

CITY OF WORCESTER

HOUSING PRODUCTION PLAN

FY2026-2030

PREPARED FOR:

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KEY TERMS

The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Affordable – in policy discussions in the United States, a home is typically considered affordable to someone if it costs less than 30 percent of their income.

Area Median Income (AMI) – the median gross income for a person or family as calculated by the U.S. Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2024, the HUD area median family income (AMFI) for the Worcester, MA HUD Metro FMR Area was \$117,300.¹ AMI is also referred to in the document as median family income (AMFI).

Cost-Burdened Household – a household that spends 30 percent or more of its income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

Deeply Affordable Housing – housing policymakers typically differentiate households by Area Median Income (AMI), with 100 percent AMI representing the “middle” income household in a region. Deeply affordable housing refers to housing that is affordable for households earning 30 percent or less of Area Median Income.

Environmental Justice – Environmental justice is the fair treatment and meaningful involvement of all people, regardless of race, color, national origin, or income, concerning the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no population bears a disproportionate share of negative environmental consequences resulting from industrial, municipal, and commercial operations or from the execution of federal, state, and local laws, regulations, and policies. Meaningful involvement requires effective access to decision-makers for all and the ability in all communities to make informed decisions and take positive actions to produce environmental justice for themselves.²

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

Family Household – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Non-Family Household – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Income Thresholds – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Worcester is part of the Worcester, MA HUD Metro FMR Area.

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is greater than 30/50ths (60

¹ U.S. Department of Housing and Urban Development. FY 2024 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn> (accessed May 2024).

² U.S. Department of Energy, Office of Legacy Management, "What is Environmental Justice" <https://www.energy.gov/lm/what-environmental-justice>

percent) of the Section 8 very low-income limit or the poverty guideline. The FY2024 ELI income limit for a household of one is \$27,050, and for a household of four is \$38,600.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2024 VLI income limit for a household of one is \$45,000, and for a household of four is \$64,350.

Low/Moderate income (LMI) – an individual or family whose annual gross income is at or below 80 percent of the Area Median Income (AMI).³ The FY2024 LMI income limit for a household of one is \$68,500, and for a household of four is \$97,800.

Missing Middle – a term coined by planner and architect Daniel Parolek, describing small and moderately-sized housing types (such as accessory units, duplexes, triplexes, townhomes, and cottage courts) that blend well with neighborhoods that primarily consist of single-family homes.

Naturally Occurring Affordable Housing (NOAH) – NOAH refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. NOAH properties are typically Class B and Class C rental buildings or complexes built between 1940 and 1990. Rents are lower-ranging and affordable to low- and moderate-income households. NOAH units are the most common affordable housing in the United States.⁴

Short-Term Rental - A short-term rental is typically defined as a rental of any residential home unit or accessory building for a short period of time. This generally includes stays of less than a month (30 days), but the maximum length can vary depending on the state and jurisdiction in which the rental is located.

³ For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

⁴ NOAH Impact Fund. <https://noahimpactfund.com/impact-investing-affordable-housing-minnesota/what-is-noah/#:~:text=NOAH%20stands%20for%20Naturally%20Occurring,to%20the%20regional%20housing%20market.>

CHAPTER 1: INTRODUCTION

PURPOSE

In Massachusetts, a Housing Production Plan (HPP) is a strategic policy document that identifies local housing challenges and outlines a vision and roadmap for improving housing affordability. An HPP helps to:

- Address the unmet housing needs of low- and moderate-income residents.
- Guide the type, amount, and location of mixed-income and affordable housing development.
- Support compliance with the state's requirement that at least 10% of year-round housing units be affordable by establishing housing production targets.

Worcester's HPP serves as a proactive strategy for developing and preserving housing that aligns with Massachusetts General Laws (M.G.L.) Chapter 40B—commonly known as Chapter 40B. Approved by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) for a five-year period, the HPP will inform decision-making on public policy, new initiatives, and the prioritization of housing resources. While Worcester currently exceeds the 10% threshold for the Subsidized Housing Inventory (SHI) required by Chapter 40B, the plan ensures continued progress in meeting the city's evolving housing needs.

PLANNING CONTEXT

Housing costs are a major challenge for many Worcester residents. Nearly 40 percent of households in the city spend more than a third of their income on housing, making them "cost burdened." The situation is even more severe for renters—half of all renting households fall into this category. As one resident put it in the community survey: "There is simply not enough affordable housing."

The need for more affordable housing was a clear theme throughout the community engagement process for this plan. Residents who participated in a survey and virtual forums raised concerns about several key issues, including the need to invest in older housing, prevent displacement, improve accessibility, and—above all—make housing more affordable across the city.

A housing market demand analysis by RKG Associates (Chapter 4) found that Worcester faces shortages at both ends of the income spectrum. There aren't enough homes for extremely low-income households, nor are there enough market-rate homes for higher-income households. This imbalance creates competition for moderately priced housing, driving up costs and making it even harder for middle- and low-income residents to find affordable options. The analysis also found that the total estimated demand for new housing units by 2033 is 12,304. This Housing Production Plan was developed to provide a multi-faceted approach—one that expands housing options for both low-income and higher-income residents while ensuring that moderate-income households are not squeezed out.

How can Worcester implement the recommendations of this plan? The Housing Production Plan lays out a series of goals and strategies (Chapter 2) aimed at increasing housing production and affordability citywide. This includes a complete overhaul of the zoning ordinance as recommended in *Worcester Now / Next*, resources to support local neighborhood-scale development, and strengthening partnerships with community organizations to advocate for affordable housing initiatives, tenant protections, and local investment. Through zoning, incentives, partnerships, and thoughtful implementation, Worcester can work to ensure housing affordability for all.

ENGAGING THE PUBLIC IN THIS PLAN

Worcester's 2025 Housing Production Plan is the product of rigorous data analysis, community engagement, and the dedication of steering committee members and staff who met regularly to guide the plan's development.

In October 2024, this data analysis was shared with the Worcester community in a public virtual forum, with the opportunity for members of the public to ask questions and provide input. This was also the launching point for a community survey in which over 700 people shared their perspective on housing challenges and opportunities in the City. This feedback was reviewed by the steering committee and consultant team, who used it to craft draft housing goals and strategies. These were then shared at a second virtual forum in December 2024 to further gather community input and ensure that the plan reflected a community-based vision for addressing the City's pressing housing needs. In all, 755 community members participated in the planning process.

The 2025 Housing Production Plan was presented to the Worcester Planning Board on April 9, 2025, and adopted on April 30, 2025.

UNPACKING AFFORDABILITY

Affordability was one of the most frequently mentioned topics in the community engagement for this plan. In the survey, and both community forums, participants continually articulated that affordability was a key concern.

Affordability is a central focus in this plan. In Chapters 3 and 4, which cover demographic trends and housing conditions in the City, affordability is considered from a data-driven perspective, looking at the ability for households in Worcester to cover their housing costs, as well as the need for additional affordable housing. And, in Chapter 2: Goals and Strategies, the plan puts forth priorities to promote housing affordability in Worcester.

But as a term with overlapping meanings in public discourse and housing policy, affordability warrants some explanation.

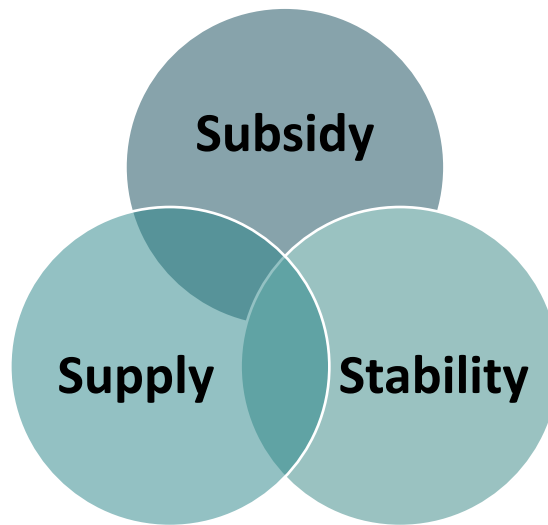
From a housing policy standpoint, **affordability refers to a household's ability to pay for housing without contributing more than one-third of their income toward rent or a mortgage and associated costs.**

Approximately fifty percent of renters and thirty percent of homeowners in Worcester pay at least one-third of their income for housing. These households, in particular, are in need of affordable housing.

Affordable housing varies by household size and income. The U.S. Department of Housing and Urban Development (HUD) sets income levels for metropolitan areas (such as Worcester), and determines income levels accordingly. In this sense, affordable housing can refer to any deed-restricted units catering to households earning less than 80 percent of Area Median Income (AMI), or \$97,800 for a family of four in 2024. **Deeply affordable housing refers to housing units that are priced to be affordable to Extremely Low Income Households—those earning less than 30 percent of Area Median Income, or \$38,600 for a family of four in 2024.**

Traditionally, affordable housing has been provided through public subsidies and public housing—such as homes managed by the Worcester Housing Authority—or developed by private nonprofit organizations like Worcester Common Ground, Main South CDC, and similar entities. Today, affordable housing can also be built by for-profit developers, without public subsidy, through requirements in the City's inclusionary zoning ordinance.

While comments about affordable housing can often refer to these types of units, it can also refer to the lack of affordable market-rate homes, which typically consist of older housing stock that has become more affordable over time. These are sometimes called Naturally-Occurring Affordable Housing, or NOAH.



For this plan, we have sought to promote widespread housing affordability through both market-based, non-profit, and public entities. This is an adaptation of a framework by housing advocate Shane Phillips in *The Affordable City* (2021).

Lasting affordability, Phillips argues, is created through:

1. **Supply** (broadly, housing production)
2. **Subsidy** (allocation of funds for subsidized units)
3. **Stability** (a suite of measures designed to prevent displacement)

Only by pursuing initiatives in all three areas can lasting housing affordability be achieved.

CHAPTER 2: HOUSING GOALS AND STRATEGIES



The Merrill Double House. Source: John Phelan, Wikimedia Commons.

This chapter outlines the City of Worcester’s housing goals and strategies, designed to address current housing affordability and stability challenges in Worcester. This is a five-year document that contains key recommended actions intended to guide the City in promoting housing affordability in the near future and should be updated to reflect progress and future trends for the following five years.

The following goals and strategies are the culmination of a planning process that included two community forums, a survey, and input from the Housing Production Plan Steering Committee. The implementation of these strategies will help ensure a more affordable Worcester for all.

FIVE-YEAR GOALS

1. ENHANCE AFFORDABLE HOUSING PRODUCTION AND DEEPEN AFFORDABILITY

Collaborate with state, regional, and local partners to increase the production of deed-restricted affordable housing while prioritizing the creation of deeply affordable homes for Low and Extremely Low-Income households (those earning less than 60 percent of Area Median Income, and less than 30 percent of Area Median Income, respectively).

2. RENEW WORCESTER'S AGING HOUSING STOCK

Recognizing the challenges posed by an aging housing stock, the City will encourage targeted investment in repairs, energy efficiency upgrades, and accessibility enhancements. Emphasis will be placed on preserving and revitalizing existing homes and initiatives that empower local residents to reinvest in their neighborhoods.

3. REDUCE REGULATORY BARRIERS TO INCREASE HOUSING SUPPLY

To unlock new housing production, the City will review and modernize its zoning regulations to align with the 2024 comprehensive plan, *Worcester Now / Next*. Updates will aim to reduce barriers by ensuring zoning reflects existing buildings (many of which are currently non-compliant) and supports denser housing where appropriate in line with the plan's Growth Framework. Regulatory requirements impeding housing production, such as high parking minimums codified via zoning, will be modified to be rightsized to enable sustainable, efficient housing development that meets the diverse needs of existing and future residents. Regulatory processes such as Board/Commission approvals and fire/building permit timeframes and guidance to applicants will be audited, and adjusted where feasible to improve ease of use and expediency.

4. ADVANCE EQUITY AND ADDRESS HISTORICAL DISPARITIES

The City is committed to addressing the historical housing inequities caused by practices like redlining. Future housing programs and initiatives (i.e. affordable housing investments and supportive programs) will continue to incorporate equity as a guiding principle, with a focus on producing deeply affordable housing and expanding homeownership opportunities for underserved communities.

5. PROMOTE HOUSING STABILITY AND PRODUCTION WITH KEY COMMUNITY PARTNERS

Housing stability is an essential pillar of long-term housing affordability. The City will work to prevent displacement by strengthening partnerships with local organizations and housing advocates. In addition to housing production, the City should work to ensure that residents are not displaced and are provided with adequate resources to retain their housing for the long term. Initiatives should prioritize tenant protections and adequate resources for vulnerable residents. This aligns significantly with Goal 4 of advancing equity.

6. EXPAND TRANSPORTATION AND MOBILITY OPTIONS TO EQUITABLY SUPPORT HOUSING GROWTH

Housing and transportation are intrinsically linked, and planning for future housing growth must consider how residents will commute, access essential services, and navigate the city. Alongside *Worcester Now / Next*, Worcester's [Mobility Action Plan](#) (2024) provides a framework for investments in the vehicular network, public transit, cycling, walking, and accessibility infrastructure. By aligning transportation improvements with housing development, the City can ensure equitable mobility options that reduce dependency on cars, enhance access to jobs and services, and support sustainable, inclusive growth.

7. STRATEGICALLY ALIGN GROWTH WITH THE FRAMEWORK AND FUTURE LAND USE VISION OF *WORCESTER NOW / NEXT*

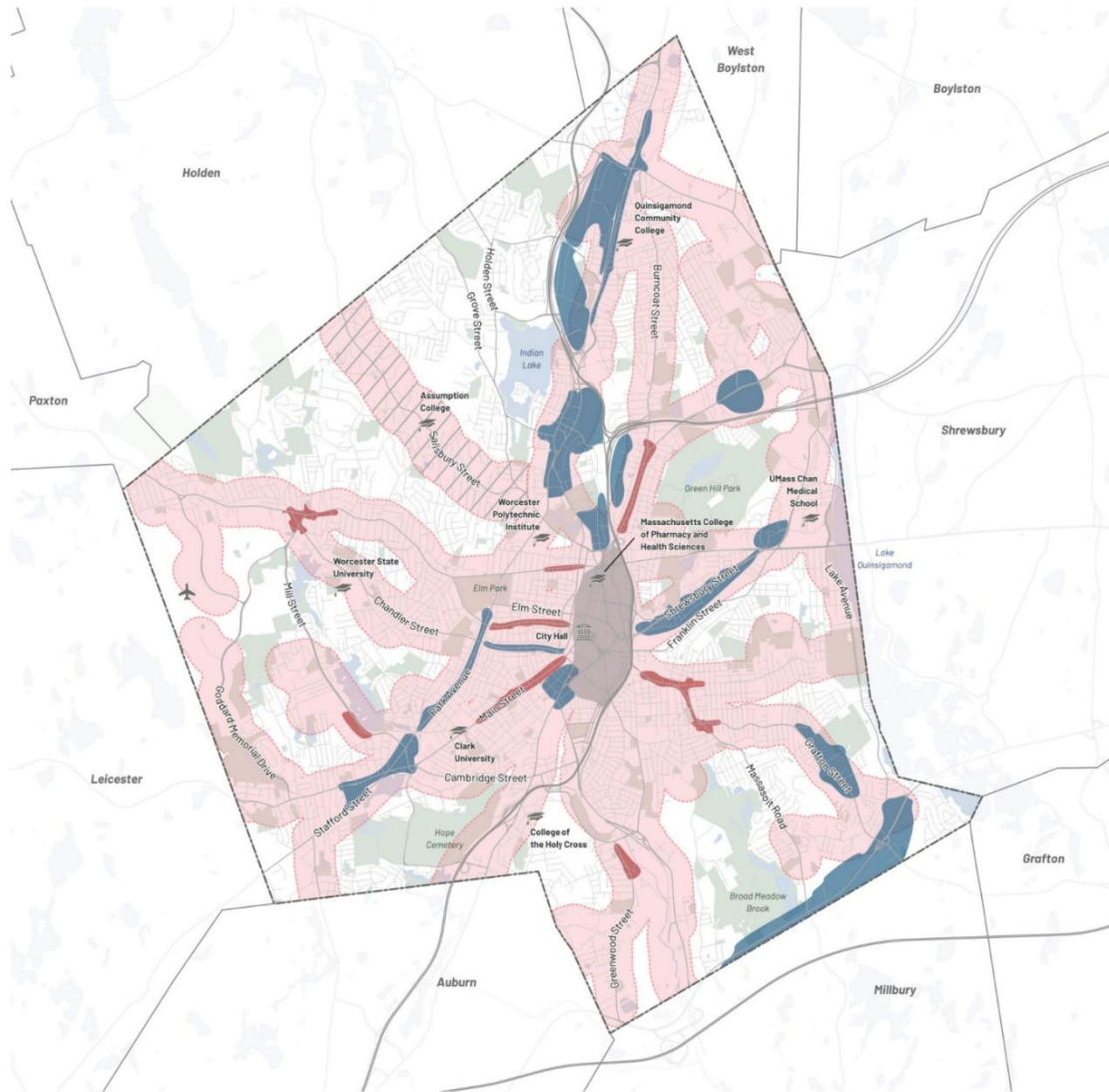
[Worcester Now / Next](#), the City's 2024 comprehensive plan, includes a suite of recommendations for where varying degrees of growth should be accommodated. This vision for the City's future should guide changes to the municipal Zoning Ordinance and Map, aligning growth with areas identified as suitable by the community in the planning process.

8. MAKE HOMELESSNESS IN WORCESTER BRIEF AND NON-RECURRING

The City is committed to reducing homelessness by ensuring families and individuals in need have access to temporary shelter, comprehensive supportive services, and pathways to permanent housing. This will require strengthened collaboration with state, regional, and local partners to enhance existing facilities and programs, invest in transitional and permanent supportive housing, and address systemic barriers.

FIVE-YEAR STRATEGIES

The following strategies are organized into the following categories: **Planning, Policies, and Zoning**; **Local Initiatives and Programs**; and **Capacity, Education, and Coordination**.



The **Growth Framework** will be the foundation for future citywide rezoning as well as focused area planning efforts, starting in the Transformative Growth Areas.

- Downtown / Canal District
- Transformative Growth Area
- Infill Growth Area
- Managed Growth Area—Existing Transit Corridor
- Managed Growth Area—Potential Future Transit Corridor

The Growth Framework presented in Worcester Now | Next (2024). Source: City of Worcester.

Planning, Policies, and Zoning

1. Pursue a targeted rezoning of the growth corridors (managed, infill, and transformative) as identified in *Worcester Now / Next*.

Worcester's growth corridors, as outlined in the 2024 *Worcester Now / Next* comprehensive plan, offer significant opportunities for sustainable, higher-density residential and mixed-use development. Rezoning these areas can help to address housing needs and encourage economic growth and would be motivated by extensive public engagement and planning work in *Worcester Now / Next*.

Now / Next provides a framework for future growth in the next twenty years, calling for "incremental, gentle growth everywhere in the city" and, in certain areas, "managed," "infill," and "transformative" growth with varying degrees of change, from moderate increases in housing density to "significant reinvestment and physical transformation."

Similarly, many other North American cities and states are pursuing broad upzoning initiatives, recognizing that many ordinances may be outdated and not reflective of current needs. Boston's "Squares + Streets" initiative is one such example, a form-based code update for mixed-use development on key corridors and in transit-accessible neighborhoods. Further away, California's SB 2011 allows for mixed-use, multi-family development on virtually all arterial corridors in the state. As recommended by the American Planning Association, reforming exclusionary zoning will further promote mixed-income multifamily housing in these key growth areas.

Additional background information:

- City of Worcester, [*Worcester Now / Next*](#)
- City of Boston, [*Squares + Streets*](#)
- Congress For the New Urbanism, [*California's 'Grand Boulevards'*](#)
- American Planning Association, [*Zoning as a Barrier to Multifamily Housing Development*](#)



The City of Boston's planned redevelopment of municipal parking lots into a mixed-use development including 407 income-restricted housing units. Source: City of Boston.

2. Identify underutilized property in the growth corridors that could be used for mixed-use or residential housing development with deep affordability.

Underutilized properties within Worcester's growth corridors present a critical opportunity to serve as catalysts for mixed-use and residential development that balances market-rate and deeply affordable housing. Publicly owned land, in particular, holds significant potential to achieve deeper affordability levels by reducing development costs. Unlocking this potential is vital, as highlighted in the Housing Needs Assessment, which underscores Worcester's pressing need for housing targeted at households earning at or below 30 percent of the Area Median Income (AMI).

To maximize the impact of these efforts, Worcester can draw inspiration from successful models in other cities. In Providence, the Providence Neighborhood Land Bank is a program funded by the City's Housing Trust, in partnership with the Providence Redevelopment Agency. The Land Bank works against displacement by acquiring, holding, and disposing of underused vacant land, with the goal of creating new affordable housing.

Boston's "Public Land for Public Good" initiative is working toward a similar objective, though it is led by the City's Planning Department. The Department conducted an audit of city-owned land, identified "High Opportunity" sites, and is now in the process of disposing and developing them for affordable housing (among other uses). Worcester could adopt a similar approach by auditing city-owned land, prioritizing properties in growth corridors, and streamlining processes for redevelopment.

By systematically identifying and repurposing underutilized properties, Worcester can align public assets with community housing needs. Leveraging partnerships with local housing organizations as well as state and federal funding and incorporating anti-displacement measures will further ensure that new

developments contribute to long-term affordability and equitable growth.

What is deep affordability? Housing policymakers typically differentiate households by Area Median Income (AMI), with 100 percent AMI representing the “middle” income household in a region. In Worcester, the 2024 Median Family Income was \$117,300. Deep affordability would refer to households earning 30 percent or less of Area Median Income, or \$38,600 for a family of four in 2024. Prioritizing deeply affordable housing can ensure that families struggling to afford market prices can remain in the City.

Additional background information:

- Providence Redevelopment Agency, [Providence Land Bank](#)
- City of Boston, [Public Land For Public Good: Citywide Land Audit](#)
- Urban Land Institute, [How Using Public Land Can Help Address Housing Shortages](#)



One of many properties in the city that does not comply with zoning regulations (i.e. parking, frontage, front, side, and rear yard setbacks).

3. Ensure existing multifamily housing is broadly compliant with updated zoning regulations.

As part of Worcester’s comprehensive zoning overhaul, prioritize updating use, dimensional, and parking regulations to bring the city’s existing multifamily housing stock into compliance. Many older buildings are classified as non-compliant, similar to Somerville, MA, prior to their zoning recodification. While Worcester's zoning is not quite as restrictive as Somerville's, there are still plenty of older buildings in the city that are non-compliant according to use, dimensional, and parking regulations.

In Worcester many buildings in the city are non-conforming or non-compliant with respect to zoning requirements. This means that when we compare the existing uses, lots, and building relative to the

current zoning requirements for use, dimensional controls (e.g., height, setbacks, lot size) and parking minimums, what exists today does not comply with the requirements on the books. Worcester is in a position similar to Somerville, MA, prior to their zoning recodification.

The intention for the new zoning codification should be to create a legible, accessible document that safeguards the public health and welfare without becoming overly cumbersome or disincentivizing reinvestment in a property.

Additional background information:

- Massachusetts Municipal Association, *Somerville Rewrites Zoning To Address Economic, Housing and Climate Pressures*
- Form-Based Codes Institute, *Hartford Zoning Code*
- Congress for the New Urbanism, *Ten Code Reform Priorities For the Housing Crisis*
- Strong Towns, *South Bend, Indiana Zoning Code Rewrite—"A High School Education and an Hour of Your Time"*



South Bend, Indiana's pattern book of pre-approved building types. Source: City of South Bend.

4. Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals.

Pre-approved housing types (and accompanying “Pattern Zones”) are an emerging solution for municipalities looking to spur housing development while retaining some community control over what is built. Pre-approved housing designs would be compliant with all applicable building requirements, including, but not limited to, the Specialized Stretch Code and relevant zoning requirements.

Some cities, such as Kalamazoo, Michigan, and South Bend, Indiana, have published pattern books with dozens of pre-approved structures. Other municipalities, such as Claremore, Oklahoma, and Overland Park, Kansas, have worked with consulting firms to conduct a community engagement process that results in a tailored catalogue of approved homes in a particular area.

