remainder of the plan is based on 3-years of annual allocation and program income. |

|     |                  |  |               |      |               |               |                 |  |
|-----|------------------|--|---------------|------|---------------|---------------|-----------------|--|
| ESG | public - federal | Conversion/ rehab for transitional housing | \$ 359,375.00 | \$ - | \$ 383,687.00 | \$ 743,062.00 | \$ 1,078,125.00 | Expected amount available remainder of the plan is based on 3-years of annual allocation and program income. |
|     |                  | Financial Assistance                       |               |      |               |               |                 |  |
|     |                  | Overnight shelter                          |               |      |               |               |                 |  |
|     |                  | Rapid re-housing (rental assistance)       |               |      |               |               |                 |  |
|     |                  | Rental Assistance                          |               |      |               |               |                 |  |
|     |                  | Services                                   |               |      |               |               |                 |  |
|     |                  | Transitional housing                       |               |      |               |               |                 |  |

Table 6 - 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 Second Year Action Plan (July 1, 2026 – June 30, 2027) \$801,281 in CDBG funds have been allocated to improve streets, sidewalks, and other forms of eligible public infrastructure (in tandem with improvements made by other city departments, public and private partners). Likewise, \$1,000,000 in CDBG funds has been allocated to public school Infrastructure which will also be used for Public Facilities and Public Safety Improvements. All 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<br>Information and referral to public services<br>Health services (COVID-19 Inclusive)<br>Food access and security<br><br>Transportation and access to public services<br>Case management services | CDBG: \$1,228,234.00<br><br>HOME: \$3,689,399.00 | Rental units constructed: 22 Household Housing Unit<br><br>Rental units rehabilitated: 8 Household Housing Unit<br><br>Homeowner Housing Added: 1 Household Housing Unit<br>Homeowner Housing Rehabilitated: 15 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 1 Household Assisted<br>Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted |
| 2          | Healthy and Sustainable Housing               | 2025       | 2029     | Affordable Housing | Low-Moderate Income Census Tracts<br>Green Island Revitalization Initiative | Housing inspections and code enforcement<br>Housing contaminant and pest abatement<br><br>Home energy efficiency improvements<br>Elimination of area and spot blight   | CDBG: \$283,115.91                               | Buildings Demolished: 2 Buildings<br><br>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<br>Development of new mixed-income housing<br>Rehabilitation of existing housing stock<br>Housing maintenance and repair services<br>Assistance for first time homebuyers<br>Housing inspections and code enforcement<br>Housing contaminant and pest abatement<br>Home energy efficiency improvements<br>Elimination of area and spot blight<br>Improvement of existing infrastructure | CDBG: \$1,531,400.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit 3681 Persons Assisted  |
| 4 | Economic Development & Business Assistance  | 2025 | 2029 | Non-Housing Community Development | Low-Moderate Income Census Tracts | Small business assistance<br><br>Job skills and employment opportunities<br><br>Recreational and community facilities   | CDBG: \$489,986.00   | Facade treatment/business building rehabilitation: 2<br>Business<br>Jobs created/retained: 10 Jobs<br><br>Businesses assisted: 10<br>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<br>Information and referral to public services<br>Health services (COVID-19 Inclusive)<br>Food access and security<br>Transportation and access to public services<br>Case management services | CDBG:<br>\$611,484.00   | Public service activities other than Low/Moderate Income Housing Benefit: 3830 Persons Assisted                     |
| 6 | Improvements and Preservation of Public Facilities | 2025 | 2029 | Affordable Housing         | Low-Moderate Income Census Tracts | Improving public facilities for public services<br><br>Energy and accessibility for public facilities  | CDBG:<br>\$2,025,521.10 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11248 Persons Assisted |