Because plans are already vetted according to local and state guidelines, project delivery is significantly faster; delays due to plan review and zoning relief are sharply reduced. These plans would still be subject to the typical building permit process but would be able to bypass site review requirements and be subject to administrative review only.

Pre-approved housing designs (such as a triple decker, as well as multifamily and mixed-use structures) could help to speed housing development in the City while enhancing a community-driven aesthetic.

Additional background information:

- City of South Bend, Indiana, [*Build South Bend: Pre-Approved Building Plan Sets*](#)
- Congress for the New Urbanism, [*Cities Moving Forward With Pre-Approved House Plans*](#)
- Strong Towns, [*Pre-Approved Plans Help Kalamazoo Bring Housing Back*](#)



Courthouse Lofts, part of the redevelopment of the former Worcester County Courthouse. National Register Historic Rehabilitation Tax Credits were used in part to finance the project. Source: Kenneth C. Zirkel, Wikimedia Commons.

5. Continue to bolster the redevelopment of vacant and underutilized parcels for housing by supporting the leveraging of tax credits.

While the city has a longstanding track record of supporting projects with a suite of different tax credits, the utility of various tax incentive programs should continue to be explored and communicated with potential developers. Tax credit processes can be complicated and slow. Wherever possible the city should help advocate for streamlining these external processes and maintaining these important subsidies and explore ways to support emerging developers navigating them.

Tax credits available for the rehabilitation and adaptive reuse of historic structures include the Massachusetts Historic Rehabilitation Tax Credit (MHRTC) program, which offers up to 20 percent in state tax credits for qualified rehabilitation expenses incurred during the restoration of historic

structures. Additionally, a federal 20 percent income tax credit is also available for buildings that are “certified historic structures” by the National Park Service.

The utility of various tax incentive programs should be explored and communicated with potential developers.

Additional background information:

- Preservation Massachusetts, [MA Historic Rehabilitation Tax Credit Expansion](#)
- National Park Service, [20% Tax Credit Basics](#)
- National Park Service, [Case Study: Worcester County Courthouse, Worcester County Massachusetts](#)

6. Reduce or eliminate parking minimums in appropriate areas city-wide, giving property owners and developers flexibility to provide an appropriate amount of parking.

Scholars have long linked minimum parking requirements with high housing costs, limiting land for development, and requiring the construction of spaces which may not be needed. One alternative that many cities have pursued in recent years has been to eliminate minimum requirements for the provision of parking in new construction, essentially letting the market decide how many spaces to provide.

While Worcester has both eliminated parking requirements and imposed parking maximums in the BG-6.0, the city should evaluate other areas of the city are appropriate for and would benefit from the introduction of the maximums and reduce or eliminate parking minimums citywide.

Northeastern cities that have eliminated parking requirements city-wide:

1. Hartford, CT (2016)
2. Dover, NH (2020)
3. Auburn, ME (2021)
4. Bridgeport, CT (2022)
5. Cambridge, MA (2022)
6. Portland, ME (2023)
7. Somerville, MA (2024)

Source: Parking Reform Network.

Additional background information:

- Commonwealth Beacon, [Parking Minimums Topple In Somerville](#)
- Congress for the New Urbanism, [Reforming Parking By Changing One Word](#)
- Smart Growth America, [Parking Minimums Are A Barrier to Housing Development](#)



52 New Street, by affordable housing developer Just a Start, was permitted under Cambridge's 100% Affordable Housing Overlay, and is currently under construction. Source: Just A Start.

7. Adopt zoning citywide that provides density bonuses and streamlined permitting for developers of 100% affordable housing.

An Affordable Housing Overlay (AHO) or other similar requirements in the base zoning code provide an advantage to developers of affordable housing, offering additional density and a by-right approval pathway that can increase the number of affordable homes and speed their delivery.

Implementing an Affordable Housing Overlay (AHO) city-wide can significantly enhance Worcester's capacity to develop affordable housing by offering density bonuses and streamlined permitting processes for projects that are 100 percent affordable. This approach reduces regulatory barriers, incentivizes developers, and ensures equitable development across various neighborhoods.

Cambridge, Massachusetts, serves as a leading example, having adopted a “100% Affordable Housing Overlay” in 2020. This policy allows for increased density and expedited approval processes for affordable housing projects, enabling developers to create permanently affordable homes more efficiently and in diverse areas of the city. As of January 2025, there were 643 affordable homes in the planning pipeline utilizing this overlay.

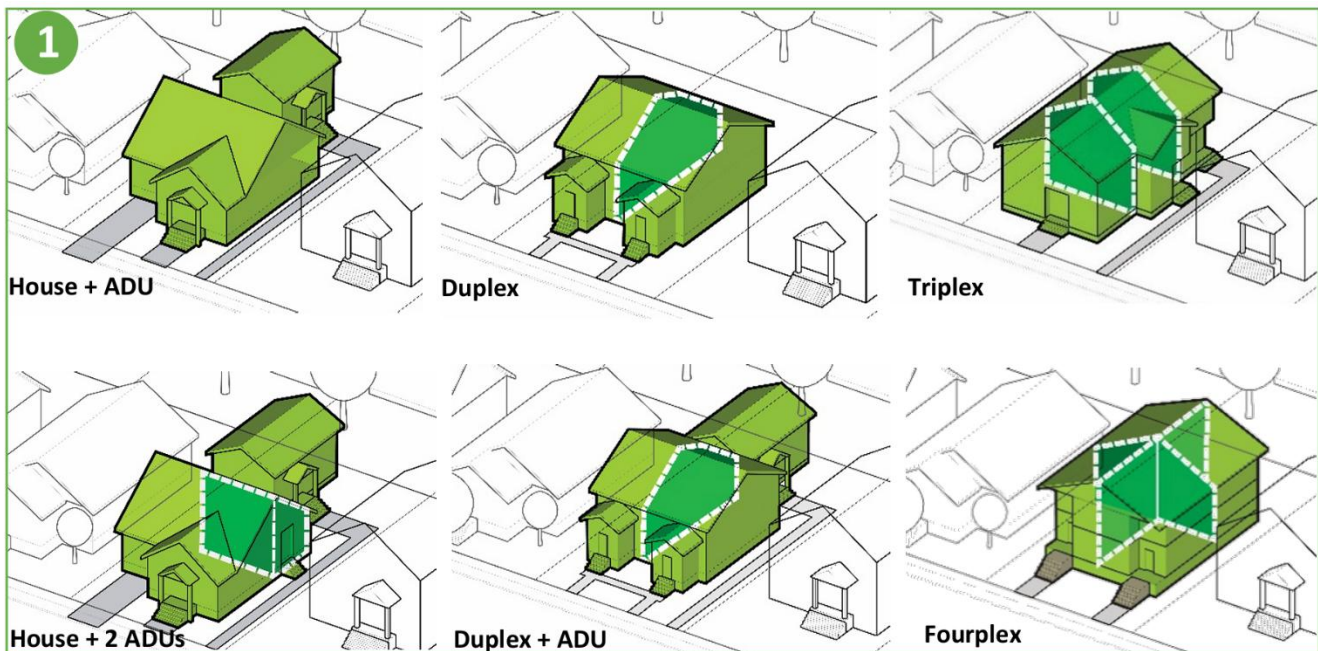
Similarly, Somerville, Massachusetts, has implemented an Affordable Housing Overlay District aimed at increasing the supply of affordable dwelling units. This district provides flexibility in dimensional

standards and streamlines the development process for qualifying projects, thereby promoting the creation of affordable housing throughout the city.

By adopting similar zoning, via an AHO or another mechanism, Worcester can attract both mission-driven and private developers to invest in affordable housing projects, effectively encouraging the construction of affordable homes. The zoning can also be strategically located to ensure access to amenities and opportunities for residents.

Additional background information:

- Joint Center for Housing Studies of Harvard University, *What Has Zoning Reform Accomplished in Cambridge, Massachusetts?*
- City of Cambridge, *100 Percent Affordable Housing Overlay*
- City of Somerville, *Affordable Housing (AH) Overlay District*
- Turner Center for Housing Innovation, *Affordable Housing Overlay Zones: Oakley*



Additional permitted density, in exchange for affordability, in residential areas under Portland, Oregon's Residential Infill Project.

- 8. Monitor the effectiveness of Worcester's inclusionary zoning ordinance and make changes overtime as needed to ensure it's as effective as possible to remain responsive to changing market conditions and needs.**

Inclusionary zoning requires developers to include affordable units in new housing projects that meet or

exceed a certain threshold. Effectively optimizing this requirement will ensure that developers contribute to the city's affordable housing goals without deterring investment at the same time.

The Urban Land Institute's report, "The Economics of Inclusionary Development," emphasizes the importance of calibrating inclusionary zoning policies to local market conditions. It suggests that offering incentives such as density bonuses, expedited permitting, or tax abatements can offset the costs to developers, making the inclusion of affordable units more feasible.

The ordinance could allow optional incentives for smaller projects (i.e., under the mandatory 12 unit threshold) that are elective but help to encourage and reward smaller projects that seek to provide affordable units with a small density bonus. The City of Portland, Oregon's Residential Infill Project, which promotes residential infill and missing middle housing with extra density in exchange for additional affordability, is one model that the City could emulate.

By refining its inclusionary zoning ordinance to include appropriate incentives and requirements, Worcester can promote the development of mixed-income communities, fostering economic diversity and social integration across the city.

Additional background information:

- Urban Land Institute, [*The Economics of Inclusionary Development*](#)
- City of Portland, Oregon, [*Residential Infill Project*](#)
- Grounded Solutions Network, [*Strengthening Inclusionary Housing Feasibility Studies*](#)

9. Create an economically feasible pathway for the creation of affordable ownership units in the City's inclusionary zoning ordinance.

Encouraging affordable homeownership within Worcester's inclusionary zoning ordinance can provide lower-income families with opportunities to build equity and achieve long-term financial stability.

While Worcester's current IZ ordinance requires projects with 12 or more units of housing to provide affordable units, or pay a fee in lieu, few projects have proposed ownership units due to the economic viability. A 2024 economic feasibility analysis (EFA) found that that a 20-unit homeownership development was not viable in Worcester even without the additional inclusionary requirement. Additional incentives, on top of the current 25 percent Gross Floor Area bonus offered today, will be required.

While Cambridge, Massachusetts offers additional density (up to 30 percent of Gross Floor Area) is provided to offset affordable housing costs, Worcester may need to both add and finetune incentives to promote more affordable homeownership production.

Incentives such as density bonuses, expedited permitting, or financial subsidies can offset construction costs and make the development of affordable homeownership opportunities more economically

feasible. By incorporating similar strategies and refining existing strategies, Worcester can create economically feasible pathways for affordable homeownership within its inclusionary zoning ordinance, thereby promoting community stability and affordability.

Additional background information:

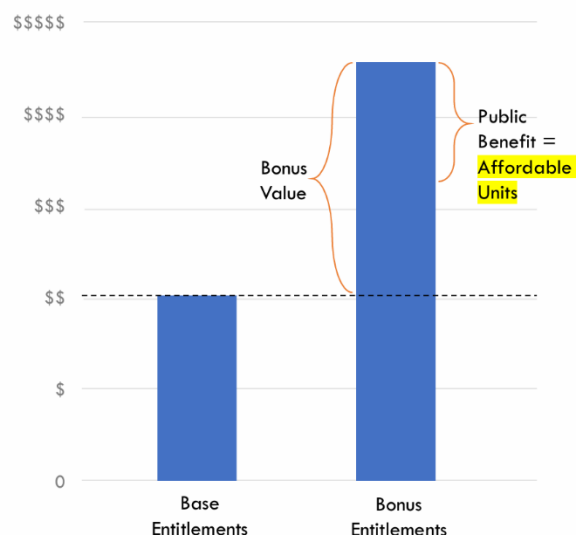
- City of Cambridge, [Inclusionary Housing Program For Developers](#)
- Grounded Solutions Network, [Inclusionary Zoning Incentives](#)
- Joint Center For Housing Studies of Harvard University, [Inclusionary and Incentive Zoning In the Six New England States](#)

The City of Austin, Texas's Density Bonus Program

BACKGROUND: DENSITY BONUS PROGRAM BASICS

What is a Density Bonus Program?

Density bonus programs provide additional height or density (additional units) in exchange for community benefits such as affordable housing



A slide from the City of Austin's presentation on the efficacy of its density bonus program.

10. Implement a significantly higher density bonus for the provision of 30 percent AMI units (\$38,600 for a family of four) in the City's inclusionary zoning ordinance.

As demonstrated in the Housing Needs Assessment, Worcester lacks sufficient housing affordable for Extremely Low Income households (30 percent AMI). Similar to homeownership units, additional incentives are likely needed to promote the production of even more deeply affordable units. While the City has density bonus incentives as part of Inclusionary Zoning today, it's available only to projects with 5 percent of units available at 60 percent AMI or lower. This standard incentive does not help offset the

cost of providing deeply affordable units. The City may consider a tiered system for density bonuses that provides even greater incentives for deeper levels of affordability.

The Washington Municipal Research and Services Center (MRSC) found that density bonuses can make affordable housing projects more financially viable by offsetting the reduced revenue from lower rents. By offering a higher density bonus for 30 percent AMI units, Worcester can encourage the inclusion of deeply affordable housing in new developments.

The City of Austin's Density Bonus Program provides developers with increased buildable area, such as additional floor area or height, in exchange for including affordable units in their projects. This approach has successfully incentivized the creation of affordable housing in Austin and can serve as a model for Worcester.

Additional background information:

- Municipal Research and Services Center, [*Affordable Housing Techniques and Incentives*](#)
- Banker and Tradesman, [*More Towns Turn To Density Bonuses To Produce More Affordable Housing*](#)
- City of Austin, [*Density Bonus Briefing Presentation*](#)

11. In the City's next HUD Five-Year Consolidated Plan, recommend prioritizing accessibility, permanent affordability, and homeownership in initiatives.

A Five-Year Consolidated Plan is a strategic planning document required by the U.S. Department of Housing and Urban Development (HUD) for communities, states, and local governments that receive federal funding for housing and community development programs. The plan outlines the community's housing and economic development needs, sets priorities, and establishes goals for using federal funds to address those needs.

As the City prepares its next Five-Year Consolidated Plan, it should incorporate community engagement from this Housing Production Plan—in particular, the need for both accessible and permanently affordable housing in Worcester. The Plan should prioritize investments that make progress toward these objectives.

Additional background information:

- City of Worcester, [*Five Year Consolidated Plan \(2020-2025\)*](#)



Accessory Dwelling Units (ADUs) are permitted in Worcester in a variety of typologies. Source: EOHL.

12. Continue to promote Accessory Dwelling Units (ADUs) by adjusting dimensional requirements, coordinating with lenders, and translating educational materials to ensure widespread adoption and implementation. Consider offering financing in exchange for deed-restricted affordability.

The City adopted sweeping provisions promoting the production of Accessory Dwelling Units (ADUs) in the municipal Zoning Ordinance in 2024. Currently, the City is working to adjust some standards (such as height for detached units) that have led to unanticipated difficulties with permitting, as well as reconciling the ordinance with recent changes to the State laws to eliminate owner occupancy restrictions. Worcester should continue to coordinate with lenders to promote an understanding of the opportunities of this type of housing type and ensure that materials about ADUs are widely available and translated into commonly-spoken languages in Worcester. This should also include conversations with local realtors.

While presently the City has no programs available to assist property owners with constructing an ADU, the City may want to consider financial support in exchange for deed-restrictions on affordability of ADUs, particularly where there are owner-occupants of one of the units. The City may also wish to consider pre-approved plans for ADUs as part of Strategy 4.

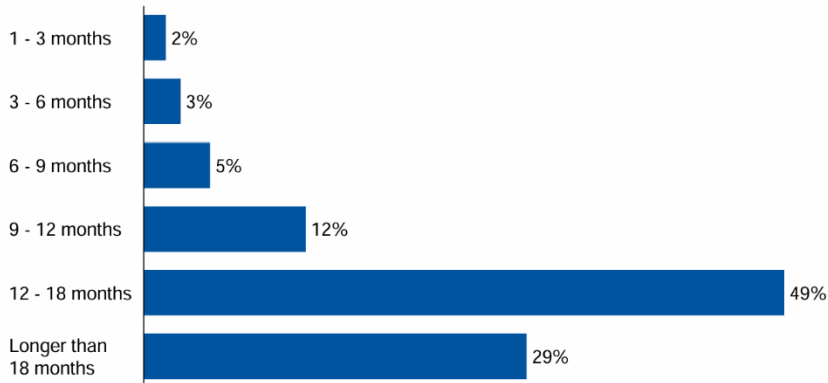
Additional background information:

- City of Worcester, [Accessory Dwelling Units Quick Guide](#)
- Executive Office of Housing and Livable Communities, [Accessory Dwelling Units](#)
- American Planning Association, [Expanding ADU Development and Occupancy: Solutions for Removing Local Barriers to ADU Construction](#)

1C. ~80% of respondents reported taking longer than one year to receive a permit

Time to receive most recent permit¹

% of respondents, N = 178



Source: DSD customer survey results (May 2023)

1. Question: "Thinking about your most recent experience applying for and receiving a site development permit, approximately, how long did the process take?"

Insights

- ~30% of respondents reported taking longer than 18 months to receive their most recent site development permit
- 5% of respondents reported taking 6 months or less to receive their most recent site development permit



11

Findings from an audit of the City of Austin's site plan review process in 2023. Source: City of Austin.

13. Audit the City's development permitting processes to identify and implement strategies that enhance efficiency and expedite approvals for modern housing.

Streamlining Worcester's development permitting processes is essential to accelerate housing approvals and meet the demand for modernized housing stock. Time is money. By conducting a comprehensive audit of current procedures, the City can identify bottlenecks and inefficiencies, enabling implementation of reforms that facilitate timely project approvals and set forth clear expectations to those navigating the processes. At a minimum, audits should include the processes associated with implementation of the zoning, building, fire, and sanitary codes at various scales of development. Audit findings requiring corrective actions should be adequately resourced to ensure the city is able to quickly implement changes to improve customer experience and avoid unnecessary delays.

A modern housing stock can help the City to achieve its energy efficiency and accessibility objectives, as new homes will be subject to the provisions of the Specialized Stretch Code and, in the case of multifamily homes, accessibility requirements.

In early 2023, Austin, Texas commissioned an independent assessment of its site plan review process, which resulted in 45 recommended initiatives aimed at improving customer experience and efficiency. The first phase of implementation led to a 56 percent reduction in initial site plan review times, decreasing from an average of 87-99 days to 32 days. Follow-up review cycles also saw a significant decrease, from 50 days to just under 15 days, nearing the city's 14-day target.

Additional background information:

- City of Austin, Texas, [Site Plan Review Audit](#)
- Joint Center for Housing Studies of Harvard University, [Legalizing Mid-Rise Single-Stair Housing in Massachusetts](#)
- Lincoln Institute for Land Policy, [The State of Local Zoning: Reforming a Century-Old Approach to Land Use](#)
- Boston Planning Department, [Reforming the Boston Zoning Code](#)

14. Establish an understanding of vacant rental housing in Worcester by conducting an analysis of data collected through the Rental Registry, including vacancy rates, unit types, and geographic distribution. Use this data to identify trends, inform policy decisions, and target strategies to increase housing availability and occupancy.

Under a section of the City of Worcester Revised Ordinances of 2008 ordained on September 29, 2022, all rental properties must be registered annually to provide up-to-date owner and property manager contact information. These registration requirements apply to non-owner occupied single family homes, as well as all other dwellings including two-family, three-family, and multi-family dwellings; commercial, retail, office or industrial rented spaces or units; and/or lots that are rented for commercial purposes.

The purpose of the program is to ensure the City has the most up-to-date contact information for the owners or agents of a property that are authorized to make decisions, repairs or corrections as may be required. While registration for owner-occupied properties is not mandatory, it is free of charge and highly recommended by the City.

Housing advocates can also consider supporting state legislation (e.g., Bill H. 3058) enabling a local vacant unit tax. This bill targets intentionally vacant units and aims to bring them back into the housing market.

Additional background information:

- City of Worcester, [Online Rental Property Registry](#)
- City of Worcester, [City of Worcester Revised Ordinances Chapter Nine – Public Safety, § 18 - Rental Property Registration Program](#)

Local Initiatives and Programs

15. Building on the City’s annual Landlord Summit, consider incorporating emerging developers and existing property owners as well as launching an annual Homeownership Summit.

By broadening the summit's scope, the City can bridge knowledge gaps, encourage investment in both affordable and market-rate housing, and strengthen relationships between stakeholders.

The 2024 and 2025 Worcester Landlord Summits, held on March 9, 2024, and May 10, 2025, at the DCU Center exemplifies the city's commitment to engaging with property owners. The events offered sessions on topics such as owning historic properties, healthy home requirements, fire prevention, and housing grant programs, providing valuable information to landlords and potential investors.

Incorporating emerging developers into such events can be further enhanced by collaborating with organizations like the Incremental Development Alliance (IncDev). IncDev offers workshops focused on small-scale real estate development, providing participants with insights into project formation, financing, and regulatory compliance. These workshops help aspiring developers understand what makes a good project, how buildings generate revenue, and how to navigate the broader ecosystem of professionals in the built environment.

Additional background information:

- City of Worcester, [2024 Landlord Summit](#)
- City of South Bend, Indiana, [Build South Bend Events & Workshops](#)
- Incremental Development Alliance, [Workshops](#)

16. Create educational materials that help explain and guide landlords, property owners, and emerging developers through the development process.

Providing clear, accessible educational materials is essential for equipping stakeholders with the knowledge to navigate Worcester’s housing development landscape. These materials can include step-by-step guides, FAQs, and contact information for relevant City departments. By simplifying complex processes, Worcester can reduce barriers for small developers and landlords, encouraging broader participation in housing initiatives.

The Massachusetts Housing Partnership’s "Housing Development Toolbox" offers a practical guide for navigating zoning, permitting, and financing affordable housing projects. Similarly, Vermont’s "Homes For All: A 'Design & Do' Toolkit" provides templates and resources tailored to small-scale developers and property owners, emphasizing user-friendly solutions. The Turner Center’s "Demystifying Development Math" translates financial feasibility concepts into accessible language, empowering stakeholders to assess and undertake projects confidently.

Drawing inspiration from these examples, Worcester can create tailored educational materials that demystify the development process and foster a more inclusive housing ecosystem.

Additional background information:

- Massachusetts Housing Partnership, [The Housing Development Toolbox](#)
- Vermont Agency of Commerce and Community Development, [Homes For All: A 'Design & Do' Toolkit](#)
- Turner Center for Housing Innovation, [Demystifying Development Math](#)

17. Continue to offer First Time Home Buyer Assistance, and work with the state to determine the potential for a First Generation Home Buyer Assistance program.

First-time homebuyer assistance programs provide critical support for residents seeking to enter the housing market. Expanding these programs to include first-generation buyers—those whose parents did not own homes—can address generational wealth disparities and promote economic mobility. Targeted outreach and financial literacy workshops can ensure that these opportunities reach underserved communities.

Massachusetts's Affordable Housing Alliance (MAHA) provides a valuable model through its STASH program, which offers down payment assistance to first-generation homebuyers, helping families achieve homeownership for the first time. Similarly, RIHousing's FirstGenHomeRI initiative focuses on closing the racial homeownership gap by providing grants and educational resources to support sustainable ownership.

This strategy should include enhancing the *Live Worcester Now* public-private partnership promoting first-time homeownership throughout the city by increasing programmatic marketing, events and workshops. Relatedly, *Live Worcester Now* initiative should encourage local housing ecosystem business participation in the program to increase offers and discounts to first time buyers including Realtors®, banks, real estate attorneys, insurance agents, moving companies, and home furniture and appliance businesses.