|   |  |      |      |          |                                   |  |                   |  |
|---|--|------|------|----------|-----------------------------------|--|-------------------|--|
| 7 | Homeless Prevention and Resolving Housing Barriers | 2025 | 2029 | Homeless | Low-Moderate Income Census Tracts | Health services (COVID-19 Inclusive)<br>Food access and security<br>Housing security and eviction prevention<br>Senior and elderly services<br>Services for disabled or special needs population<br>Transportation and access to public services<br>Mental health and substance abuse services<br>Case management services<br>Coordinated entry system for homeless<br>Services for formerly incarcerated<br>Housing search and advocacy<br>Rapid re-housing rental assistance<br>Housing stabilization services<br>Affordable childcare access and services | ESG: \$743,062.00 | Tenant-based rental assistance / Rapid Rehousing: 169 Households Assisted<br>Homeless Person Overnight Shelter: 119 Persons Assisted<br>Overnight/Emergency Shelter/Transitional Housing Beds added: 99 Beds<br>Homelessness Prevention: 1903 Persons Assisted |
|---|--|------|------|----------|-----------------------------------|--|-------------------|--|

Table 2 – Goals Summary

Goal Descriptions

|   |                         |   |
|---|-------------------------|---|
| 1 | <b>Goal Name</b>        | Affordable Housing Development & Preservation   |
|   | <b>Goal Description</b> | 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 (\$229,891.54 or 15%) of the FY2027 HOME fund grant of \$1,532,610.26.   |
| 2 | <b>Goal Name</b>        | Healthy and Sustainable Housing   |
|   | <b>Goal Description</b> | 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 | <b>Goal Name</b>        | Neighborhood Stabilization & Revitalization   |
|   | <b>Goal Description</b> | 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 | <b>Goal Name</b>        | Economic Development & Business Assistance  |
|   | <b>Goal Description</b> | 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 | <b>Goal Name</b>        | Public Services for Low-Moderate Income Persons   |
|   | <b>Goal Description</b> | 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 | <b>Goal Name</b>        | Improvements and Preservation of Public Facilities   |
|   | <b>Goal Description</b> | 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 | <b>Goal Name</b>        | Homeless Prevention and Resolving Housing Barriers   |
|   | <b>Goal Description</b> | 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. |

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Worcester is creating 10 projects to address the goals identified in Year 1 (7/1/26 - 6/30/27) of the Action Plan. These 10 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  | HESG25 - WORCESTER                    |
| 8  | CDBG PLANNING & ADMINISTRATION        |
| 9  | HOME ADMIN                            |
| 10 | TBRA (TENANT BASED RENTAL ASSISTANCE) |

Table 7 - 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 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 2nd 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

|          |  |   |
|----------|--|---|
| <b>1</b> | <b>Project Name</b>  | <b>PUBLIC SERVICES</b>  |
|          | <b>Target Area</b>   | Low-Moderate Income Census Tracts   |
|          | <b>Goals Supported</b>   | Public Services for Low-Moderate Income Persons   |
|          | <b>Needs Addressed</b>   | Youth educational and recreational programs<br>Information and referral to public services<br>Health services (COVID-19 Inclusive)<br>Food access and security<br>Housing security and eviction prevention<br>Senior and elderly services<br>Services for disabled or special needs population<br>Transportation and access to public services<br>Mental health and substance abuse services<br>Case management services  |
|          | <b>Funding</b>   | CDBG: \$611,484.00  |
|          | <b>Description</b>   | Public Services activities other than Low/Moderate Income Housing Benefit.  |
|          | <b>Target Date</b>   | 6/30/2027   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is projected that 3,830 persons will be served by public service activities during the second year action plan (7/1/2026 – 6/30/2027). It is estimated that 67% (2,563 persons) will be from families/households and 33% (1,267 persons) will be single persons. Among persons to be served it is estimated that 94% (3,585) will be extremely low income (0-30% Median Household Income), 6% (232) will be of very low income (31-50% Median Household Income), and 0.3% (13) will be of low income (51-80% Median Household Income). |
|          |  |   |