Additional background information:

- Massachusetts Affordable Housing Alliance, [STASH First-Gen Home](#)
- RIHousing, [FirstGenHomeRI](#)
- Fannie Mae, [First-Generation Homebuyer Fact Sheet](#)
- Live Worcester Now, [Live Worcester | Live. Work. Play. Stay!](#)



The new Yawkey Housing Resource Center, which includes temporary and permanent shelter, as well as a clinic, kitchen, and classroom space in Quincy. Source: Father Bill's & MainSpring.

18. Continue to support Worcester's population of people struggling with homelessness and substance abuse, including with integrated supportive housing models, as well as pathways to long-term housing stability and homeownership.

The City should build on successful partnerships with local non-profits, such as the Central Massachusetts Housing Alliance (CMHA), including the recent plan to open a day resource center for homeless residents at 134 Gold Street. Addressing homelessness will require sustained investment and collaboration with local, regional, and state partners to allocate additional resources and support (including long-term housing options) for this vulnerable population.

Additional background information:

- American Planning Association, [Policy Guide on Homelessness](#)
- Local Housing Solutions, [Reducing Homelessness and Meeting the Emergency Needs of Individuals and Families Experiencing Homelessness](#)

19. Build on the success of local home rehabilitation and energy efficiency and weatherization programs by leveraging Mass Save audits and prioritizing cost-effective measures with a payback period of under seven years and net costs below \$1,000 per unit.

Mass Save is a program that provides incentives, rebates, and financing to help residents and businesses become more energy efficient and reduce energy costs. The state’s major utility companies and energy providers—Eversource, National Grid, and others—sponsor the program.

Worcester currently offers an Energy Advocate who can advise residents on taking advantage of energy saving programs like Mass Save or solar power.

The City should explore implementing a requirement within local housing programs and initiatives for housing units to undergo a Mass Save audit and prioritize investments that offer a short-term payback and low per-unit cost. This approach would accelerate the adoption of cost-effective energy efficiency measures, such as insulation and air-sealing, helping to retrofit older homes and reduce energy costs across Worcester.

Additional background information:

- City of Lowell, *City Manager’s Neighborhood Impact Initiative*
- City of Hartford, Connecticut, *Housing Preservation Loan Fund (HPLF) Program*
- City of Somerville, *Home Improvement Program*



In 2024 Cambridge's CPA Committee allocated \$18.75 million to assist in the construction of 95 units of affordable housing in the Walden Square II development. Source: WinnCompanies.

20. Ensure that CPA funds are consistently allocated to Community Housing projects and the Worcester Affordable Housing Trust Fund, preferably above the statutory minimum.

Community Preservation Act (CPA) funds provide a vital resource for affordable housing initiatives. Ensuring that these funds are allocated strategically to the Worcester Affordable Housing Trust Fund can support a variety of projects, including new construction, rehabilitation, and preservation efforts. By allocating funds above the 10% statutory minimum, Worcester can amplify its impact on housing affordability.

The City of Cambridge sets a strong example, consistently channeling significant CPA funds into its Affordable Housing Trust, which has supported numerous projects to create and preserve affordable housing units. The Massachusetts Housing Partnership's CPA guidebook highlights how funds can be used creatively to foster local housing initiatives, such as leveraging these funds for gap financing in mixed-income developments. Dedicated, recurring funding for the Affordable Housing Trust Fund can help to ensure a steady pipeline of affordable housing development.

Additional background information:

- City of Cambridge, [Funding for the Trust](#)
- Tufts University, [Missed Opportunities: Funding Housing Through the Community Preservation Act](#)
- Massachusetts Housing Partnership, [Create, Preserve, Support: using Community Preservation Act Funds to Foster Local Housing Initiatives](#)

21. Preserve existing affordable housing in Worcester by ensuring that subsidized units are not lost due to expiration of affordability restrictions. When possible, pursue opportunities for permanent affordability.

Some affordable housing restrictions (such as those units financed with Low Income Housing Tax Credits) can expire, leading to the loss of their affordability. In addition to production, the City should work to ensure that the number of affordable homes in Worcester does not decrease.

According to the Executive Office of Housing and Livable Communities (EOHLC) Subsidized Housing Inventory (SHI) list for Worcester, there are ten properties that may expire between 2025 and 2030—**760 units in total.**

Year	Expiring SHI Units
2025	42
2026	0
2027	24
2028	371
2029	269
2030	54

The City should work to prevent these affordable homes from losing their income-restricted status. One mechanism could be to make deed-restrictions publicly available to assist realtors in understanding available affordable units to offer.

Additional background information:

- **Community Economic Development Assistance Corporation, *Chapter 40T at 5: A Retrospective Assessment of Massachusetts' Expiring Use Preservation Law***

22. Prior to construction, coordinate between the City Assessor's Office and affordable housing providers to ensure that property tax rates do not threaten the viability of producing and managing deed-restricted affordable housing in Worcester.

Property taxes can affect the financial feasibility of affordable housing projects, particularly for deed-restricted units. Coordination between the City Assessor's Office and housing providers can mitigate these challenges, ensuring that tax policies align with affordability goals.

Provincetown's Affordable Housing Property Tax Exemption demonstrates the impact of targeted tax policies. By exempting deed-restricted affordable housing units from certain property taxes, Provincetown has reduced operational costs for housing providers, enhancing long-term affordability. Similarly, Seattle's Multifamily Tax Exemption Program offers property tax exemptions to developers of income-restricted housing, incentivizing the creation and preservation of affordable units.

Additional background information:

- Town of Provincetown, [FY 2025 Affordable Housing Property Tax Exemption](#)
- City of Seattle, Washington, [Multifamily Tax Exemption](#)
- Local Housing Solutions, [Tax Abatements of Exemptions](#)

23. Work to create additional support for small, owner-occupant landlords to accept tenants with state and federal funding while minimizing financial risk.

Small, owner-occupant landlords are vital providers of naturally occurring affordable housing in Worcester. Offering targeted support can incentivize these landlords to accept tenants with HomeBASE or other assistance funds while minimizing financial risks. By ensuring these landlords feel secure in participating, Worcester can enhance housing stability for vulnerable tenants.

The City of Boston's Landlord Incentive Program serves as a model, providing financial guarantees and damage mitigation funds to encourage landlords to rent to tenants with housing subsidies. Similarly, Northampton's Landlord Incentive Program offers reimbursement for unpaid rent and access to a dedicated landlord liaison, fostering trust and participation. RIHousing's Landlord Partnership Program further demonstrates how streamlined reimbursement processes and supportive resources can incentivize landlords while ensuring tenant placement success.

Additional background information:

- City of Boston, [Landlord Incentive Program](#)
- City of Northampton, [Landlord Incentive Program](#)
- RIHousing, [Landlord Partnership Program](#)

24. Support healthy housing workforce training and certification programming to develop a skilled pipeline of home rehabilitation professionals, ensuring Worcester can renew aging housing stock and maintain safe, affordable homes.

To enhance Worcester's capacity to renew its aging housing stock, the City should actively support and expand healthy housing workforce training and certification programs. These initiatives will help build a pipeline of skilled professionals trained in critical areas such as home rehabilitation, lead hazard mitigation, mold remediation, and energy-efficient retrofitting. A well-prepared workforce is essential for ensuring safe, affordable housing, maintaining compliance with health and safety standards, and preserving existing housing at scale.

The Worcester Building Pathways Pre-Apprenticeship Training Program, managed by the MassHire Central Region Workforce Board (MassHire), provides a strong model for this effort by preparing

students for careers in the building and construction trades. MassHire has also provided training opportunities for environmental remediation, climate critical, and green building maintenance through funding from the U.S. Environmental Protection Agency. Additionally, the Worcester Public Schools Night Life Program offers courses in trades such as plumbing and electrical work. By leveraging these and similar workforce development initiatives, the City can establish a Healthy Housing Workforce Training & Certification Program to equip local workers with specialized skills for sustainable and safe housing rehabilitation.

Additional background information:

- National League of Cities, [Healthy Housing Workforce Toolkit](#)
- Worcester Jobs Fund, [Worcester Building Pathways Pre-Apprenticeship Training Program](#)
- Worcester Public Schools, [Worcester Night Life](#)

Capacity, Education, and Coordination

25. Study planning staff capacity in peer cities of similar sizes and increase staffing to boost capacity for program implementation.

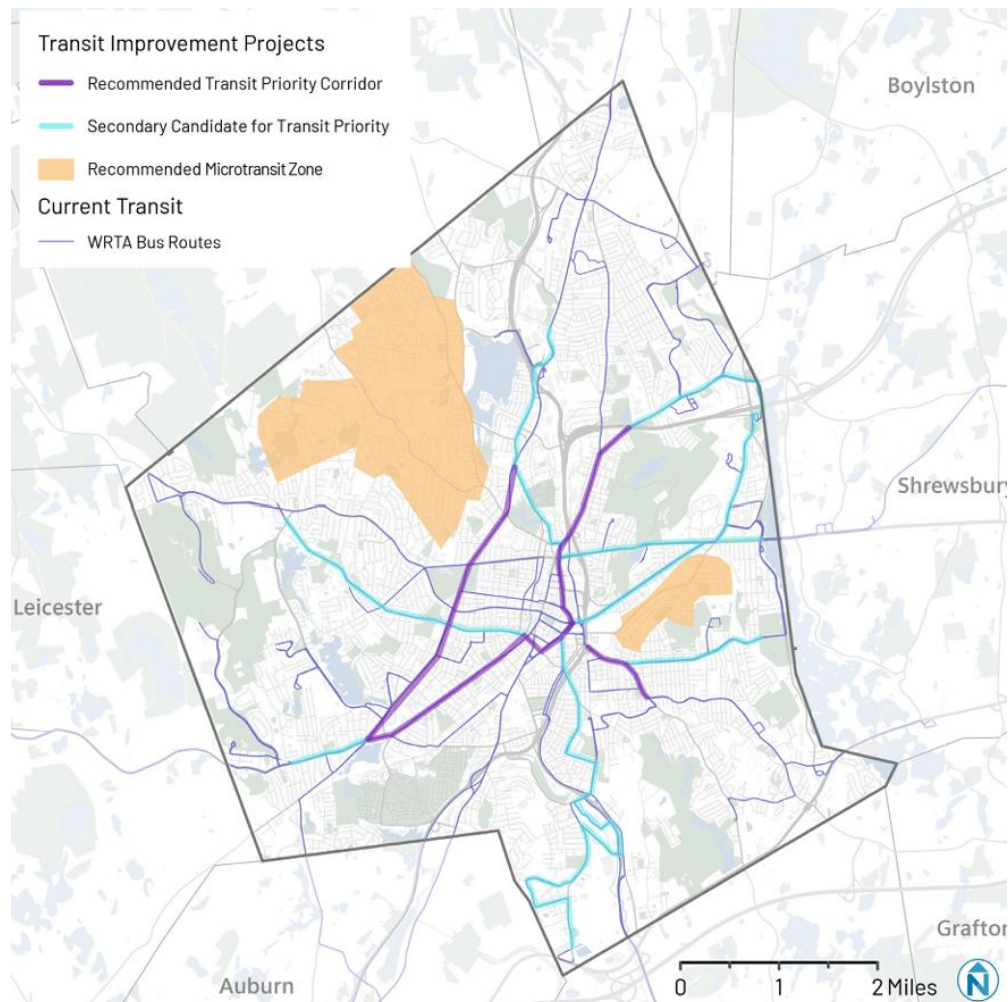
Adequate staffing is critical for effectively implementing Worcester’s housing and economic development goals. Conducting a comparative analysis of planning staff capacity in peer cities can provide benchmarks for ensuring the City has the resources needed to efficiently manage complex projects.

Municipality	Population	Planning Department Staff
Worcester, MA	207,621	9
Providence, RI	190,792	18
Springfield, MA	153,672	10
Somerville, MA	80,407	19
Salem, MA	44,744	13

**Note: includes leadership and support staff*

The consultant team undertook a cursory analysis of planning department staffing levels in comparison with Providence, Springfield, Somerville, and Salem, and found that Worcester may have the lowest staff capacity of the cities that were studied. It should be noted that this analysis did not consider variations in the organizational structure of other planning departments, including, for example, the presence or allocation of roles such as GIS, accounting, and conservation staff.

Increasing staffing levels can enhance program efficiency, reduce bottlenecks, and enable proactive engagement with stakeholders, ensuring that the strategies in this plan can be adequately implemented.



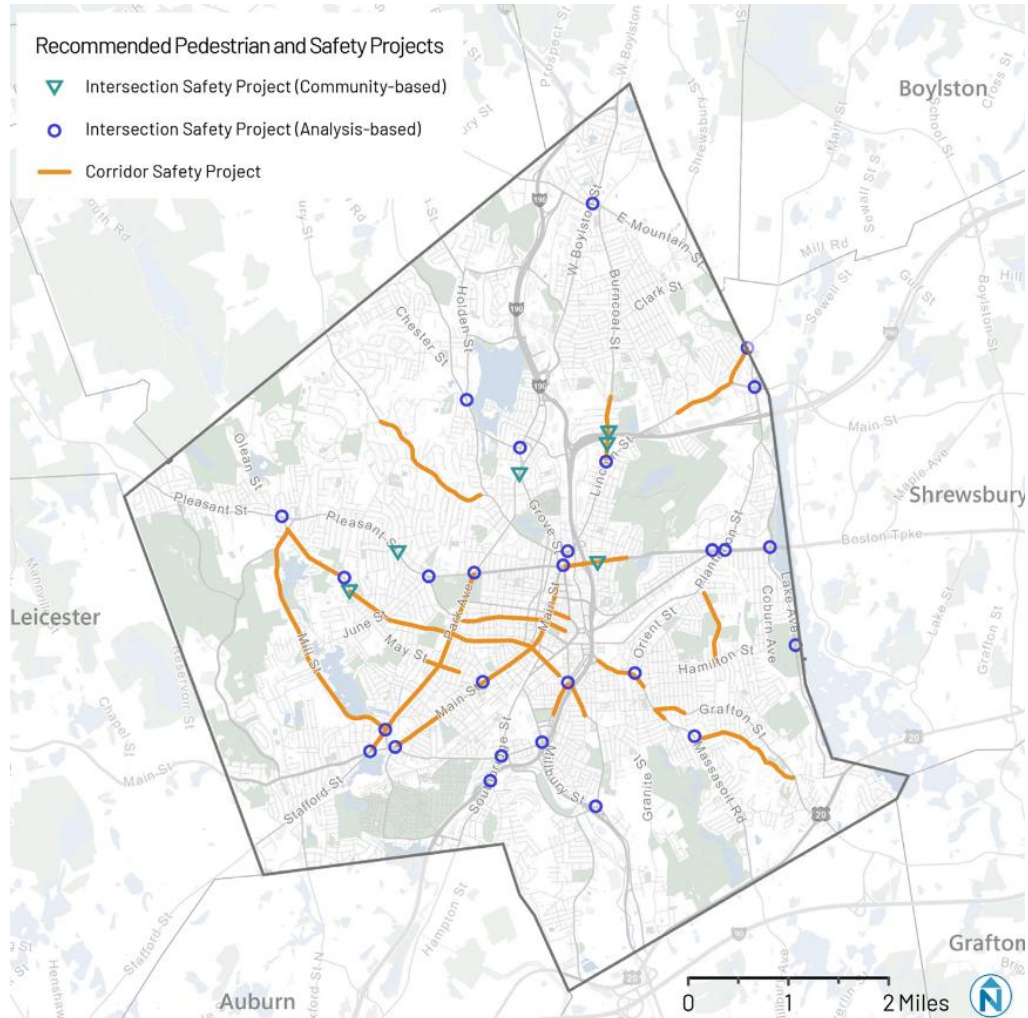
Recommended transit improvement projects from Worcester's Mobility Action Plan (2024). Source: City of Worcester.

26. Advocate for funding and support planning for public transit that promotes access to jobs and destinations in Worcester, particularly along the growth corridors identified in the City's 2024 *Worcester Now / Next Plan*, and the transit priority corridors identified in the 2024 *Mobility Action Plan (MAP)*.

Accessible and reliable transit options reduce car dependency and improves access to jobs, making housing in transit-rich areas more attractive. The City's investments should prioritize equitable transit access, ensuring that currently underserved neighborhoods benefit from the improved connectivity. Worcester's MAP provides a framework for these investments: targeting transit corridors and aligning with housing growth goals outlined in *Worcester Now / Next*.

Additional background information:

- City of Worcester, *Mobility Action Plan*
- City of Boston, *Better Bus Project*
- City of Los Angeles, *Transit-Oriented Communities Incentives Program*



The Mobility Action Plan also includes recommended projects to improve safety and circulation for residents who bike, walk, and roll. Source: City of Worcester.

27. In addition to transit, ensure funding for infrastructure projects and planning and regulatory changes to support active transportation modes such as cycling, walking, and rolling, as well as implementing the proposed Bike and Micromobility Network identified in the *Mobility Action Plan (MAP)*, and the recommended Pedestrian and Safety Projects.

Similarly, Worcester’s MAP highlights key projects to expand active transportation options, fostering connectivity between neighborhoods. Prioritizing these modes also complements transit investments, creating a multimodal transportation ecosystem.

Additional background information:

- City of Somerville, [Bike Network Plan](#)
- City of Boston, [Safety Surge](#)
- City of Cambridge, [Cycling Safety Ordinance](#)

Capacity, Education, and Coordination



The Somerville Housing Authority's Clarendon Hill Redevelopment, with 216 replacement public housing units, 80 new affordable units, and 295 market-rate homes. Source: Somerville Housing Authority.

28. Support similar initiatives to the Worcester Housing Authority’s Lakeside and Curtis Redevelopment Projects, working with local organizations with deeply-affordable housing units to renew affordable homes, add accessibility, and increase Worcester’s affordable and market-rate housing stock.

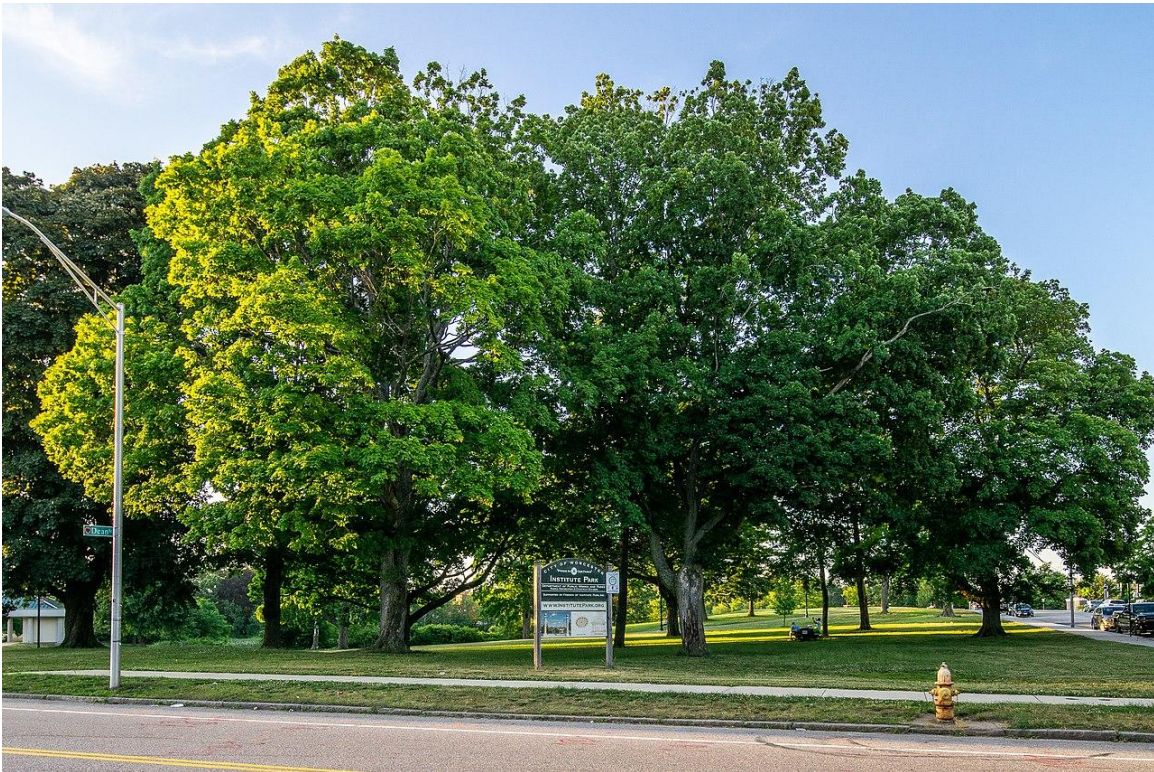
Building on the success of the Lakeside and Curtis Redevelopment Projects, Worcester can collaborate with local organizations to replicate these achievements citywide. These projects not only renew

affordable homes but also integrate accessibility features and increase the overall housing stock through mixed-income models.

HUD's Rental Assistance Demonstration (RAD) program has been the catalyst for many of these public housing conversions. Beyond the Worcester Housing Authority, the model has been successfully utilized in the Commonwealth, with notable examples in Cambridge, Salem, Boston, and Somerville.

Additional background information:

- Department of Housing and Urban Development, [Restore Rebuild: A Case Study in Worcester, MA](#)
- Cambridge Housing Authority, [RAD Program](#)
- Somerville Housing Authority, [Clarendon Hill Redevelopment](#)
- Salem Housing Authority, [Leefort Terrace Redevelopment](#)



The City's Green Worcester Plan (2021) is a strategic framework for making Worcester more sustainable and resilient. Source: Kenneth C. Zirkel, Wikimedia Commons.

- 29. As part of the comprehensive zoning overhaul, coordinate with the Department of Sustainability and Resilience to balance the zoning objectives of the *Green Worcester Plan* with the economic feasibility of housing production.**

Development feasibility refers to the fiscal analysis that developers perform before undertaking a project. Often, existing city and state policies (such as zoning, wetlands protection, and open space requirements) can affect whether or not a project is economically viable.

The *Green Worcester Plan* (2021) recommends adoption of additional sustainability performance outcomes in the future zoning ordinance revision recommended by *Worcester Now / Next*. These sustainable performance outcomes should be balanced and considered in context with economic feasibility of housing production.

Additional background information:

- City of Worcester, [Green Worcester Plan](#)
- City of Worcester, [Green Worcester Dashboard](#)
- Massachusetts Institute of Technology, [Public Policy For Net Zero Homes and Affordability](#)

30. Ensure the monitoring and implementation of this plan through quarterly updates from the Affordable Housing Trust Fund, promoting accountability and transparency in achieving the plan’s goals.

Housing affordability is a challenging, ongoing issue that should continue to be discussed between the City, local organizations and regional entities. As the body monitoring the plan’s implementation, the Worcester Affordable Housing Trust Fund will help to promote its careful, sustained implementation. The Trust Fund can also work to include and incorporate other City boards, committees, organizations, and community groups, creating a collaborative format for sharing updates, coordinating initiatives, and addressing emerging issues. This could be through a “Housing Roundtable” structure that brings various housing-focused entities in the City together to continue to promote housing affordability.

Concord convenes a quarterly Housing Roundtable between local organizations, boards, and committees to advance efforts and build alignment. This model could help to ensure the continued implementation of strategies in this plan, as well as the new development of new initiatives and partnerships to promote housing affordability in Worcester.

Additional background information:

- Town of Concord, [Housing Roundtable](#)
- Town of Chatham, [Chatham Community Housing Partnership](#)



Boston's annual Student Housing Trends report, which shares data on and off-campus housing in the City, as well as neighborhood rental markets that are most impacted. Source: City of Boston.

31. Coordinate with Worcester's higher-educational institutions to manage student housing demand, particularly by promoting the creation of more on-campus housing for students, without infringing on surrounding neighborhood fabric.

Worcester's higher-education institutions contribute to the local housing market, with students and residents in competition for limited rental units. Collaborating with universities and colleges to increase on-campus housing can alleviate pressure on the housing supply while improving the quality of life for students and community members alike.

This strategy can include conversations with higher-education leaders, and joint planning efforts to align student housing with broader city goals. Partnerships between the City and educational institutions ensure transparent and sustainable growth that provides equitable housing opportunities for all.

For example, in Davis, California, the University of California at Davis entered into a Memorandum of Understanding (MOU) with the city and county to address concerns about expansion and housing availability, including a commitment to provide on-campus housing for projected student growth.

Additionally, Boston requires that universities report both enrollment and living arrangements for their students, with the data analyzed and summarized in an annual *Student Housing Trends* report.

Additional background information:

- **Local Housing Solutions, *From Conflict To Collaboration, How Davis, CA, Built a Partnership With UC Davis To Address Housing Concerns***
- **City of Boston, *Housing Accountability Ordinance***
- **City of Boston, *Student Housing Trends***



Designs from Boston's "Future Decker" initiative, imagining the next iteration of the triple decker. Source: City of Boston.

32. Hold a 'Build a Better Triple-Decker' competition to envision and vet new, economically feasible and affordable housing typologies under current building regulations.

Triple-deckers are iconic features of Worcester's housing stock, but many lack accessibility features and are in need of rehabilitation. A "Build a Better Triple-Decker" competition can inspire innovative designs that modernize this housing typology while maintaining affordability and historical character. This initiative can engage architects, developers, and community members to create practical and scalable solutions.

The competition could focus on incorporating energy-efficient materials, universal design principles, economic feasibility, and cost-effective construction techniques, while considering Worcester’s unique hilly terrain. Winning designs could be piloted in city-sponsored projects or showcased as templates for developers. In structuring the competition, the City can learn from past efforts and lessons learned, such as the Massachusetts Clean Energy Center’s Triple Decker Design Challenge.

Additional background information:

- City of Boston, *Co-Creating The Future Decker*
- Massachusetts Clean Energy Center, *Triple Decker Design Challenge*
- Northeast Sustainable Energy Association (NESEA), *Scaling Residential Decarbonization*
- Dwell, *These Winning Low-Rise Designs Are a Blueprint For Better Housing—And Better Living In LA*



LeClair Village, in Mashpee, a 39-unit affordable housing complex, was developed on surplus municipal land. Source: Housing Assistance Corporation.

33. Prioritize the production of affordable, deed-restricted housing units on surplus municipal land with local organizations that build deeply affordable and supportive housing.

Utilizing surplus municipal land for affordable housing production is a cost-effective strategy to address housing affordability in the city. And, by removing land costs, there is additional opportunity to provide deeper levels of affordability. Where possible, permanent affordability and homeownership should be prioritized.

The City should first continue to identify appropriate surplus municipal land—particularly land in identified growth corridors—and then work with local partners to produce affordable housing. There are a variety of resources available to guide the transformation of municipal land into affordable housing, as well as examples across the Commonwealth of successful projects, with the 39-unit LeClair Village development on Town-owned land in Mashpee as one example.

Additional background information:

- Massachusetts Housing Partnership, [*Developing Affordable Housing on Public Land*](#)
- Lincoln Institute of Land Policy, [*Lessons From a Small City's Big Commitment to Affordability*](#)
- U.S. Department of Housing and Urban Development, [*Unlocking Surplus Land for Affordable Housing*](#)

34. Strengthen the City's capacity to provide affordable housing monitoring and compliance oversight as well as technical support to property owners with deed-restricted units.

Affordability compliance is enforced through regulatory agreements (also known as affordable housing restrictions), annual reporting, and inspections. Developers must regularly document tenant income, rent levels, and occupancy. Monitoring agents review this data, conduct audits, and can impose penalties for non-compliance. Yet, enforcement faces challenges including misreporting, overcharging, and inadequate record-keeping. Providing regular staff training and clear internal systems for monitoring units with affordable housing restrictions imposed by the City can help address these issues.

Programs like Low Income Housing Tax Credits (LIHTC) allow some flexibility. For example, if a tenant's income rises above 140% of the eligibility threshold, the unit can remain compliant as long as the next available similar unit is rented to a qualifying household—the “next available unit rule.” Most programs maintain affordability based on unit designation, not the tenant's current income.

Additional background information:

- MA Executive Office of Housing and Livable Communities, [*Regulatory Agreement for Rental Developments*](#)
- MassHousing, [*Third-Party Affordability Monitoring for MassHousing 40B Homeownership*](#)
- Massachusetts Housing Partnership, [*Local Action Units \(LAU\) Guidelines*](#)

35. Enhance referrals to community partners such as Central West Justice Center for housing stability and fair housing services to prevent displacement.

Throughout the planning process, community members and stakeholders expressed a need for stronger strategies to support current Worcester residents facing displacement from rising rents and gentrification. Housing stability—ensuring people can stay safely and affordably housed—is a documented issue. Opportunities to enhance relationships with community partners to strengthen support for residents facing housing challenges and instability further should be identified and pursued.

Additional background information:

- City of Worcester, *Office of Human Rights*
- Central West Justice Center, *What We Do*
- Legal Services Corporation, *Beyond Eviction: Landlords as Essential Partners in Housing Stability*

ACTION PLAN MATRIX

The City's Executive Office of Economic Development will oversee the Housing Production Plan's implementation in coordination with other City departments and local institutions. This Action Plan Matrix provides a detailed framework for the responsible and supporting entities who will lead the implementation of each strategy, as well as a proposed timeline for each initiative.

Abbreviations used in the matrix below:

AHTF = Affordable Housing Trust Fund

CA = City Assessor

CC = City Council

CPC = Community Preservation Committee

EODEI = Executive Office of Diversity, Equity & Inclusion

EOED = Executive Office of Economic Development Department

HHS = Department of Health & Human Services

ISD = Inspectional Services Department

PB = Planning Board

DSR = Department of Sustainability & Resilience

WHA = Worcester Housing Authority

#	Housing Strategy	FY2026	FY2027	FY2028	FY2029	FY2030	Responsible Entity	Supporting Entities
1	Pursue a targeted rezoning of the growth corridors (managed, infill, and transformative) as identified in <i>Worcester Now / Next</i> .						EOED	PB, CC
2	Identify underutilized property in the growth corridors that could be used for mixed-use or residential housing development with deep affordability.						EOED	
3	Ensure existing multifamily housing is broadly compliant with updated zoning regulations.						EOED	
4	Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals.						EOED	ISD
5	Continue to bolster the redevelopment of vacant and underutilized parcels for housing by supporting the leveraging of tax credits.						EOED	CC
6	Eliminate parking minimums City-wide, giving property owners and developers flexibility to provide an appropriate amount of parking.						EOED	PB
7	Adopt an Affordable Housing Overlay citywide that provides density bonuses and streamlined permitting for developers of 100 percent affordable housing.						EOED	PB, CC
8	Monitor the effectiveness of Worcester's inclusionary zoning and make changes overtime as needed to ensure it's as effective as possible to remain responsive to changing market conditions and needs.						EOED	PB, CC

#	Housing Strategy	FY2026	FY2027	FY2028	FY2029	FY2030	Responsible Entity	Supporting Entities
9	Create an economically feasible pathway for the creation of affordable ownership units in the City's inclusionary zoning ordinance.						EOED	PB, CC
10	Implement a significantly higher density bonus for the provision of 30 percent AMI units in the City's inclusionary zoning ordinance. In addition, and in other City funding programs, consider ways to promote accessible units and universal design.						EOED	PB, CC
11	In the City's next Five-Year Consolidated Plan for HUD, recommend prioritizing accessibility, permanent affordability, and homeownership in initiatives.						EOED	
12	Continue to promote Accessory Dwelling Units (ADUs) by adjusting dimensional requirements, coordinating with lenders, and translating educational materials to ensure widespread adoption and implementation. Consider offering financing in exchange for deed-restricted affordability.						EOED	
13	Audit the City's development permitting processes to identify and implement strategies that enhance efficiency and expedite approvals for modern housing.						EOED	PB, CC, ISD
14	Establish an understanding of vacant rental housing in Worcester by conducting an analysis of data collected through the Rental Registry, including vacancy rates, unit types, and geographic distribution. Use this data to identify trends, inform policy decisions, and target strategies to increase housing availability and occupancy.						EOED	ISD
15	Building on the City's annual Landlord Summit, consider incorporating emerging developers and existing property owners as well as launching an annual Homeownership Summit.						EOED	

#	Housing Strategy	FY2026	FY2027	FY2028	FY2029	FY2030	Responsible Entity	Supporting Entities
16	Create educational materials that help explain and guide landlords, property owners, and emerging developers through the development process.						EOED	
17	Continue to offer First Time Home Buyer Assistance, and work with the state to determine the potential for a First Generation Home Buyer Assistance program.						EOED	
18	Continue to support Worcester's population of people struggling with homelessness and substance abuse, including with integrated supportive housing models, as well as pathways to long-term housing stability and homeownership.						HHS	EOED, AHTF
19	Build on the success of local home rehabilitation and energy efficiency and weatherization programs by leveraging Mass Save audits and prioritizing measures that have a payback of less than seven years and net costs of under \$1,000 per unit.						DSR	EOED
20	Ensure that CPA funds are consistently allocated to Community Housing projects and the Worcester Affordable Housing Trust, preferably above the statutory minimum.						CPC	AHTF
21	Preserve existing affordable housing in Worcester by ensuring that subsidized units are not lost due to expiration of affordability restrictions. When possible, pursue opportunities for permanent affordability.						EOED	AHTF
22	Prior to construction, coordinate between the City Assessor's Office and affordable housing providers to ensure that property tax rates do not threaten the viability of producing and managing deed-restricted affordable housing in Worcester.						CA	

#	Housing Strategy	FY2026	FY2027	FY2028	FY2029	FY2030	Responsible Entity	Supporting Entities
23	Work to create additional support for small, owner-occupant landlords to accept tenants with state and federal funding while minimizing their financial risk.						EOED	
24	Support healthy housing workforce training and certification programming to develop a skilled pipeline of home rehabilitation professionals, ensuring Worcester can renew aging housing stock and maintain safe, affordable homes.						EOED	CC
25	Increase planning staffing to boost capacity for proposed policy implementation.						EOED	CC
26	Advocate for funding and support planning for public transit that promotes access to jobs and destinations in Worcester, particularly along the growth corridors identified in the City's 2024 <i>Worcester Now / Next Plan</i> , and the transit priority corridors identified in the 2024 <i>Mobility Action Plan</i> (MAP).						CC	EOED
27	In addition to transit, ensure funding for infrastructure projects and planning and regulatory changes to support active transportation modes such as cycling, walking, and rolling, as well as implementing the proposed Bike and Micromobility Network identified in the MAP, and the recommended Pedestrian and Safety Projects.						CC	EOED
28	Support similar initiatives to the Worcester Housing Authority's Lakeside and Curtis Redevelopment Projects, working with local organizations with deeply-affordable housing units to renew affordable homes, add accessibility, and increase Worcester's affordable and market-rate housing stock.						WHA	
29	As part of the comprehensive zoning overhaul, coordinate with the Department of Sustainability and Resilience to balance the zoning objectives of the Green Worcester Plan with the economic feasibility of housing production.						EOED, DSR	

#	Housing Strategy	FY2026	FY2027	FY2028	FY2029	FY2030	Responsible Entity	Supporting Entities
30	Ensure the monitoring and implementation of this plan through quarterly updates from the Affordable Housing Trust Fund, promoting accountability and transparency in achieving the plan's goals.						PB, AHTF, CPC	EOED
31	Coordinate with Worcester's higher-educational institutions to manage student housing demand, particularly by promoting the creation of more on-campus housing for students.						EOED	
32	Hold a 'Build a Better Triple-Decker' competition to envision and vet new, economically feasible and affordable housing typologies under current building regulations.						EOED	
33	Prioritize the production of affordable, deed-restricted housing units on surplus municipal land with local organizations that build deeply-affordable and supportive housing.						EOED	AHTF
34	Strengthen the City's capacity to provide affordable housing monitoring and compliance oversight as well as technical support to property owners with deed-restricted units.						EOED	CC
35	Enhance referrals to community partners such as Central West Justice Center for housing stability and fair housing services to prevent displacement.						EOED	EODEI

GOALS AND STRATEGIES MATRIX

The following matrix shows how each strategy aligns with the City's overarching housing goals.

#	Housing Strategy	Affordable Housing Production	Renew Aging Housing	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
1	Pursue a targeted rezoning of the growth corridors (managed, infill, and transformative) as identified in <i>Worcester Now / Next</i> .	X	X	X				X	
2	Identify underutilized property in the growth corridors that could be used for mixed-use or residential housing development with deep affordability.	X			X			X	
3	Ensure existing multifamily housing is broadly compliant with updated zoning regulations.		X	X				X	
4	Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals.		X	X				X	
5	Continue to bolster the redevelopment of vacant and underutilized parcels for housing by supporting the leveraging of tax credits.		X	X					
6	Eliminate parking minimums City-wide, giving property owners and developers flexibility to provide an appropriate amount of parking.			X					

#	Housing Strategy	Affordable Housing Production	Renew Aging	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
7	Adopt an Affordable Housing Overlay citywide that provides density bonuses and streamlined permitting for developers of 100 percent affordable housing.	X		X	X	X			
8	Monitor the effectiveness of Worcester's inclusionary zoning and make changes overtime as needed to ensure it's as effective as possible to remain responsive to changing market conditions and needs.	X			X	X			
9	Create an economically feasible pathway for the creation of affordable ownership units in the City's inclusionary zoning ordinance.	X			X	X			
10	Implement a significantly higher density bonus for the provision of 30 percent AMI units (\$38,600 for a family of four) in the City's inclusionary zoning ordinance. In addition, and in other City funding programs, consider ways to promote accessible units and universal design.	X			X	X			
11	In the City's next Five-Year Consolidated Plan for HUD, recommend prioritizing accessibility, permanent affordability, and homeownership in initiatives.	X			X	X			

#	Housing Strategy	Affordable Housing Production	Renew Aging Housing	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
12	Continue to promote Accessory Dwelling Units (ADUs) by adjusting dimensional requirements, coordinating with lenders, and translating educational materials to ensure widespread adoption and implementation. Consider offering financing in exchange for deed-restricted affordability.		X	X				X	
13	Audit the City's development permitting processes to identify and implement strategies that enhance efficiency and expedite approvals for modern housing.		X	X				X	
14	Establish an understanding of vacant rental housing in Worcester by conducting an analysis of data collected through the Rental Registry, including vacancy rates, unit types, and geographic distribution. Use this data to identify trends, inform policy decisions, and target strategies to increase housing availability and occupancy.	X							
15	Building on the City's annual Landlord Summit, consider incorporating emerging developers and existing property owners as well as launching an annual Homeownership Summit.		X	X					
16	Create educational materials that help explain and guide landlords, property owners, and emerging developers through the development process.		X	X					
17	Continue to offer First Time Home Buyer Assistance, and work with the state to determine the potential for a First Generation Home Buyer Assistance program.				X	X			

#	Housing Strategy	Affordable Housing Production	Renew Aging Housing	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
18	Continue to support Worcester's population of people struggling with homelessness and substance abuse, including with integrated supportive housing models, as well as pathways to long-term housing stability and homeownership.				X				X
19	Build on the success of local home rehabilitation and energy efficiency and weatherization programs by leveraging Mass Save audits and prioritizing cost-effective measures with a payback period of under seven years and net costs below \$1,000 per unit.		X					X	
20	Ensure that CPA funds are consistently allocated to Community Housing projects and the Worcester Affordable Housing Trust, preferably above the statutory minimum.	X			X				
21	Preserve existing affordable housing in Worcester by ensuring that subsidized units are not lost due to expiration of affordability restrictions. When possible, pursue opportunities for permanent affordability.	X			X	X			
22	Prior to construction, coordinate between the City Assessor's Office and affordable housing providers to ensure that property tax rates do not threaten the viability of producing and managing deed-restricted affordable housing in Worcester.	X			X				

#	Housing Strategy	Affordable Housing Production	Renew Aging Housing	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
23	Work to create additional support for small, owner-occupant landlords to accept tenants with state and federal funding without putting them at risk.				X	X			X
24	Support healthy housing workforce training and certification programming to develop a skilled pipeline of home rehabilitation professionals, ensuring Worcester can renew aging housing stock and maintain safe, affordable homes.		X			X			
25	Increase planning staffing to boost capacity for proposed policy implementation.			X				X	
26	Advocate for funding and support planning for public transit that promotes access to jobs and destinations in Worcester, particularly along the growth corridors identified in the City's 2024 <i>Worcester Now / Next</i> Plan, and the transit priority corridors identified in the 2024 <i>Mobility Action Plan</i> (MAP).						X	X	
27	In addition to transit, ensure funding for infrastructure projects and planning and regulatory changes to support active transportation modes such as cycling, walking, and rolling, as well as implementing the proposed Bike and Micromobility Network identified in the MAP, and the recommended Pedestrian and Safety Projects.						X	X	
28	Support similar initiatives to the Worcester Housing Authority's Lakeside and Curtis Redevelopment Projects, working with local organizations with deeply-affordable housing units to renew affordable homes, add accessibility, and increase Worcester's affordable and market-rate housing stock.	X			X	X		X	

#	Housing Strategy	Affordable Housing Production	Renew Aging Housing	Reduce Barriers	Housing Equity	Housing Stability	Transportation Options	Strategic Growth	Homelessness
29	As part of the comprehensive zoning overhaul, coordinate with the Department of Sustainability and Resilience to balance the zoning objectives of the Green Worcester Plan with the economic feasibility of housing production.		X	X					
30	Ensure the monitoring and implementation of this plan through quarterly updates from the Affordable Housing Trust Fund, promoting accountability and transparency in achieving the plan's goals.	X	X		X				
31	Coordinate with Worcester's higher-educational institutions to manage student housing demand, particularly by promoting the creation of more on-campus housing for students.				X	X			
32	Hold a 'Build a Better Triple-Decker' competition to envision and vet new, economically feasible and affordable housing typologies under current building regulations.		X					X	
33	Prioritize the production of affordable, deed-restricted housing units on surplus municipal land with local organizations that build deeply-affordable and supportive housing.	X			X	X		X	
34	Strengthen the City's capacity to provide affordable housing monitoring and compliance oversight as well as technical support to property owners with deed-restricted units.				X	X			
35	Enhance referrals to community partners such as Central West Justice Center for housing stability and fair housing services to prevent displacement.				X	X			X

CHAPTER 3: DEMOGRAPHIC PROFILE

KEY FINDINGS

- Worcester's population is expected to grow to over 230,000 residents by 2050, with young professionals and young families moving to the city.
- There has been a 22.5% increase in residents with a bachelor's degree or higher over the past ten years. This increase is often associated with higher household incomes.
- Worcester has experienced faster growth in higher-income households (55.9%) compared to the county (24.7%) and state (17.3%). The city saw a 43.7% increase in households earning \$100,000-\$149,999 and a 90.9% increase in households earning \$150,000-\$199,999.
- The average household size for renters increased by 2.2% to 2.3 people per household, with larger family households becoming more common.
- Renter households earning over \$100,000 per year increased by 112.6% or 3,700 households, emphasizes the rising home prices that are being experienced, as higher-income individuals increasingly opt to rent rather than purchase homes.
- There is a substantial affordability gap, with nearly one-third of renter households earning less than \$50,000 annually, limiting their ability to afford rising rents.
- Worcester's employment base has increased over the past ten years, adding over 8,000 jobs. Key sectors include Administrative Services, Health Care, and Government, with average earnings per job around \$77,000.
- 40% of Worcester's workforce commutes from nearby communities. The city could see demand for an additional 4,300 housing units if job growth continues.
- The number of residents working from home increased from 3,716 in 2013 to 9,782 in 2022, accelerated by the COVID-19 pandemic.
- Most workers in Worcester's top ten largest occupations cannot afford the median sales price of homes at \$460,000 and median rent of \$1,718.
- Employment projections indicate the potential for Worcester to add 14,000 jobs by 2034, which could further drive housing demand.

POPULATION AND HOUSEHOLD CHARACTERISTICS

Population Growth and Projections

According to the 2022 US Census American Community Survey (ACS) five-year estimates, Worcester's population is approximately 204,191.⁵ These estimates indicate that the city has been steadily growing since the year 2000. Between 2000 and 2020, the city's population increased by 20%, or just over 34,000 residents.

Over the same period (2000 – 2020), much of the growth was seen in the age cohorts of 20-34 and 50-64 years-old. These two age cohorts represent strong demographic segments for Worcester: the younger college-aged to early career residents and middle-aged residents possibly becoming empty nesters and edging closer to retirement. Many residents in both age cohorts tend to look for similar housing choices which may include smaller unit sizes located in maintenance-free buildings in a walkable, amenity-rich environment.

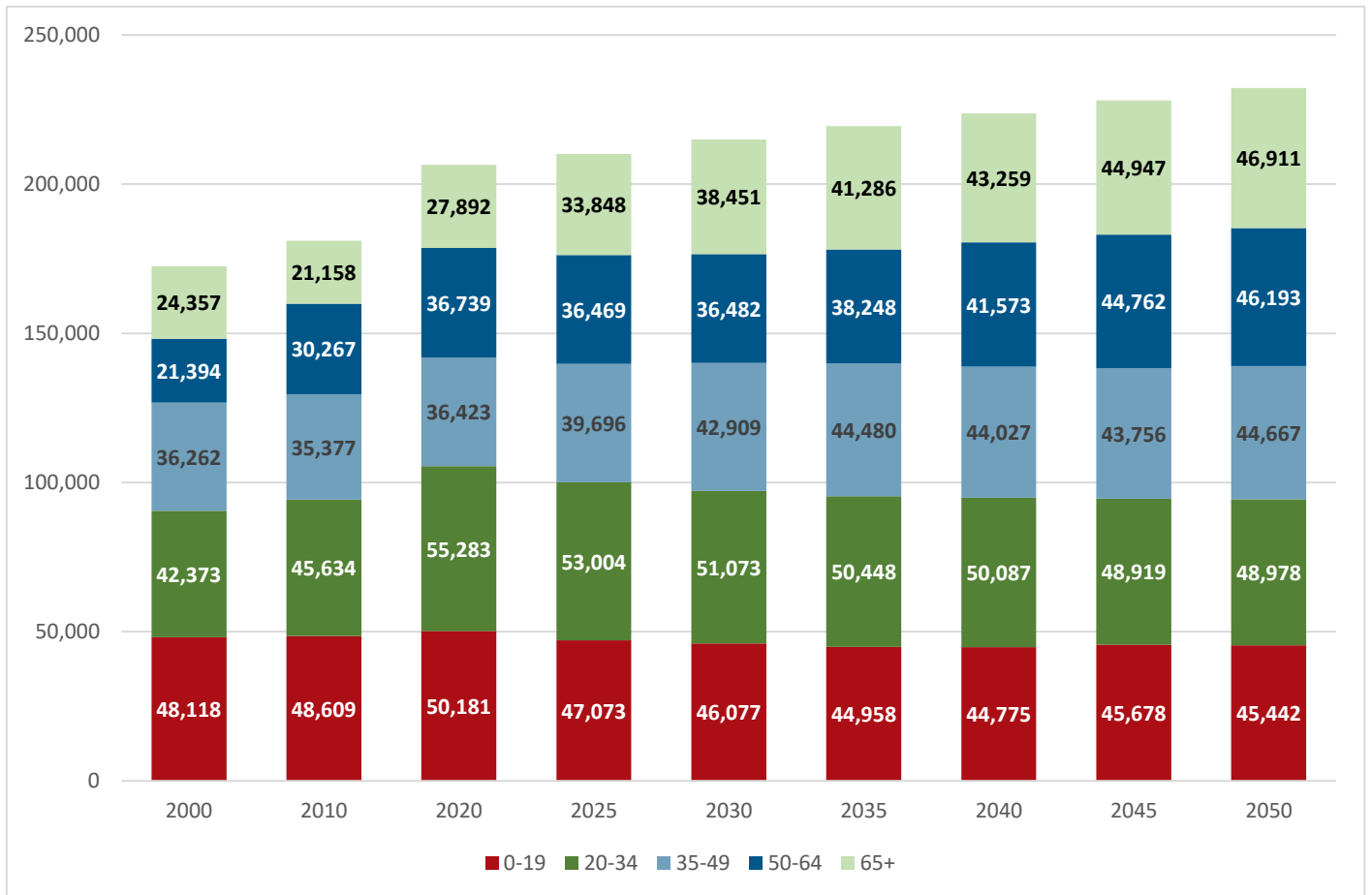
By 2050, Worcester is expected to have a population exceeding 232,000 residents.⁶ There is an expected decline, albeit slight, in the number of residents ages 20-34 as they age into the next cohort (34-49 years old), and the residents who were in the 50-64 cohort age into the 65+ older adult cohort. Additionally, there is expected to be a decline in residents under the age of 19 by 2025. Much of the population growth in Worcester post-2025 is projected to be driven by older adult age cohorts of residents over 50 years of age. The expected trend of declining residents under the age of 19 and the growth of older residents may also signify a growing opportunity for smaller units closer to amenities, healthcare options, and transportation. Figure 1 below presents the population projections.