|                               |   |  |
|-------------------------------|---|--|
|                               | <p><b>Location Description</b></p>  | <p>Service site addresses (all City of Worcester, MA): AFRICAN COMMUNITY EDUCATION (ACE), 61 Gage St., 01605; CENTRO LAS AMERICAS, 11 Sycamore St., 01608; DISMAS HOUSE, 30 Richards St., 01603; FAMILY HEALTH CENTER OF WORCESTER, 26 Queen St., 01610; FRIENDLY HOUSE, 36 Wall St., 01604 and 50 Canton St., 01610; LITERACY VOLUNTEERS OF GREATER WORCESTER, 3 Salem Sq., 01608; QUINSGAMOND VILLAGE COMMUNITY CENTER, 200 Greenwood St., 01607; RACHEL’S TABLE, 1050 Main St., 01603; REVIVE OF THE USA, 15 Northampton St., 01605 and 21 Catharine St., 01605; SOUTHEAST ASIAN COALITION OF CENTRAL MA, 50 Portland St., 01608; THE SALVATION ARMY, 640 Main St., 01608; UNITED WAY OF CENTRAL MASS, 18 Chestnut St., 01608; WORCESTER HOUSING AUTHORITY, 630A Plantation St., 01605; WORCESTER RISE FOR HEALTH, 18 Chestnut St., 01608.</p>  |
|                               | <p><b>Planned Activities</b></p>  | <p>AFRICAN COMMUNITY EDUCATION (ACE) – After School Program; CENTRO LAS AMERICAS – Emergency Food Pantry; DISMAS HOUSE – BAR None (Legal Advocacy); FAMILY HEALTH CENTER OF WORCESTER – Emergency Dental Services; Healthcare for Homeless Families; FRIENDLY HOUSE – Case Management; Intensive Case Management; Youth Development; LITERACY VOLUNTEERS OF GREATER WORCESTER – ESOL &amp; Workforce Readiness; QUINSGAMOND VILLAGE COMMUNITY CENTER – Basic Needs Services; RACHEL’S TABLE – Children’s Milk Fund; REVIVE OF THE USA – Advocate Recovery Homes Partnership; SOUTHEAST ASIAN COALITION OF CENTRAL MA – Case Management; THE SALVATION ARMY – Comprehensive Emergency Assistance; UNITED WAY – YouthConnect Summer; WORCESTER HOUSING AUTHORITY – Senior Transportation; WORCESTER RISE FOR HEALTH – Patient Navigator Program.</p> |
| <p><b>2</b></p>               | <p><b>Project Name</b></p>  | <p><b>NEIGHBORHOOD DEVELOPMENT FUND</b></p>  |
| <p><b>Target Area</b></p>     | <p>Low-Moderate Income Census Tracts</p>  |  |
| <p><b>Goals Supported</b></p> | <p>Neighborhood Stabilization &amp; Revitalization</p>  |  |
| <p><b>Needs Addressed</b></p> | <p>Improvement of existing infrastructure<br/> Recreational and community facilities<br/> Improving public facilities for public services<br/> Revitalization of neighborhoods<br/> Improving public facilities serving public safety<br/> Energy and accessibility for public facilities</p> |  |

|          |  |  |
|----------|--|--|
|          | <b>Funding</b>   | CDBG: \$1,531,400.00   |
|          | <b>Description</b>   | Public Facilities Improvements other than Low/Moderate Income Housing Benefit  |
|          | <b>Target Date</b>   | 6/30/2027  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The Department of Public Works will fund a street resurfacing project from among the following streets located in inner city neighborhoods: William Street, Ives Street, Vale Street, Stone Street, Upsala Street, Woodland Street. The projected number of families to benefit from this project is estimated to be 1,046 based on the latest U.S. Census Tract Data. 80.1% of the target area population will be of low and moderate income (compared to 57.3% citywide); 36.0% of target area population is below the poverty level (compared to 19.9% citywide). |
|          | <b>Location Description</b>  | The Department of Public Works will fund a street resurfacing project from among the following (City of Worcester Census Tract locations): William Street (7316.01), Ives Street (7312.03), Vale Street (7324.00), Stone Street (7324.00), Upsala Street (7327.00), Woodland Street (7312.03).   |
|          | <b>Planned Activities</b>  | Comprehensive Street Resurfacing to incorporate ADA ramps, sidewalks, traffic-calming design, lighting, and drainage improvements.   |
| <b>3</b> | <b>Project Name</b>  | <b>PUBLIC FACILITIES FUND</b>  |
|          | <b>Target Area</b>   | Low-Moderate Income Census Tracts  |
|          | <b>Goals Supported</b>   | Improvements and Preservation of Public Facilities   |
|          | <b>Needs Addressed</b>   | Recreational and community facilities<br>Improving public facilities for public services<br>Revitalization of neighborhoods<br>Improving public facilities serving public safety<br>Energy and accessibility for public facilities   |
|          | <b>Funding</b>   | CDBG: \$1,471,281.00   |
|          | <b>Description</b>   | Public Facilities Improvements other than Low/Moderate Income Housing Benefit  |
|          | <b>Target Date</b>   | 6/30/2027  |