⁵ US Census Bureau ACS 5-year Estimates

⁶ UMass Donahue Institute Population Estimates Program

Figure 1. Population Growth and Projections, City of Worcester 2000 – 2050

Source: UMass Donahue Institute



Age

Recent five-year estimates from the ACS show the population increasing in nearly every age cohort in Worcester except for those residents aged 45-54, which dipped slightly. This is not a surprising finding as the total population of Worcester increased by 10.5% between 2013 and 2022 with large increases in residents under 18, those 35-44, and residents over the age of 55.

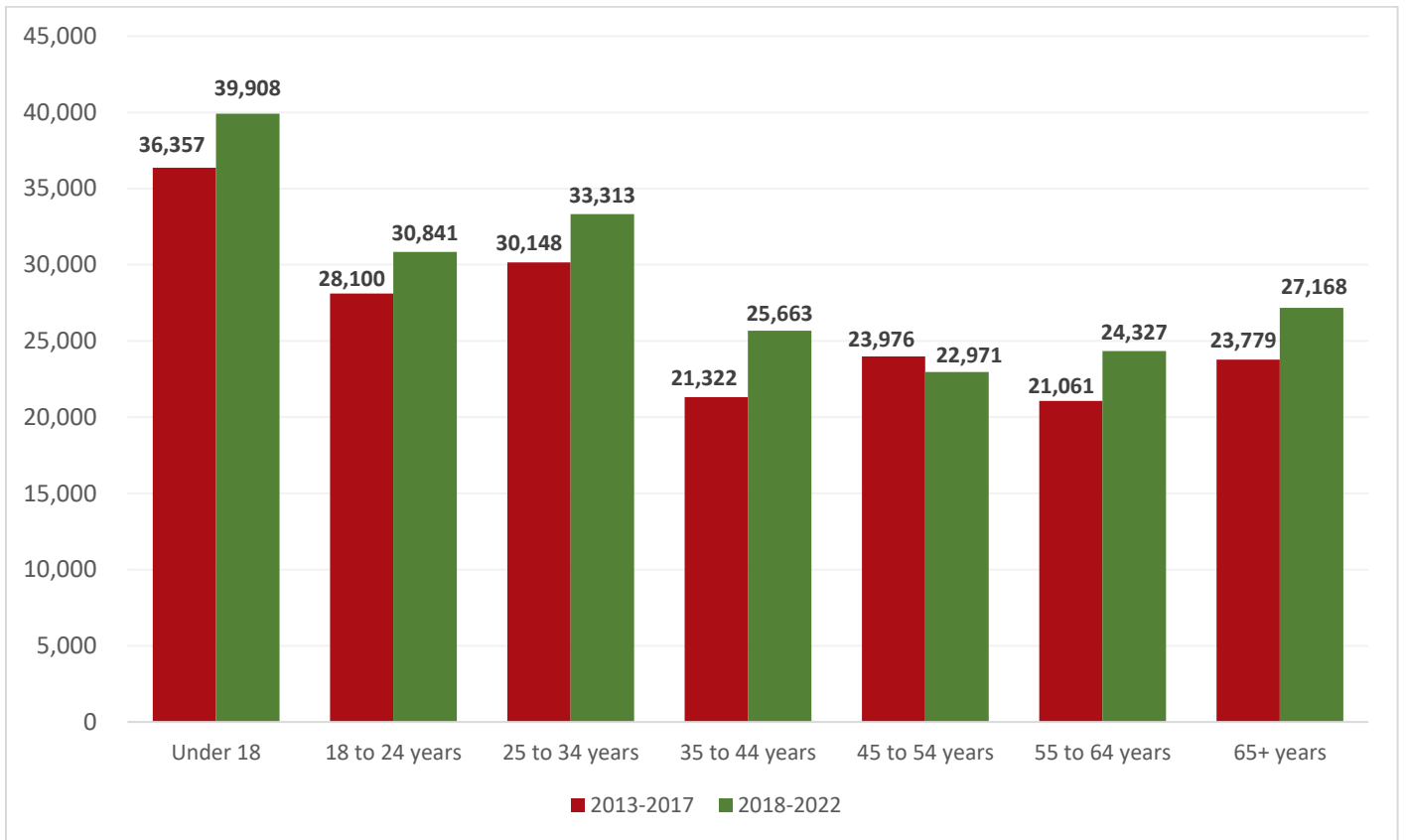
Worcester is an urban city and as such, it is not surprising to see most city residents are under the age of 44. Almost 20% of the city's resident population is under the age of 18, speaking to the large presence of families with children residing in Worcester.⁷

The city has numerous education and healthcare anchors, as well as other large private sector employers that provide opportunities for a younger workforce and potential residents.

⁷ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 2. Worcester Population by Age, 2017 and 2022

Source: US Census Bureau 5-Year Estimates



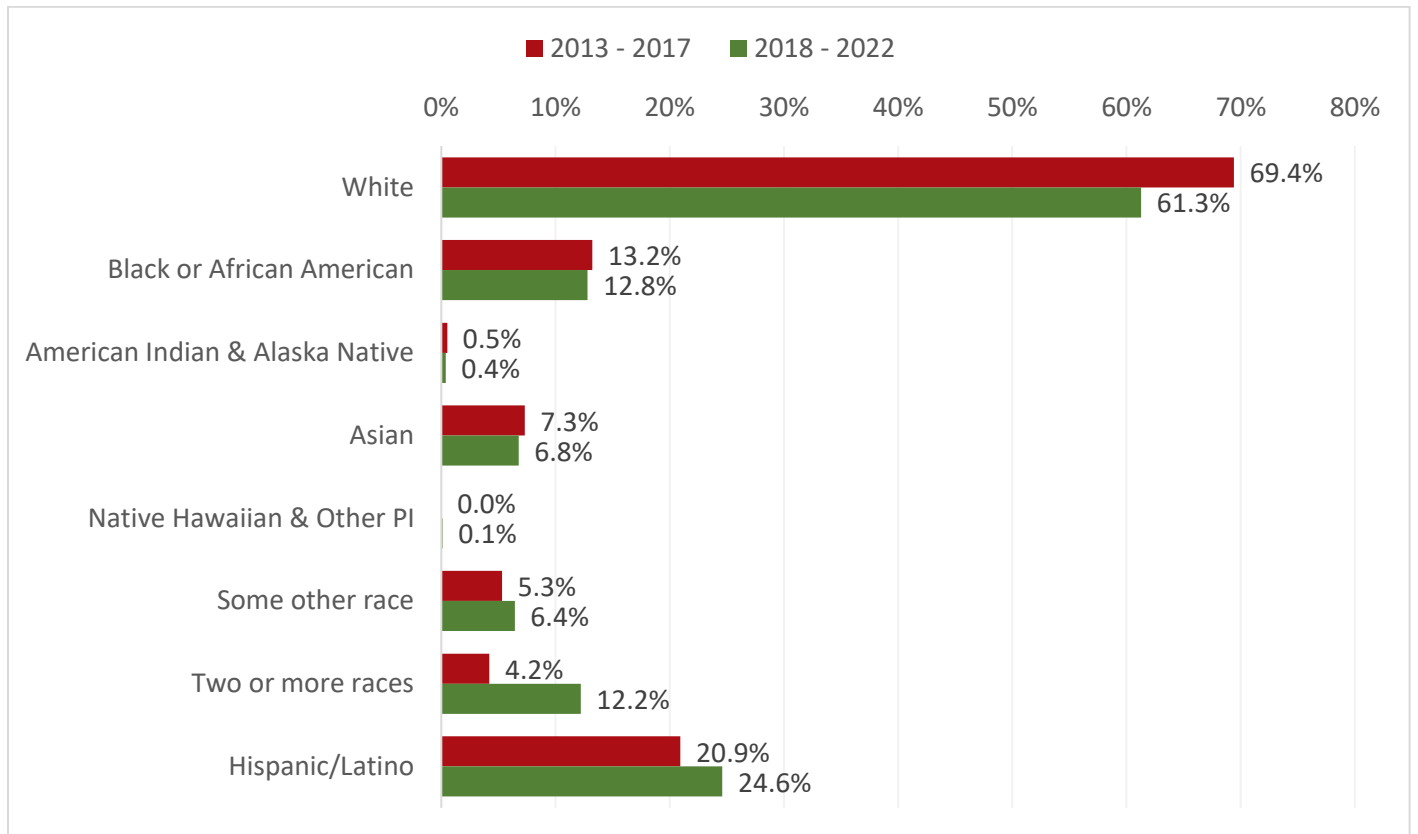
Race and Ethnicity

Worcester's demographic landscape is evolving to reflect broader societal shifts. Historically predominantly White, the city's population is becoming increasingly diverse. The Hispanic/Latino community has grown significantly, with its numbers rising by nearly 30%. This trend is complemented by a marked increase in multiracial residents, with over 17,000 individuals now identifying as Two or More races. These shifts underscore Worcester's evolving identity and its embrace of a richer tapestry of cultural and racial backgrounds.⁸

⁸ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 3. Population by Race/Ethnicity, 2017 and 2022

Source: US Census Bureau 5-Year Estimates



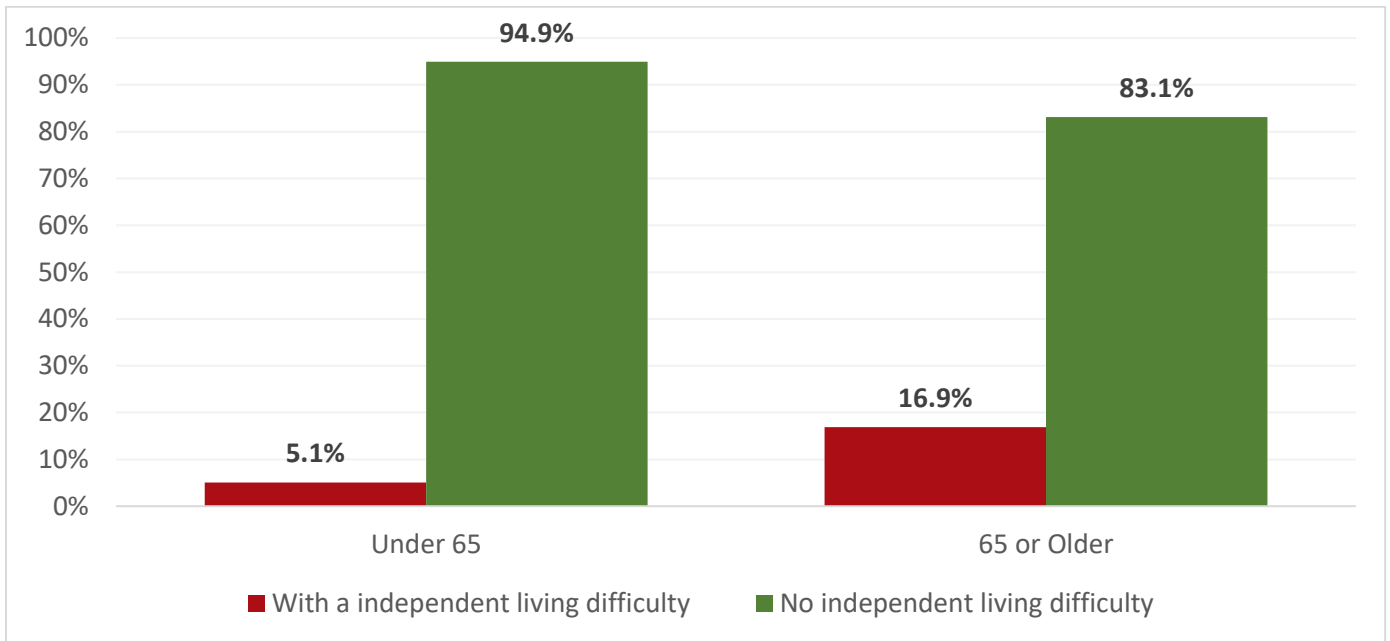
Independent Living

From 2018 to 2022, 22% of Worcester residents faced challenges with independent living, defined as the ability to perform activities of daily living (ADLs) such as self-care, household tasks, and mobility without assistance. This represents a decrease compared to the period from 2013 to 2017, when 26.8% of the population faced similar challenges. Among those experiencing difficulties, 16.9% were 65 years or older between 2018 and 2022. Residents under 65 experienced a decline in independent living difficulties, with an 11.6% reduction, compared to a more modest 5.4% decrease among those aged 65 and over, which is a likely result of the influx of younger residents and families moving into Worcester. This demographic shift is likely contributing to the improved independent living conditions for the overall population, as younger residents generally experience fewer challenges with daily activities.⁹

⁹ US Census Bureau ACS 5-Year Estimates, 2022

Figure 4. Percent of Residents with Independent Living Difficulties, 2022

Source: US Census Bureau ACS 5-Year Estimates



Geographic Mobility

Like Worcester County and the Commonwealth, 85.4% of Worcester residents have remained in their homes from the previous year. It is worth noting that 15% of Worcester residents moved within a year, which is not surprising for a more urban location with a wider range of housing options, price points, and amenities.

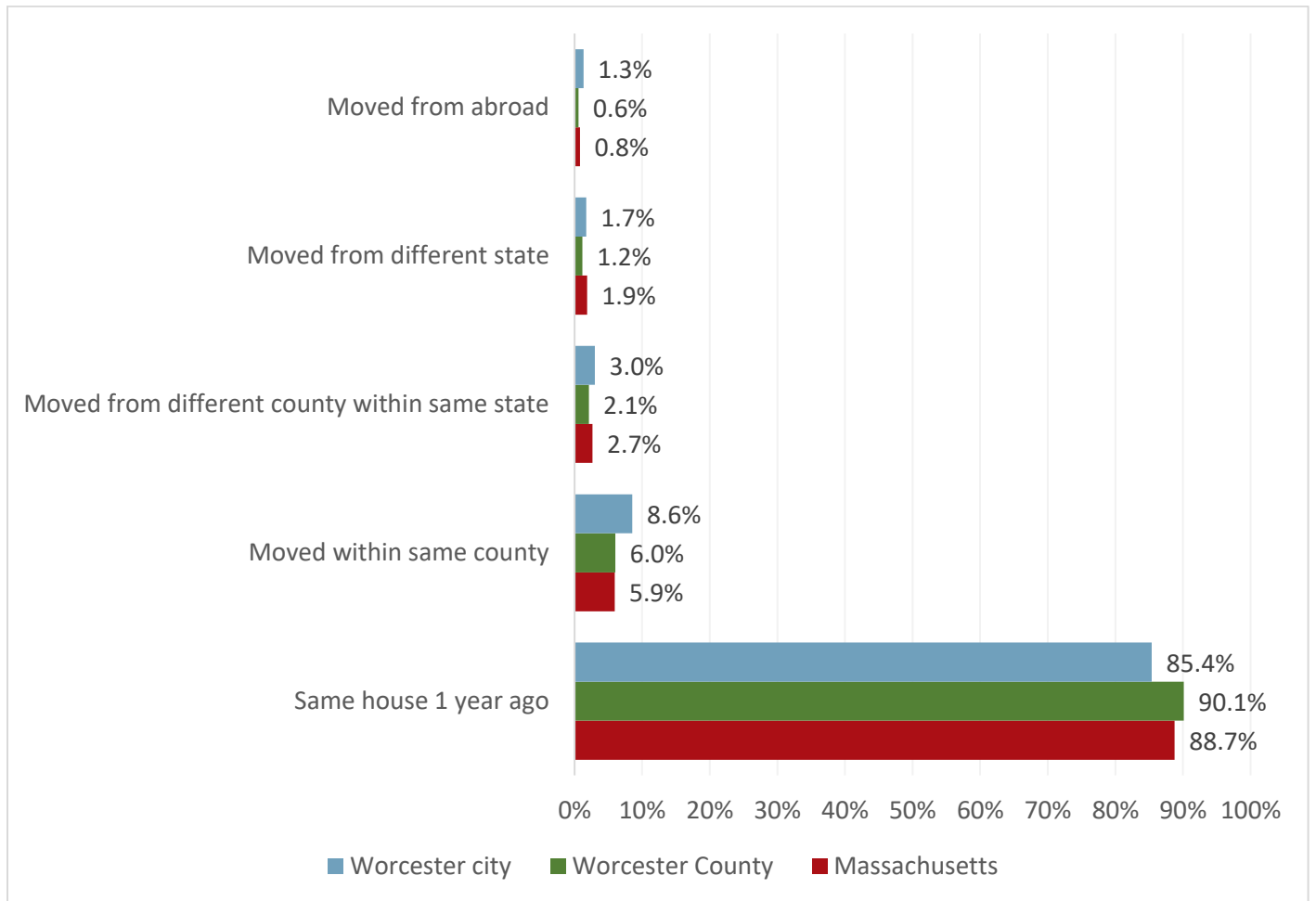
For those who moved into Worcester within the last year, almost 9% of residents moved from somewhere else within Worcester County while 3% moved from a different county within Massachusetts.

Worcester is a diversifying city in terms of the racial and ethnic composition of the population, and that is reinforced by 1.3% of new residents coming from abroad. This compares to only 0.6% for the county and 0.8% for the state.¹⁰

¹⁰ US Census Bureau ACS 5-Year Estimates, 2022

Figure 5. City of Worcester Geographic Mobility, 2022

Source: US Census Bureau ACS 5-Year Estimates



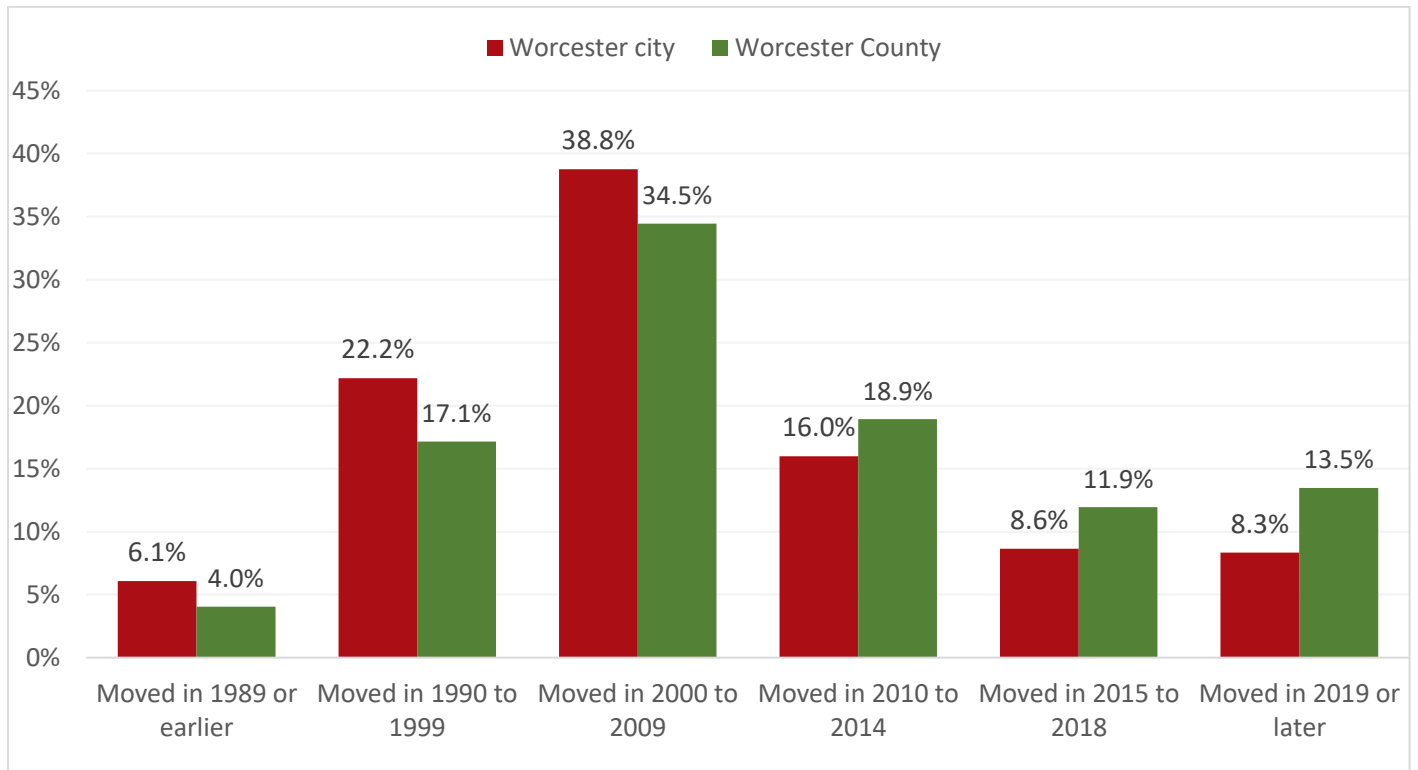
Year Householders Moved In

Interestingly, once Worcester residents move into their homes, they tend to stay there for longer periods compared with residents elsewhere in Worcester County. Figure 6 presents data related to moving. Approximately 66% of Worcester residents have lived in their current home since 2009, or 13 years at the time this 5-year ACS estimate was produced.¹¹ As more rental units are built in Worcester the composition of this data may change as renters tend to move more frequently than homeowners.

¹¹ US Census Bureau ACS 5-Year Estimates 2022

Figure 6. Year Householder Moved into Unit, 2022

Source: US Census Bureau 5-Year Estimates



Household Composition

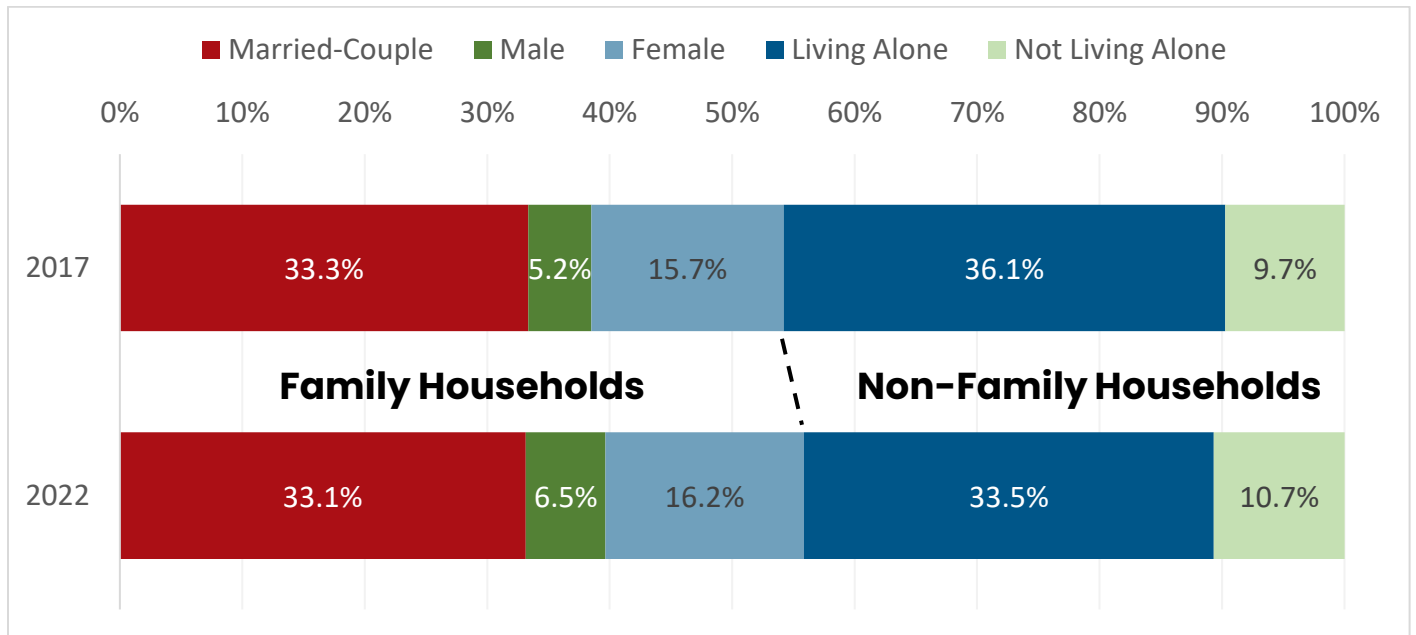
The total number of households increased in Worcester by 8,185 between 2017 and 2022, of the increase 70% of new households were family households. Family households are households with two or more individuals related by blood or marriage. The city saw over 5,700 new family households compared to 2,400 new non-family households. Interestingly, a higher percentage of the family household growth was attributed to single-parent households with children which increased by over 3,100 households.