|                        |  |   |
|------------------------|--|---|
|                        | <b>Estimate the number and type of families that will benefit from the proposed activities</b>   | Beneficiaries to be served through public facilities improvement projects to be funded through CDBG during the Second Year Action Plan are: ABBEY KELLEY FOSTER CHARTER SCHOOL – 789 low income students enrollment 2025-2026; EDWARD M. KENNEDY COMMUNITY CENTER – 8,500 low income persons served annually; FRIENDLY HOUSE – 300 low income children benefit; PERNET FAMILY HEALTH SERVICE – 631 low income population benefit; SAINT JOAN OF ARC CHURCH – 128 low income persons and households benefit; WORCESTER RISE FOR HEALTH – 900 low income persons served annually. |
|                        | <b>Location Description</b>  | City of Worcester locations of the public facilities improvement projects to be funded through CDBG during the Second Year Action Plan are: ABBEY FOSTER KELLEY CHARTER SCHOOL (Census Tract 7301.00); EDWARD M. KENNEDY COMMUNITY CENTER (Census Tract 7320.02); FRIENDLY HOUSE (Census Tract 7322.03); PERNET FAMILY HEALTH SERVICE (Census Tract 7325.00); SAINT JOAN OF ARC CHURCH (Census Tract 7304.01); WORCESTER RISE FOR HEALTH (Census Tract 7317.00).  |
|                        | <b>Planned Activities</b>  | Planned activities to be funded through public facilities improvement projects under CDBG during the Second Year Action Plan are: ABBEY FOSTER KELLEY CHARTER SCHOOL – Playground Renovation; EDWARD M. KENNEDY COMMUNITY CENTER – 605 Lincoln Street Security Upgrade; FRIENDLY HOUSE – Wall Street Security Upgrade; PERNET FAMILY HEALTH SERVICE- Young Chefs Kitchen Renovation; SAINT JOAN OF ARC CHURCH – Parking Lot Resurfacing; WORCESTER RISE FOR HEALTH – Security Improvements.   |
| <b>4</b>               | <b>Project Name</b>  | <b>AFFORDABLE HOUSING PROGRAMS</b>  |
| <b>Target Area</b>     | Low-Moderate Income Census Tracts  |   |
| <b>Goals Supported</b> | Affordable Housing Development & Preservation  |   |
| <b>Needs Addressed</b> | Development of new affordable housing<br>Development of new mixed-income housing<br>Rehabilitation of existing housing stock<br>Housing maintenance and repair services<br>Assistance for first time homebuyers<br>Housing inspections and code enforcement<br>Housing contaminant and pest abatement<br>Home energy efficiency improvements |   |
| <b>Funding</b>         | CDBG: \$1,097,932.00   |   |

|          |  |  |
|----------|--|--|
|          |  | HOME: \$3,371,138.81   |
|          | <b>Description</b>   | Affordable Housing Programs have the objective of creating decent affordable housing for Low-Moderate Families and individuals.  |
|          | <b>Target Date</b>   | 6/30/2027  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is estimated that at least 35 Low-Moderate income families will benefit from the activities being proposed.   |
|          | <b>Location Description</b>  | Locations where most activities will take place will be in the Low-Moderate Income Census Tracts in the City.  |
|          | <b>Planned Activities</b>  | 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.<br><br>CHDO set aside of (\$229,891.53 or 15%) of the FY2027 HOME fund grant of \$1,532,610.26. |
| <b>5</b> | <b>Project Name</b>  | <b>ECONOMIC DEVELOPMENT</b>  |
|          | <b>Target Area</b>   | Low-Moderate Income Census Tracts  |
|          | <b>Goals Supported</b>   | Economic Development & Business Assistance   |
|          | <b>Needs Addressed</b>   | Small business assistance<br><br>Job skills and employment opportunities   |
|          | <b>Funding</b>   | CDBG: \$382,294.00   |
|          | <b>Description</b>   | Economic Development and Business Assistance   |
|          | <b>Target Date</b>   | 6/30/2027  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Microloan Program – minimum of 2 projects with awards ranging from \$10,000 - \$75,000; Small Business Grants – minimum of 8 projects with awards ranging from \$10,000 - \$75,000; Façade program – minimum of 2 projects with awards ranging from \$10,000 - \$75,000.   |
|          | <b>Location Description</b>  | City of Worcester  |
|          | <b>Planned Activities</b>  | It is estimated that 10 businesses will be assisted, 10 jobs created or retained, and 2 businesses will receive Façade treatment/business building rehabilitation.   |
| <b>6</b> | <b>Project Name</b>  | <b>CODE ENFORCEMENT</b>  |
|          | <b>Target Area</b>   | Low-Moderate Income Census Tracts  |

|          |  |   |
|----------|--|---|
|          | <b>Goals Supported</b>   | Healthy and Sustainable Housing   |
|          | <b>Needs Addressed</b>   | Housing inspections and code enforcement<br>Housing contaminant and pest abatement<br>Elimination of area and spot blight   |
|          | <b>Funding</b>   | CDBG: \$260,039.00  |
|          | <b>Description</b>   | The Systematic Housing Inspections Program is expected to arrest neighborhood decline and deterioration by proactively identifying and inspecting for code violations in neighborhoods and by undertaking activities to demolish hazardous buildings in order to stabilize immediate area, and to eliminate specific conditions of blight or physical decay on a spot basis throughout the City of Worcester. |
|          | <b>Target Date</b>   | 6/30/2027   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is estimated that 882 units of housing will be inspected benefitting up to that amount of families with the proposed activity. At least 2 blighted housing units will be demolished.   |
|          | <b>Location Description</b>  | City of Worcester   |
|          | <b>Planned Activities</b>  | 882 units of housing will be inspected and 2 buildings will be demolished   |
| <b>7</b> | <b>Project Name</b>  | <b>HESG27 - WORCESTER</b>   |
|          | <b>Target Area</b>   | Low-Moderate Income Census Tracts   |
|          | <b>Goals Supported</b>   | Homeless Prevention and Resolving Housing Barriers  |

|          |  |  |
|----------|--|--|
|          | <b>Needs Addressed</b>   | <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> |
|          | <b>Funding</b>   | ESG: \$743,062.00  |
|          | <b>Description</b>   | Emergency Solutions Grant Program supports City-wide strategies to address the housing needs of homeless and at-risk households in the City of Worcester.  |
|          | <b>Target Date</b>   | 6/30/2027  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 2,290 homeless and at-risk households (individuals and families).  |
|          | <b>Location Description</b>  | City of Worcester  |
|          | <b>Planned Activities</b>  | <ul style="list-style-type: none"> <li>- Emergency Shelter</li> <li>- Street Outreach</li> <li>- Rapid Re-Housing</li> <li>- Homeless Management Information System</li> <li>- Utilities, Transportation</li> <li>- City of Worcester Grant Administration</li> </ul>  |
| <b>8</b> | <b>Project Name</b>  | <b>CDBG PLANNING &amp; ADMINISTRATION</b>  |

|                        |   |
|------------------------|---|
| <b>Target Area</b>     | Low-Moderate Income Census Tracts   |
| <b>Goals Supported</b> | Affordable Housing Development & Preservation<br>Healthy and Sustainable Housing<br>Neighborhood Stabilization & Revitalization<br>Economic Development & Business Assistance<br>Public Services for Low-Moderate Income Persons<br>Improvements and Preservation of Public Facilities  |
| <b>Needs Addressed</b> | Development of new affordable housing<br>Development of new mixed-income housing<br>Rehabilitation of existing housing stock<br>Housing maintenance and repair services<br>Assistance for first time homebuyers<br>Housing inspections and code enforcement<br>Housing contaminant and pest abatement<br>Home energy efficiency improvements<br>Elimination of area and spot blight<br>Improvement of existing infrastructure<br>Small business assistance<br>Job skills and employment opportunities<br>Recreational and community facilities<br>Improving public facilities for public services<br>Revitalization of neighborhoods<br>Improving public facilities serving public safety<br>Energy and accessibility for public facilities<br>Youth educational and recreational programs<br>Information and referral to public services<br>Health services (COVID-19 Inclusive) |
| <b>Funding</b>         | CDBG: \$815,312.00  |
| <b>Description</b>     | CDBG Program Admin  |
| <b>Target Date</b>     | 6/30/2027   |