The growth in non-family households is largely attributed to two or more unrelated individuals living together through a roommate situation or non-married couples. Although there were fewer new single-person households, they still comprise the vast majority of all non-family households in Worcester at over 26,400 or 76% of all non-family households. The city still added over 900 new single-person households between 2017 and 2022, adding to the potential demand for smaller housing units.¹² The total number of single-person households may continue to grow as the population ages and younger people delay marriage and family formation into later years.

¹² US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 7. Household Composition in Worcester, 2017 and 2022

Source: US Census Bureau ACS 5-Year Estimates



Household Size

Unlike Worcester County and the Commonwealth, the average household size for renter households in Worcester increased over the past ten years from 2.27 to 2.32. This increase was largely driven by more 3-, 4-, and 6- 6-person renter households compared to ten years earlier. The increasing household size for renters may correspond to the increasing number of family households with children as well as non-family households with two or more individuals.¹³

Although the city has seen an increase in larger renter household sizes, many renter households still fall into the 1- and 2-person household size categories. These two categories of renter households comprise over 64% of all renter households in Worcester and make up a large demand segment for multifamily housing.¹⁴

It is also worth noting that as owner-occupied housing prices continue to escalate, it may be more financially attainable for a family to rent in Worcester so having family-sized rental units available is important to supporting the city's growing population.

¹³ A family household is defined as two or more related individuals, by blood or by marriage, living in the same household.

¹⁴ US Census Bureau 5-Year Estimates, 2017 and 2022

Figure 8. Change in Households by Size and Tenure, 2017 and 2022

Source: US Census Bureau ACS Estimates

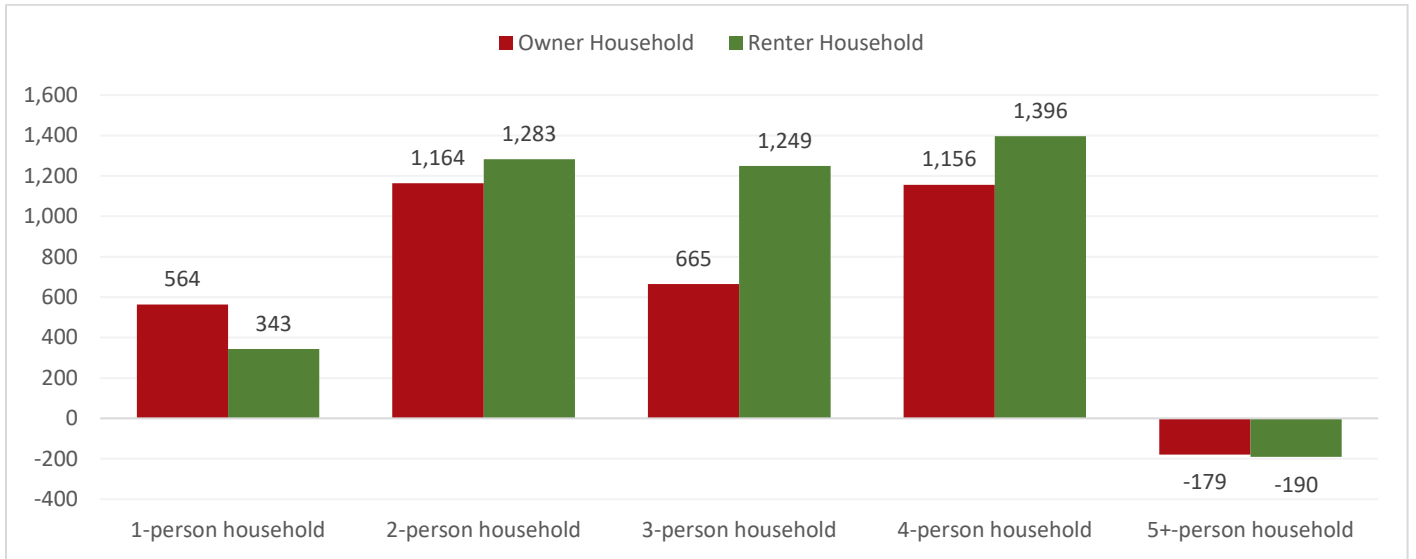
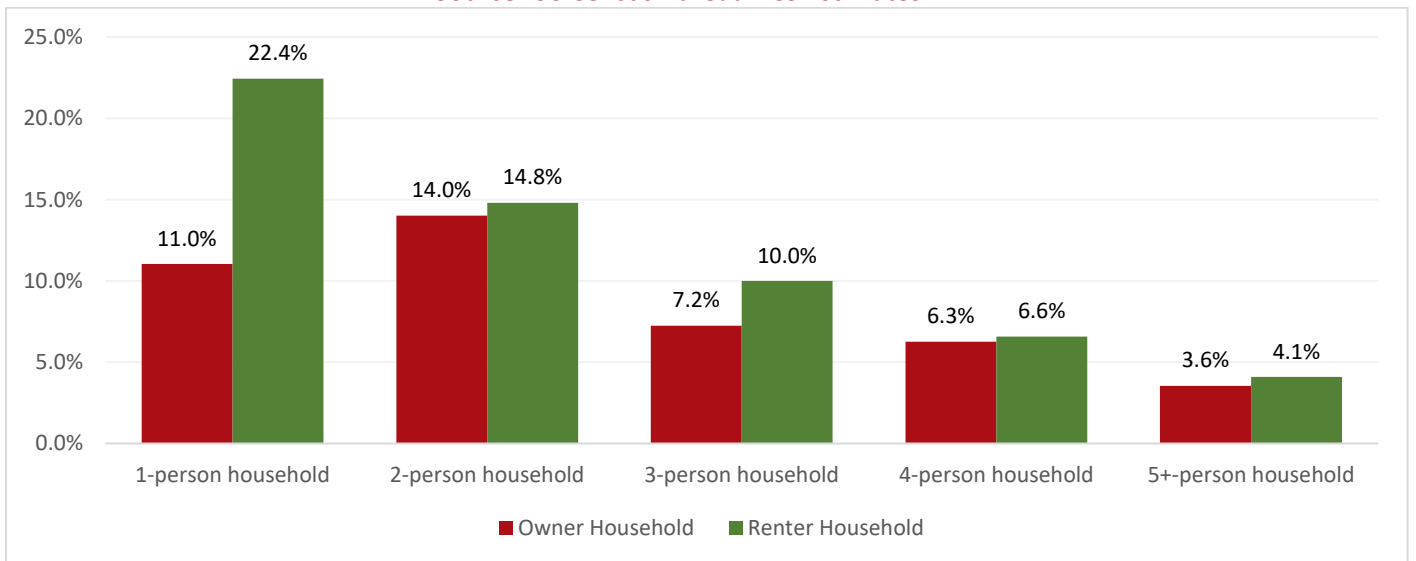


Figure 9. Distribution of Households by Size and Tenure, 2022

Source: US Census Bureau ACS Estimates



Bedroom and Household Size

On both the owner- and renter-occupied sides of the housing stock there are mismatches between the number of households at a given size and the number of bedrooms in a housing unit. In a perfect world, there would be a one-to-one ratio of one-bed units to single-person households. The same could be said for three-bed units where a three-person household could live.

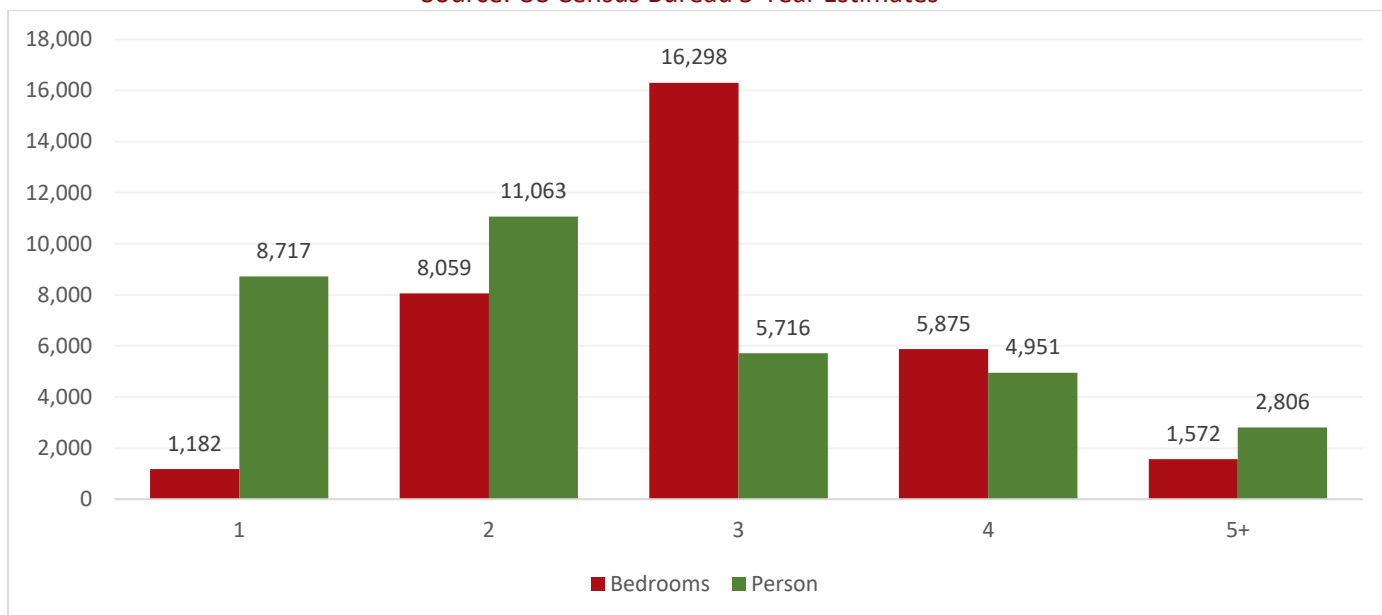
In Worcester, while there is a significant number of one- and two-person owner households, most of the ownership units feature three or more bedrooms. This mismatch may have arisen because many of these homes were constructed between the 1950s and 1990s, a period when families were generally larger, and housing was more affordable. Consequently, as older adults age in place and their children move out, along with smaller households moving in, Worcester now has a housing stock that no longer aligns with the current demand for smaller units. This suggests an opportunity to address the mismatch between current housing stock and household needs by introducing smaller ownership units, such as townhomes, condos, or accessory dwelling units, which would allow those in larger homes to downsize while making room for families to move into the more spacious properties.

On the renter-occupied side, a different issue exists. The number of 4+ person households far outweighs the number of 4+ bedroom rental units available in the city. Most of the rental units in Worcester (and in most places with rental units) have between one and three bedrooms.¹⁵

Adding smaller-sized rental units could help older adult households transition from a larger single-family home to a smaller-sized unit, thereby opening up the larger family-sized housing stock for larger households that need them.

Figure 10. Number of Bedrooms and Household Size: Owner Occupied, 2022

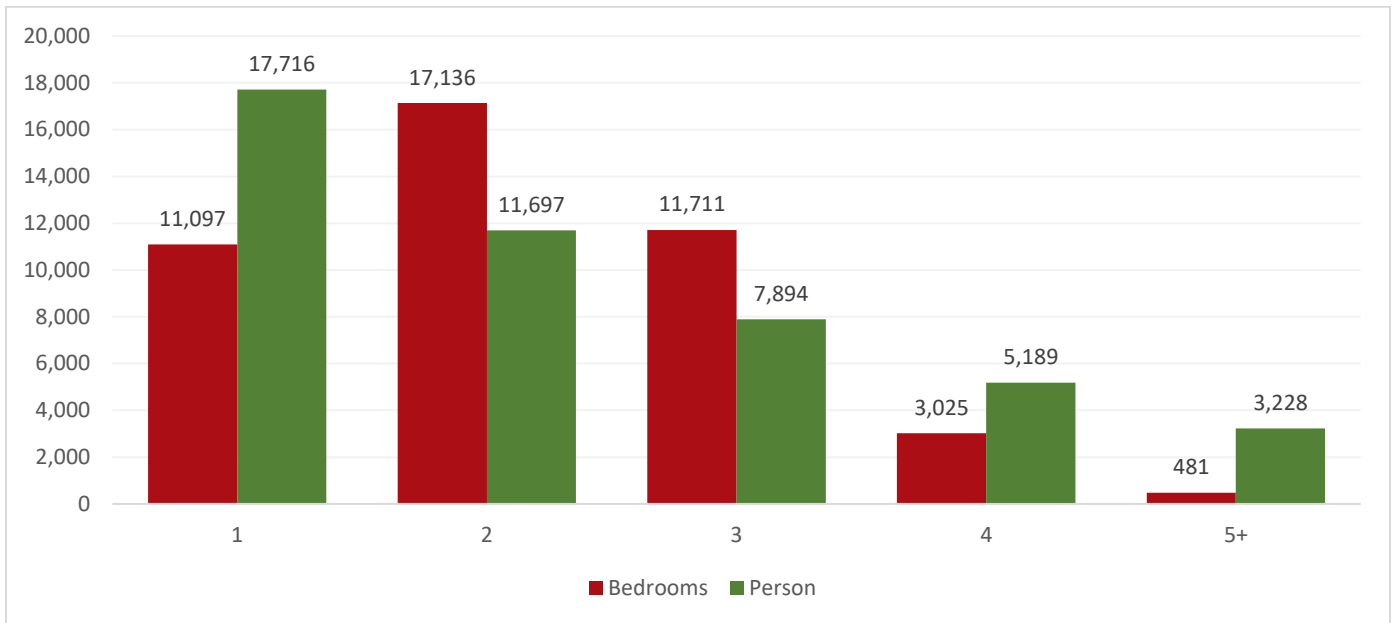
Source: US Census Bureau 5-Year Estimates



¹⁵ US Census Bureau 5-Year Estimates, 2022

Figure 11. Number of Bedrooms and Household Size: Renter Occupied, 2022

Source: US Census Bureau 5-Year Estimates

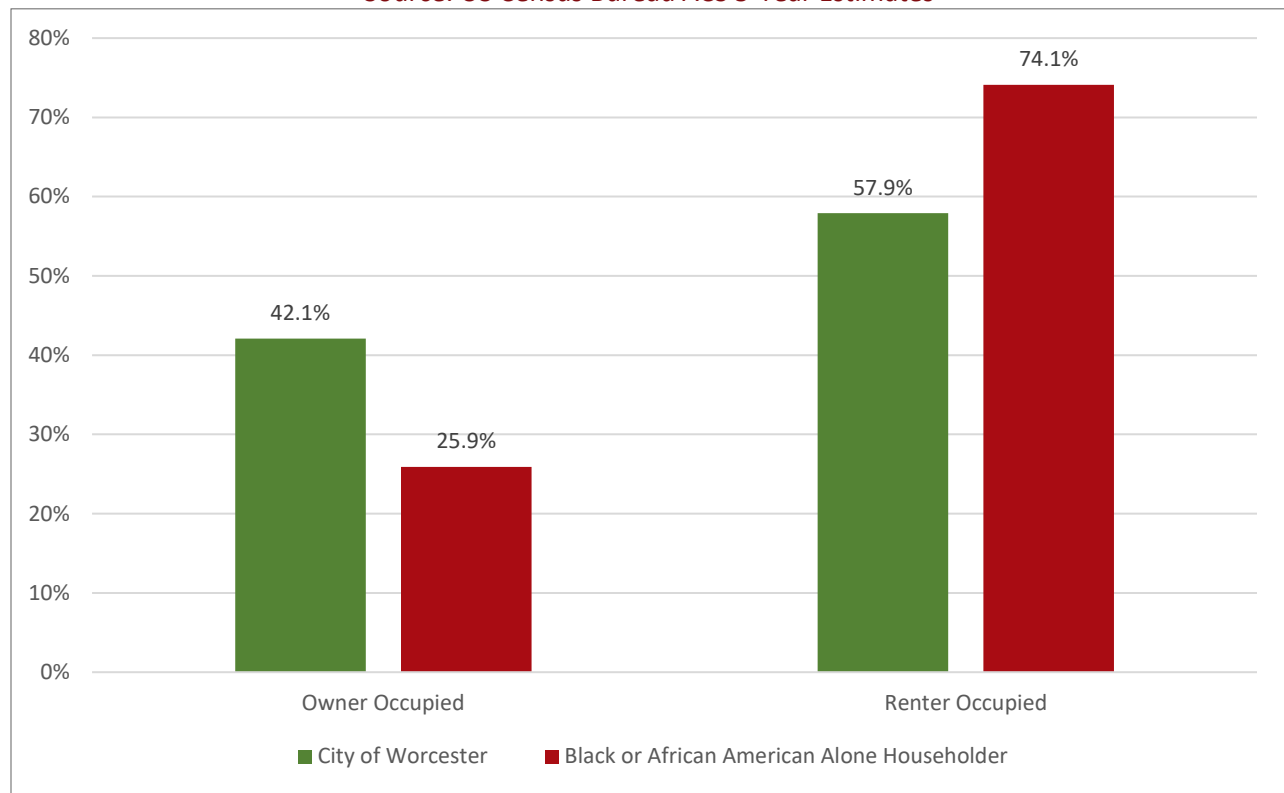


Black or African American Tenure

Black housing ownership in Worcester reveals significant disparities. While accounting for about 13.0% of the city's total population, only 25.9% of Black or African American residents own their homes, compared to 42.1% of the total population. Additionally, 74.1% of Black or African American residents rent their homes, whereas 57.9% of the overall population rents. These figures highlight the substantial barriers faced by Black residents in accessing homeownership, emphasizing the need for targeted policies and support to address these inequities and improve housing opportunities for the community.

Figure 12. Black or African American Alone Householder and Total Population Tenure, 2018 – 2022

Source: US Census Bureau ACS 5-Year Estimates

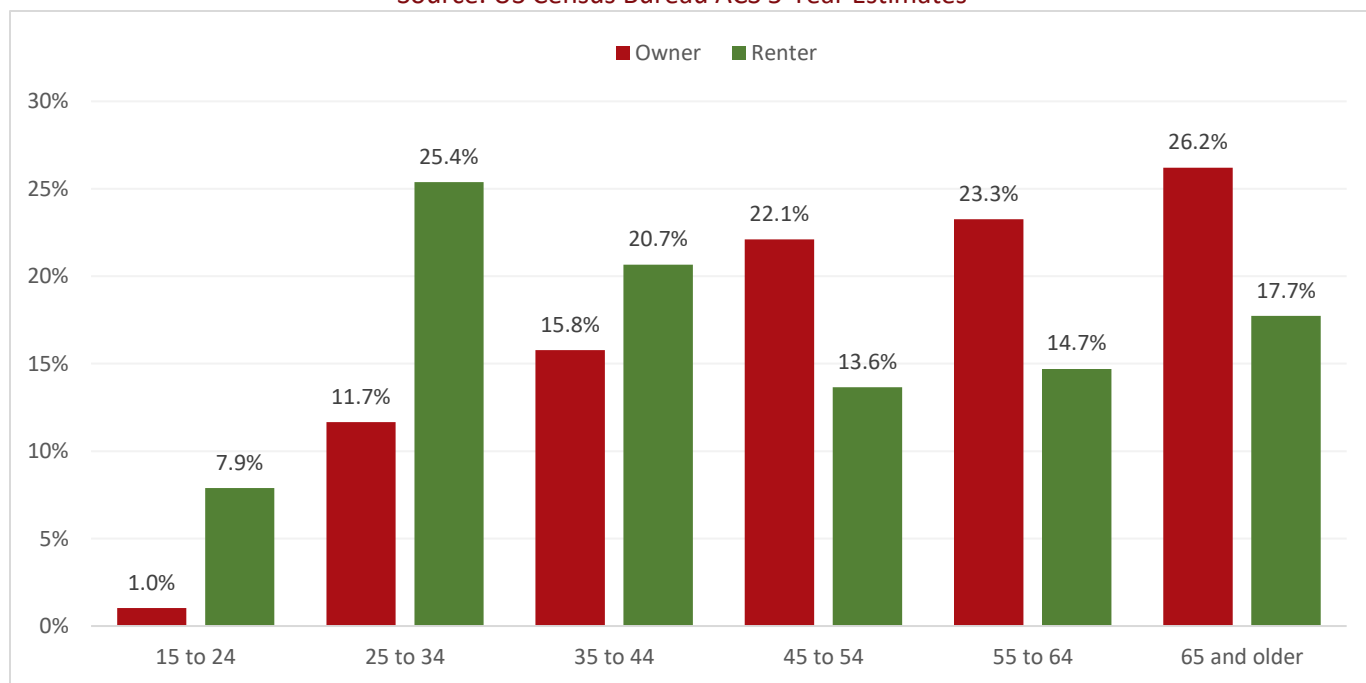


Age of Householder

The graph below in Figure 13, shows the percentage of Worcester households by both age and housing tenure. ACS estimates from 2022 show 71.5% of owner households are over the age of 45 while 53.9% of renter households are under the age of 44.¹⁶ As the number of adults (45 years or older) owner households grows with time, they will look for other housing options in Worcester (or surrounding communities) that provides them with accessible units and buildings, transportation services, in-building amenities, and low or no maintenance facilities. This may open a market opportunity for additional multifamily housing in Worcester to serve both the growing older adult population as well as maintain/attract the younger age cohort.