|                           |  |  |
|---------------------------|--|--|
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |  |
|                           | <b>Location Description</b>  | City of Worcester  |
|                           | <b>Planned Activities</b>  | CDBG Program administration activities.                              |
| <b>9</b>                  | <b>Project Name</b>  | <b>HOME ADMIN</b>  |
|                           | <b>Target Area</b>   | Low-Moderate Income Census Tracts                                    |
|                           | <b>Goals Supported</b>   | Affordable Housing Development & Preservation                        |
|                           | <b>Needs Addressed</b>   | Development of new affordable housing                                |
|                           |  | Development of new mixed-income housing                              |
|                           |  | Rehabilitation of existing housing stock                             |
|                           | <b>Funding</b>   | HOME: \$153,261.00   |
|                           | <b>Description</b>   | FY27 HOME Admin funding for salaries & fringe and indirect expenses. |
|                           | <b>Target Date</b>   | 6/30/2027  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |  |
|                           | <b>Location Description</b>  | City of Worcester  |
| <b>Planned Activities</b> | Administration activities for the HOME Program   |  |
| <b>10</b>                 | <b>Project Name</b>  | <b>TBRA (TENANT BASED RENTAL ASSISTANCE)</b>                         |
|                           | <b>Target Area</b>   | Low-Moderate Income Census Tracts                                    |
|                           | <b>Goals Supported</b>   | Affordable Housing Development & Preservation                        |
|                           | <b>Needs Addressed</b>   | Housing stabilization services                                       |
|                           | <b>Funding</b>   | HOME: \$165,000.00   |
|                           | <b>Description</b>   | HOME Tenant-Based Rental Assistance Program.                         |
|                           | <b>Target Date</b>   | 6/30/2027  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | At least 30 homeless households.                                     |
|                           | <b>Location Description</b>  | City of Worcester  |

|  |                           |  |
|--|---------------------------|--|
|  | <b>Planned Activities</b> | 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.

### Geographic Distribution

| Target Area                       | Percentage of Funds |
|-----------------------------------|---------------------|
| Low-Moderate Income Census Tracts | 97                  |
| Other Areas                       | 3                   |

Table 8 - Geographic Distribution

## **Rationale for the priorities for allocating investments geographically**

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, 97% non-administrative, Second Year Annual Action Plan (7/1/2026 – 6/30/2027) funds are targeted to activities located or that serve the above reported 26 LMI Census Tracts.

# 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, and
- Goal 7 Homeless Prevention and Resolving Housing Barriers

Below is the summary breakdown of the support provided from the above goals.

| <b>One Year Goals for the Number of Households to be Supported</b> |     |
|--|-----|
| Homeless   | 160 |
| Non-Homeless   | 77  |
| Special-Needs  | 0   |
| Total  | 237 |

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |     |
|--|-----|
| Rental Assistance  | 190 |
| The Production of New Units  | 23  |
| Rehab of Existing Units  | 23  |
| Acquisition of Existing Units  | 1   |
| Total  | 237 |

**Table 10 - One Year Goals for Affordable Housing by Support Type**

### Discussion

While nearly 2,000 homeless individuals will be prevented from homelessness with ESG 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’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 (HOPWA Funds are now received through the Commonwealth of Massachusetts, with the City of Worcester as a sub-grantee) 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 (via the State) 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 Worcester County. HOPWA funds 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 (through the State) 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 (through the State) 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 identify 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-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 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 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.. It is recommended an 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 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 \$75,000 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:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

This section is specific to the CDBG, HOME, and ESG program requirements not in other sections of the plan.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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.

100.00%

**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 \$24,999 in Housing Fund assistance per unit; and
- 10 years for individual project receiving between \$25,000 and \$50,000 in Housing Fund assistance per unit; and
- 15 years for individual project receiving more than \$50,000 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 2027 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.