Figure 13. Age of Householder by Tenure, 2022

Source: US Census Bureau ACS 5-Year Estimates



¹⁶ US Census Bureau ACS 5-Year Estimates, 2022

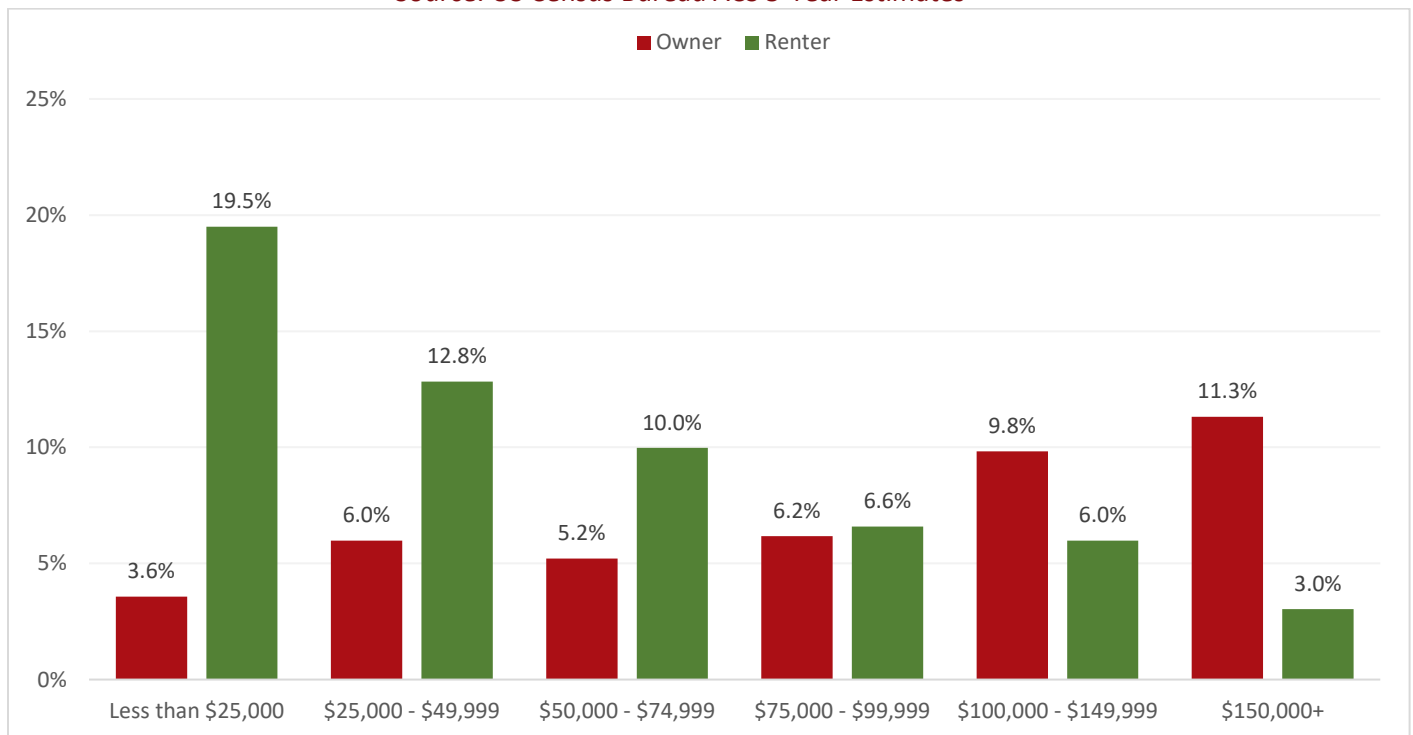
Household Income

The median household income in Worcester increased by \$17,000, or 37%, to \$63,011 between 2013 and 2022 with the largest numerical growth occurring for those households earning between \$100,000 and \$149,000 and those earning over \$200,000 a year.¹⁷ In some respects, growth in household income can be a positive indicator of economic prosperity and the ability to attract more household spending to the local economy. On the other hand, more high-income households may result in higher priced owner and renter housing leading to a reduction in economic diversity and the potential for displacement of lower-income households. This issue is particularly challenging for renter households that already comprise the majority of low- to middle-income households in Worcester. Nearly one-third of Worcester's renter households earn less than \$50,000 per year, which indicates that an affordable monthly rent is approximately \$1,250 per month.

For newly built multifamily, the growth in higher income renter households is a positive sign as they can typically afford top-of-market rents which are required to support today's high interest rate and construction cost environment. Between 2013 and 2022, Worcester saw an increase of 3,700, or a 112.6% growth, in renter households earning over \$100,000 a year.¹⁸

Figure 14. Household Income by Tenure, 2017 and 2022

Source: US Census Bureau ACS 5-Year Estimates



¹⁷ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

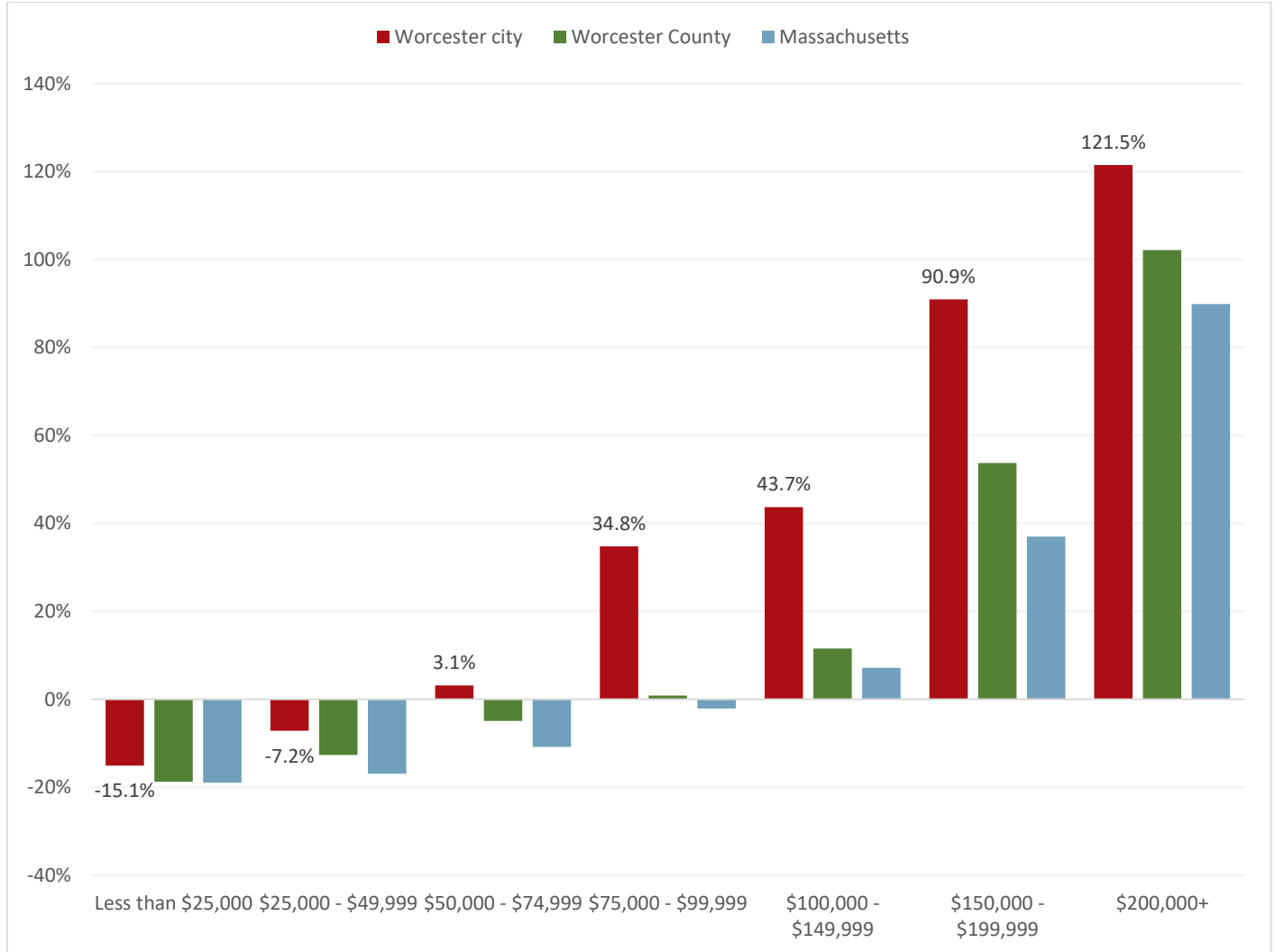
¹⁸ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Change in Household Income

Worcester is experiencing a faster rate of growth in wealth compared to the state and region, particularly for the highest-income households. The city saw 9,600 more households earning over \$100,000 a year compared to ten years ago. At the same time, the city also saw a decrease in the number of households earning less than \$50,000 a year compared to ten years ago.¹⁹ This could be the result of households earning more than they did prior as well as some lower-income households moving out of the city.

Figure 15. Change in Household Income, 2013 – 2022

Source: US Census Bureau ACS 5-Year Estimates



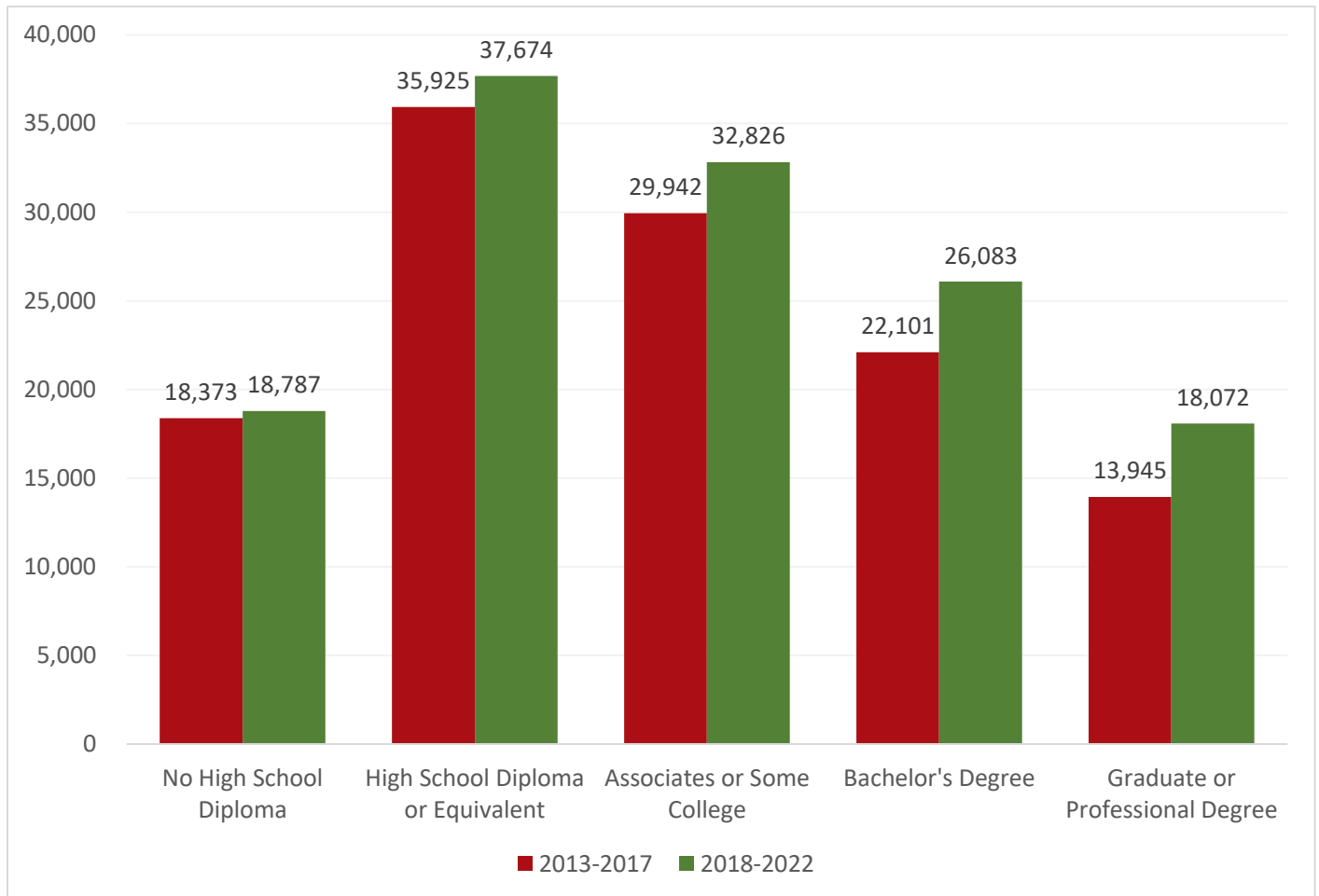
¹⁹ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Educational Attainment

Alongside the increase in median household income are increases in educational attainment for residents over the age of 25. Worcester saw significant gains in the number of residents who achieved a bachelor's degree or higher over the past ten years.²⁰ Typically, higher educational attainment tracks with higher incomes because of greater employment opportunities. The higher household incomes can support higher housing prices on both the owner and renter side. This is another positive indicator that new households in Worcester may be able to support top-of-market rents for new multifamily housing.

Figure 16. Change in Educational Attainment in the City of Worcester, 2013 – 2022

Source: US Census Bureau 5-Year Estimates



ECONOMIC CHARACTERISTICS

²⁰ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Employment and Occupation

In addition to looking at population and household change in Worcester, it is also important to consider how the city's employment base is changing. Employees working in Worcester but living elsewhere represent a potential demand segment for housing as they are already coming into the city to work. Providing the right type of housing at a price point that matches their earnings could help support new multifamily development in the city.

Despite the impacts of the COVID-19 pandemic, Worcester's total employment base continues to grow, adding over 8,000 jobs between 2013 and 2023. Most of those jobs were added in three specific industry sectors: Administrative Services, Health Care, and Government. These sectors have average earnings per job of around \$77,000 a year, which equates to an affordable rent of \$1,900 per month.²¹

The city has also seen job growth in other high-earning sectors such as Professional and Technical Services and Construction. However, job losses did occur in other high-paying sectors like Information, Finance, Management of Companies, and Manufacturing.

²¹ Lightcast, 2024.

Table 1. Changes in Industry, City of Worcester 2013 – 2023

Source: Lightcast, 2024

NAICS	Description	2013 Jobs	2023 Jobs	2013 - 2023 Change	2013-2023 % Change	Avg. Earnings Per Job
56	Administrative and Support Services	3,518	6,979	3,462	98.4%	\$59,163
62	Health Care and Social Assistance	28,276	31,277	3,001	10.6%	\$76,119
90	Government	7,378	9,636	2,258	30.6%	\$97,945
54	Professional, Scientific, and Technical Services	2,426	3,224	798	32.9%	\$129,047
72	Accommodation and Food Services	5,787	6,566	779	13.5%	\$31,253
23	Construction	2,305	2,948	643	27.9%	\$101,501
48	Transportation and Warehousing	2,306	2,572	266	11.5%	\$76,157
11	Agriculture, Forestry, Fishing and Hunting	17	91	74	435.3%	\$50,799
22	Utilities	321	386	65	20.2%	\$192,497
81	Other Services (except Public Administration)	2,373	2,428	55	2.3%	\$40,045
53	Real Estate and Rental and Leasing	516	513	(3)	-1%	\$84,678
42	Wholesale Trade	1,939	1,866	(73)	-3.8%	\$98,121
51	Information	1,112	999	(114)	-10.3%	\$157,280
52	Finance and Insurance	4,460	4,206	(254)	-5.7%	\$125,848
71	Arts, Entertainment, and Recreation	874	596	(278)	-29.5%	\$34,589
61	Educational Services	9,099	8,629	(470)	-5.2%	\$64,367
55	Management of Companies and Enterprises	1,076	542	(533)	-49.5%	\$131,661
44	Retail Trade	7,896	7,233	(663)	-8.4%	\$48,736
31	Manufacturing	5,543	4,641	(902)	-16.3%	\$93,535
TOTAL JOBS		87,235	95,331	8,096	9.3%	

Occupational job data looks more specifically at what a worker does for their job compared to the industry sector they work in. This can be helpful in understanding the types of jobs, and more importantly earnings, within each industry sector. For example, within the Healthcare industry, the average earnings may be skewed by highly paid surgeons, doctors, and hospital administrators but overlook the fact that many workers in healthcare are supporting staff maintaining day-to-day operations.

The occupation table below highlights the growing segment of the Healthcare industry with Support Occupations increasing by 3,166 jobs. However, these positions have median annual earnings of \$35,800 compared to the average earnings in the Healthcare industry sector of \$76,000. While several of the fastest-growing occupations in Worcester earn less than \$70,000 per year – allowing residents in that income bracket to

afford rent up to \$1,750 – there are still several high-growth occupations in Worcester where earnings are over \$90,000 per year.²²

Table 2. Changes in Occupation, City of Worcester 2013 – 2023

Source: Lightcast, 2024

SOC	Description	2013 Jobs	2023 Jobs	2013 - 2023 Change	Median Annual Earnings
31-0000	Healthcare Support Occupations	7,423	10,588	3,166	\$35,798
13-0000	Business and Financial Operations Occupations	3,842	5,290	1,448	\$78,984
11-0000	Management Occupations	5,773	7,111	1,338	\$121,974
35-0000	Food Preparation and Serving Related Occupations	6,349	7,378	1,029	\$32,509
25-0000	Educational Instruction and Library Occupations	7,234	7,994	760	\$68,708
53-0000	Transportation and Material Moving Occupations	5,296	5,930	634	\$39,141
47-0000	Construction and Extraction Occupations	2,161	2,648	488	\$68,408
19-0000	Life, Physical, and Social Science Occupations	1,109	1,475	365	\$92,013
37-0000	Building and Grounds Cleaning and Maintenance Occupations	2,272	2,557	285	\$36,989
15-0000	Computer and Mathematical Occupations	2,020	2,264	244	\$100,646
23-0000	Legal Occupations	538	762	224	\$102,287
33-0000	Protective Service Occupations	1,635	1,835	200	\$59,798
49-0000	Installation, Maintenance, and Repair Occupations	2,234	2,342	108	\$56,580
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	944	1,009	65	\$58,685

Workers

Data from OnTheMap from 2021 (latest available) shows that 40% of all people working in Worcester (41,000 employees) commute in from surrounding communities, while 31.3% of workers live and work in Worcester.

Employment projections for Worcester over the next ten years show the potential for the city to add another 14,000 jobs through 2034. If 31% of those new workers were to live and work in Worcester, that could equate to demand for another 4,300 housing units. If housing production does not keep pace with job growth, then those working in Worcester will likely have to look for housing options in other communities surrounding Worcester.²³

²² Lightcast, 2024.

²³ U.S. Census Bureau OnTheMap 2021

Figure 17. Map of Communities Where Workers Live

Source: U.S. Census Bureau OnTheMap 2021

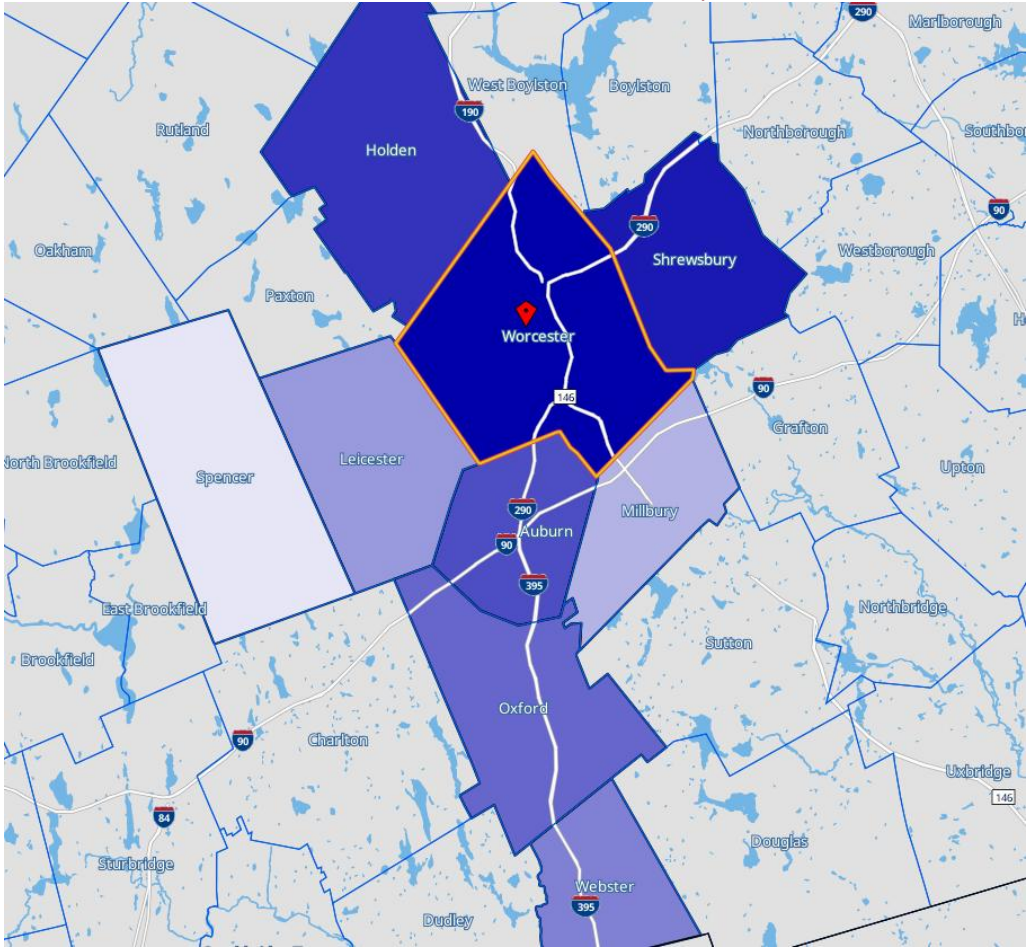


Table 3. Top Ten Places of Residence for People Employed in Worcester, 2021

Source: U.S. Census Bureau OnTheMap 2021

Place	Job Count	Share
Worcester, MA	32,111	31.3%
Boston, MA	1,557	1.5%
Southbridge, MA	1,181	1.1%
Leominster, MA	1,071	1.0%
Webster, MA	1,016	1.0%
Fitchburg, MA	1,014	1.0%
Marlborough, MA	845	0.8%
Springfield, MA	825	0.8%
Spencer, MA	677	0.7%
Oxford, MA	627	0.6%

The number of Worcester residents working from home grew by over 5,000 in the past ten years. This trend accelerated with the onset of and recovery from the COVID-19 pandemic. Workers living in Worcester can live in a more affordable location and commute to jobs in places like Boston where the cost of living is significantly higher. The presence of the commuter rail and highway system provides transportation options for workers who need to come to the office on a hybrid schedule.

Residents Working from Home in 2013:

3,716

Residents Working from Home in 2022:

9,782



CHAPTER 4: HOUSING CONDITIONS

KEY FINDINGS

- Worcester added an estimated 6,700 new housing units over the past decade, with notable growth in single-family homes and buildings with 50+ units.
- The city has shifted toward permitting more multifamily housing in recent years, with over 1,000 multifamily units permitted between 2021 and 2023.
- Approximately 59% of Worcester's housing stock is over 50 years old, with only 7.7% built in the last 20 years. The aging housing stock indicates a prevalence of housing quality issues, a tremendous amount of deferred maintenance, and a significant need for modernization.
- The percentage of vacant units available for sale or rent declined from 3.4% to 2.1% over ten years, reflecting a tighter housing market. A healthy vacancy rate is usually considered as being between 5% and 8%.
- The number of rental units increased by 11.6% over the past decade, with a significant rise in buildings with 50+ units.
- Median home values for owner-occupied units increased by 45.1% over the past ten years, reaching \$305,600 in 2022.
- The city saw a decrease of 7,600 rental units priced under \$1,000 and an increase of 12,300 units priced over \$1,500 from 2013 to 2022.
- Since 2021, Worcester's for-sale housing supply has remained at around one month's inventory, driving up prices.
- New multifamily units have been quickly absorbed, keeping vacancy rates low and rents steadily increasing.
- Multifamily rents increased from \$1,218 to \$1,718 over ten years, with strong demand for new units despite rising costs.
- Worcester's multifamily market is expected to maintain a sub-5% vacancy rate, promoting competition and ongoing rent growth.
- Worcester's strong population and employment projections over the next ten years indicate a need for 12,304 new units.
- Having a mix of unit sizes that can accommodate single-person households, two-person family and non-family households, and some larger family-sized units would help balance supply with current and future demand.
- Deed-restricted affordable units priced to households at or below 80% AMI are in demand today and with demand likely growing as existing housing in Worcester continues to become more expensive over time.

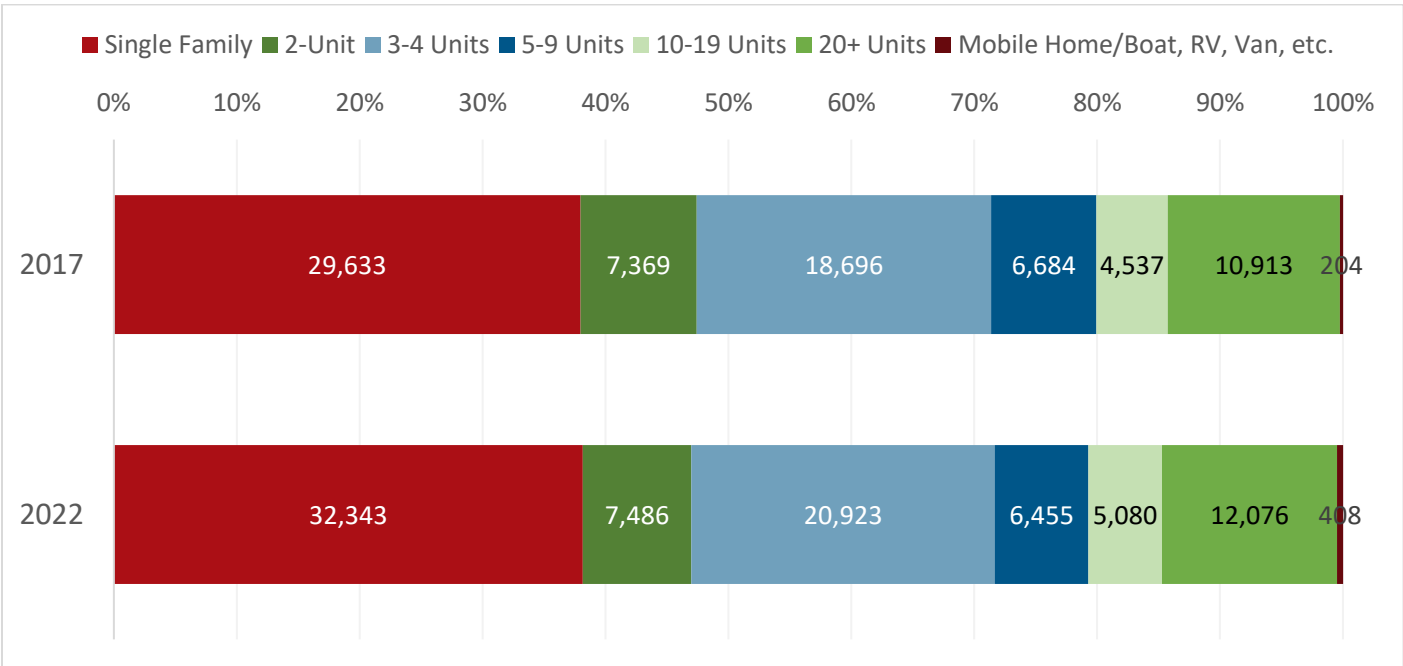
HOUSING STOCK

Units by Building Type

An indicator of housing demand within a local market is the change in total housing units. In a market where housing demand remains high, one would anticipate new housing units being added to meet the demand. In Worcester, an estimated 6,700 new housing units were added across a range of building types from single-family homes to buildings with 20 or more units. Over the past ten years, the city’s housing stock increased mostly due to new single-family units (2,710), buildings with 3 to 4 units (2,227), and buildings with 50 or more units (986). Each of those categories grew between 8% and 14%, adding new units to support the city’s growing population.²⁴

Figure 18. Change in Housing Units by Building Type, 2017 and 2022

Source: US Census Bureau ACS 5-Year Estimates



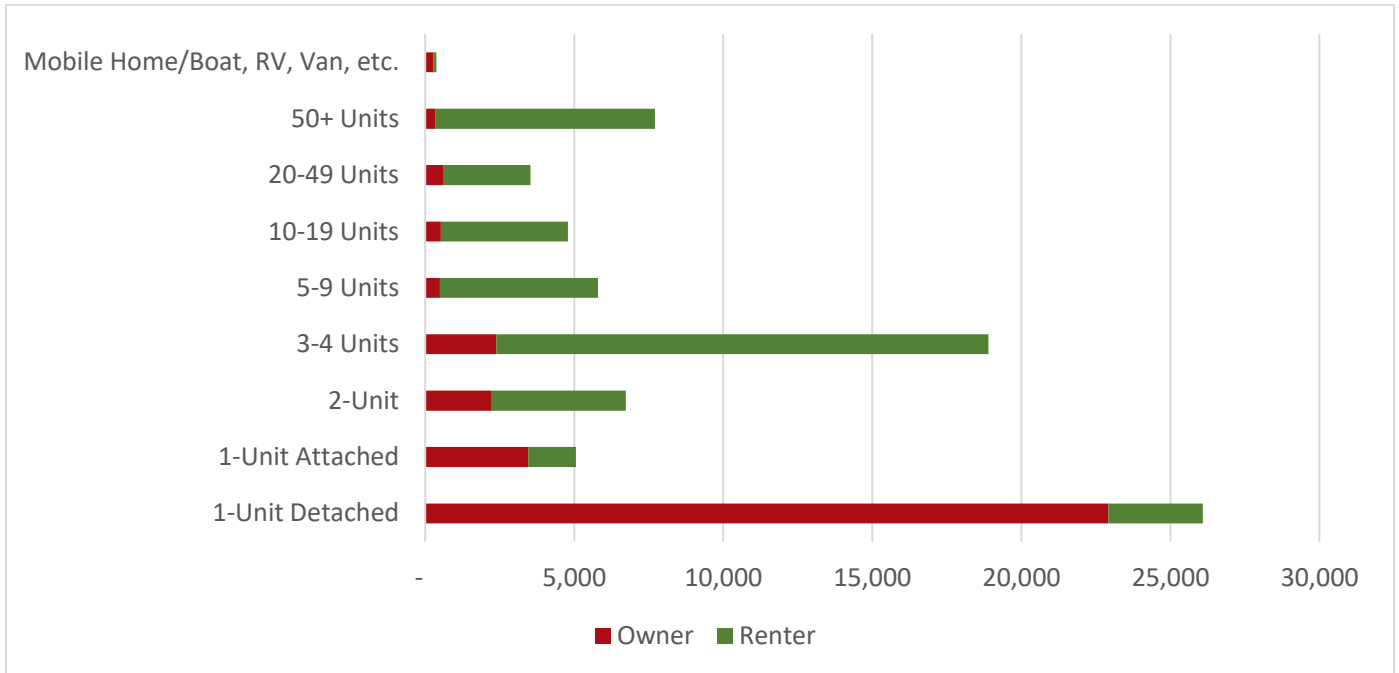
Over the last ten years, more than 4,700 rental units were added to Worcester's housing stock. This figure includes newly-built units as well as the conversion of owner-occupied units to rental units, given the 11.6% increase in renter-occupied units. As shown in the graph below, most of those rental units are in traditional 3-to-4-unit buildings, a dominant building typology in Worcester. There are also over 7,300 rental units in buildings with 50 or more units. That building typology saw a 17.6% increase in units over the past ten years.²⁵

²⁴ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

²⁵ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 19. Housing Units by Building Type and Tenure, 2022

Source: US Census Bureau ACS 5-Year Estimates



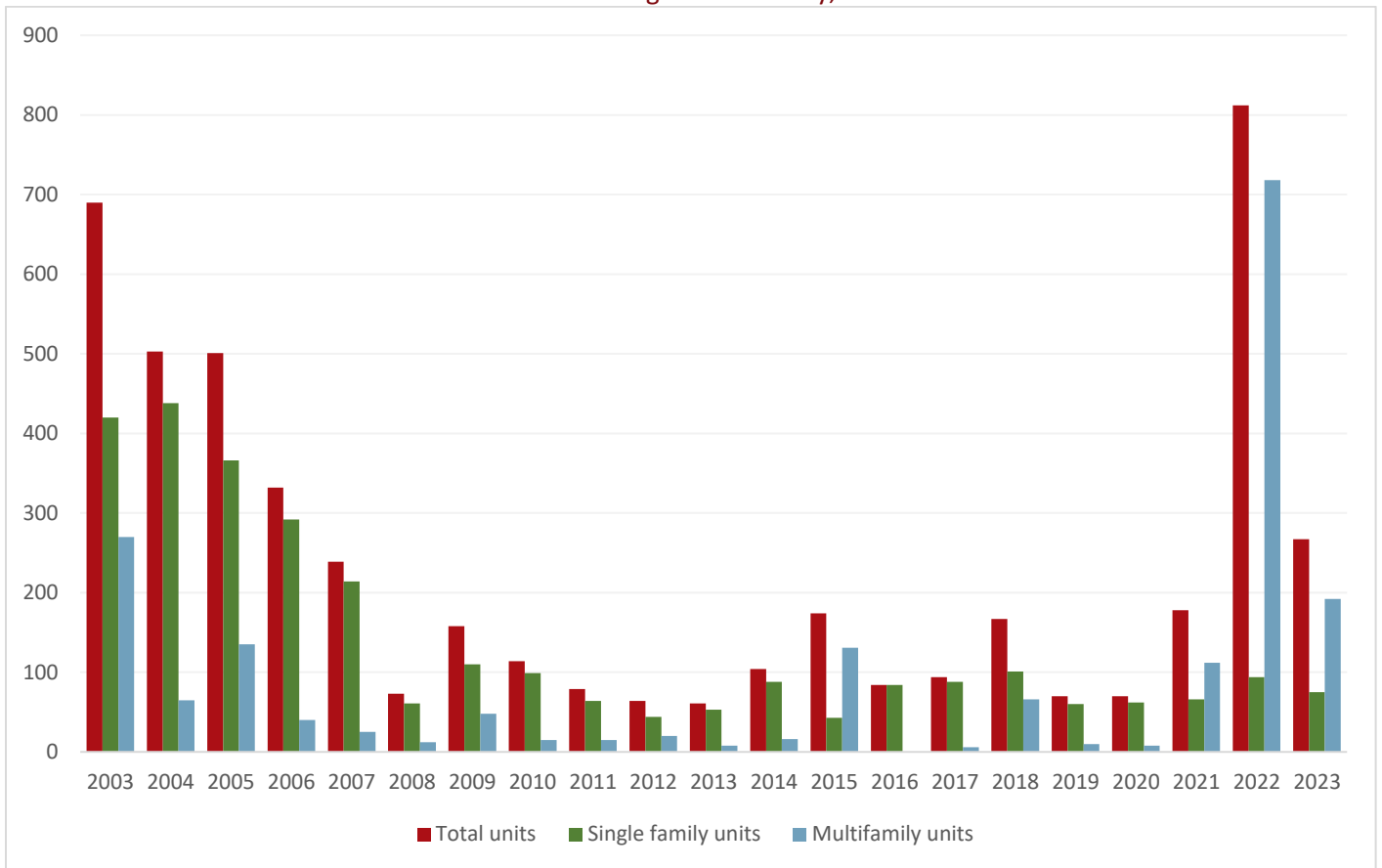
Permitting Activity

Leading into the Great Recession of 2008, Worcester saw a lot of residential building permit activity, but that activity was mostly in the single-family market. With the challenging single-family environment post-2008, the city's local housing market took time to recover. It wasn't until 2021 that the city began to see an increase in permitting activity led by the multifamily sector as redevelopment in certain parts of the city took off. According to permit data from the US Census, from 2021 to 2023, Worcester permitted just over 1,000 multifamily units, with over 900 of these in buildings containing five or more units, reflecting an increased demand for housing likely influenced by COVID-19 as people sought affordable, commutable living options near Boston.²⁶

²⁶ US Census Building Permit Survey, 2003 - 2023

Figure 20. Building Permit Trends, 2003 – 2023

Source: US Census Building Permit Survey, 2003 - 2023



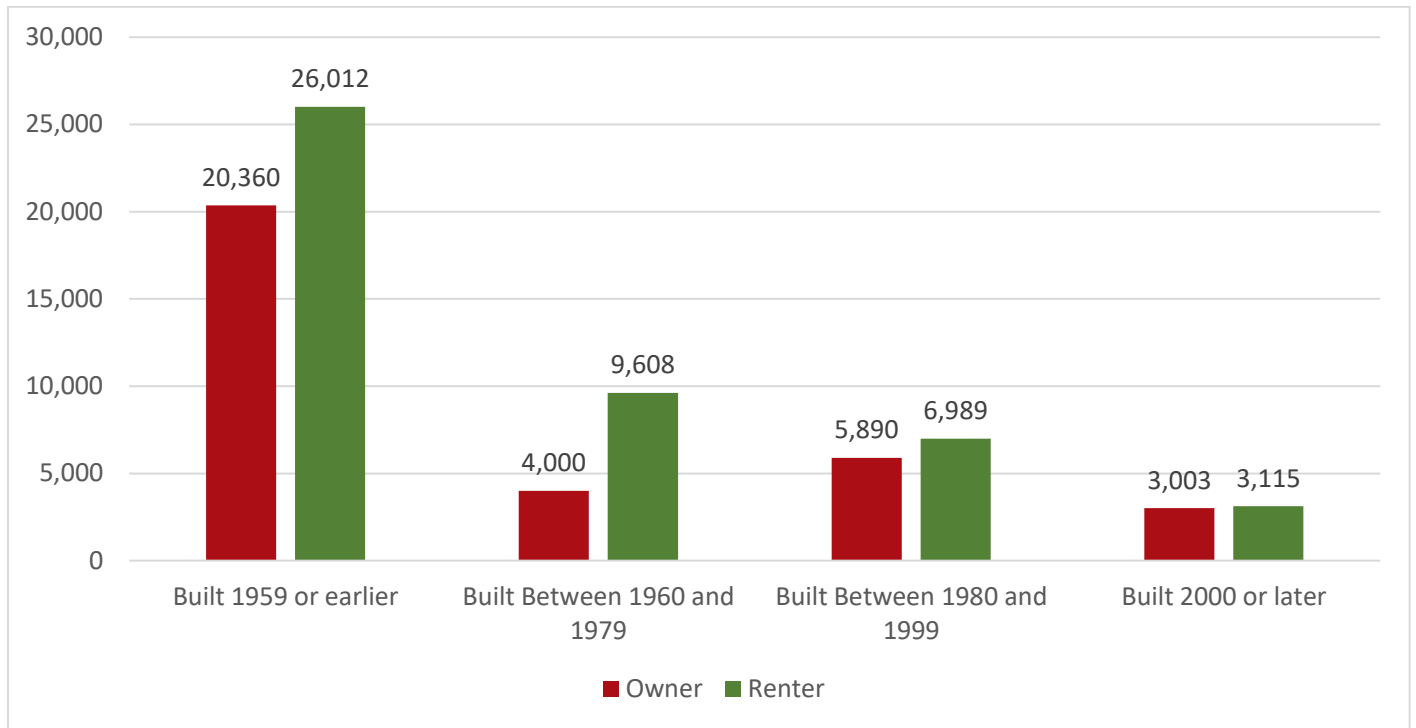
Housing Units by Year Built

Worcester has an aging housing stock with 59% of the housing units constructed prior to 1960, which means that the majority of the units in the city are over 60 years old. Only 7.7% of the city's housing stock was constructed in the last 20 years with an even split between ownership units and rental units.²⁷ Figure 21 presents information related to housing age. As housing in the city continues to get older, structures will need to be updated and modernized to appeal to both the younger and older generations. These older homes frequently suffer from various issues such as outdated plumbing, high heating costs, poor ventilation, leaking roofs, and mold, all of which stem from their age. These problems can significantly impact tenants, leading to higher utility bills, potential health risks, and an overall diminished quality of living. Newer multifamily buildings can offer modern amenities, elevator access, covered parking, and in-unit accessibility features.

²⁷ US Census Bureau ACS 5-Year Estimates, 2018-2022

Figure 21. Housing Units by Tenure and Year Built, 2022

Source: US Census Bureau ACS 5-Year Estimates



Vacancy

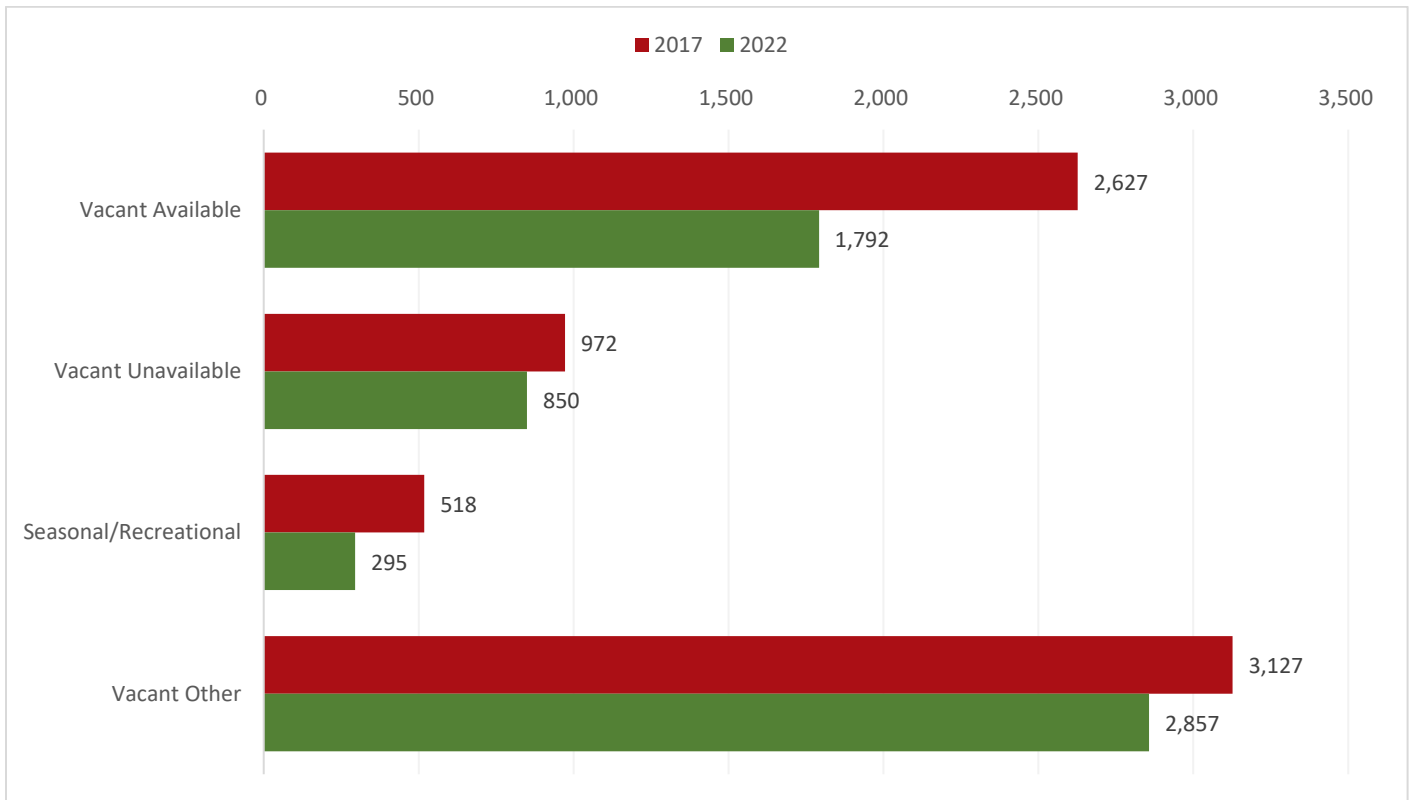
Adding to the challenges of housing availability in Worcester is the declining vacancy rate, particularly for those housing units listed as vacant and available for sale or rent. *Vacant other* refers to properties that are temporarily unoccupied due to various reasons, such as awaiting renovation, probate issues, or legal disputes. It highlights properties that may not be actively listed or marketed but are still part of the housing inventory. In the past 10 years, the percentage of units listed as vacant and available declined from 3.4% of all units to 2.1%. This was a reduction of nearly 1,000 units over 10 years. In fact, the number of vacant units across all categories of vacancy declined.²⁸ While declining vacancy is often a positive sign from a market perspective, when supply is not added to the market to keep vacancy at a reasonable level (5%-8%) prices increase and households can become stuck unable to move up or around in the local market.

The extremely low vacancy rate is not just a Worcester phenomenon but one that is commonly seen across Central and Eastern Massachusetts. This places further stress on the regional housing market with a lack of supply and increasing demand.

²⁸ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 22. Vacant Units by Category, 2013 – 2022

Source: US Census Bureau ACS 5-Year Estimates



MARKET ACTIVITY AND CURRENT PRICING

Home Value

This report section describes the changes in market activity and pricing for both owner-occupied and renter-occupied housing in Worcester. Data from the US Census is used to describe changes in home valuation and gross rent for all owner and renter units in the city. More specific data on recent multifamily developments from CoStar for Worcester and the surrounding residential submarket are also incorporated.

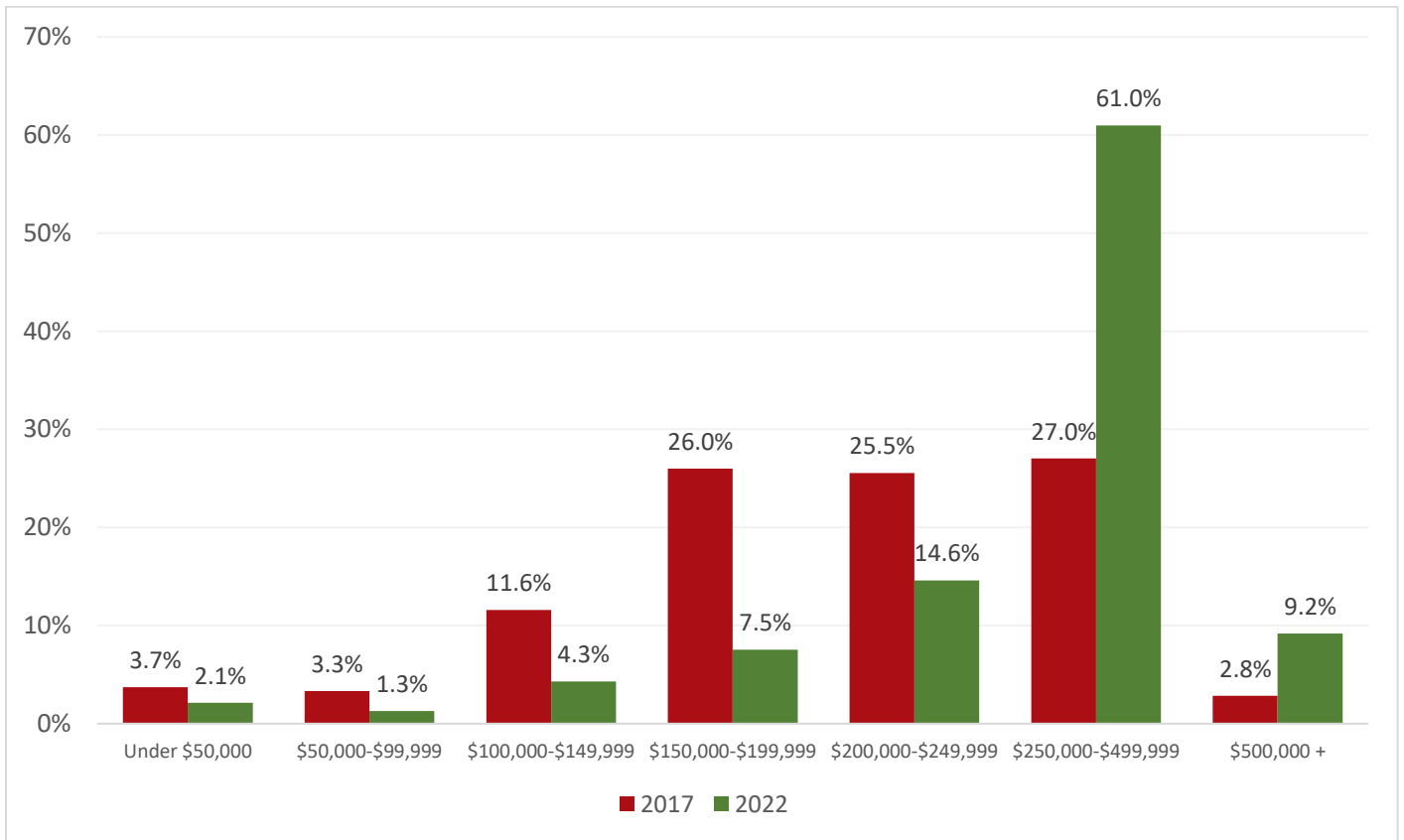
For owner-occupied units in Worcester, the Census estimates median home values have increased 45.1% over the past 10 years to a high of \$305,600 in 2022. Much of that increase was seen in homes valued between \$250,000 and \$499,999, which now comprise 61% of all owner-occupied homes in Worcester.

Over the past decade, Worcester has become less affordable as the number of lower-priced homes has diminished due to increased values, with all value categories experiencing a decline in units except for homes valued at or above \$250,000, which grew by 14,400. The remaining lower-priced homes often require significant repairs.²⁹

²⁹ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 23. Change in Home Value Distribution, 2013 – 2022

Source: US Census Bureau ACS 5-Year Estimates



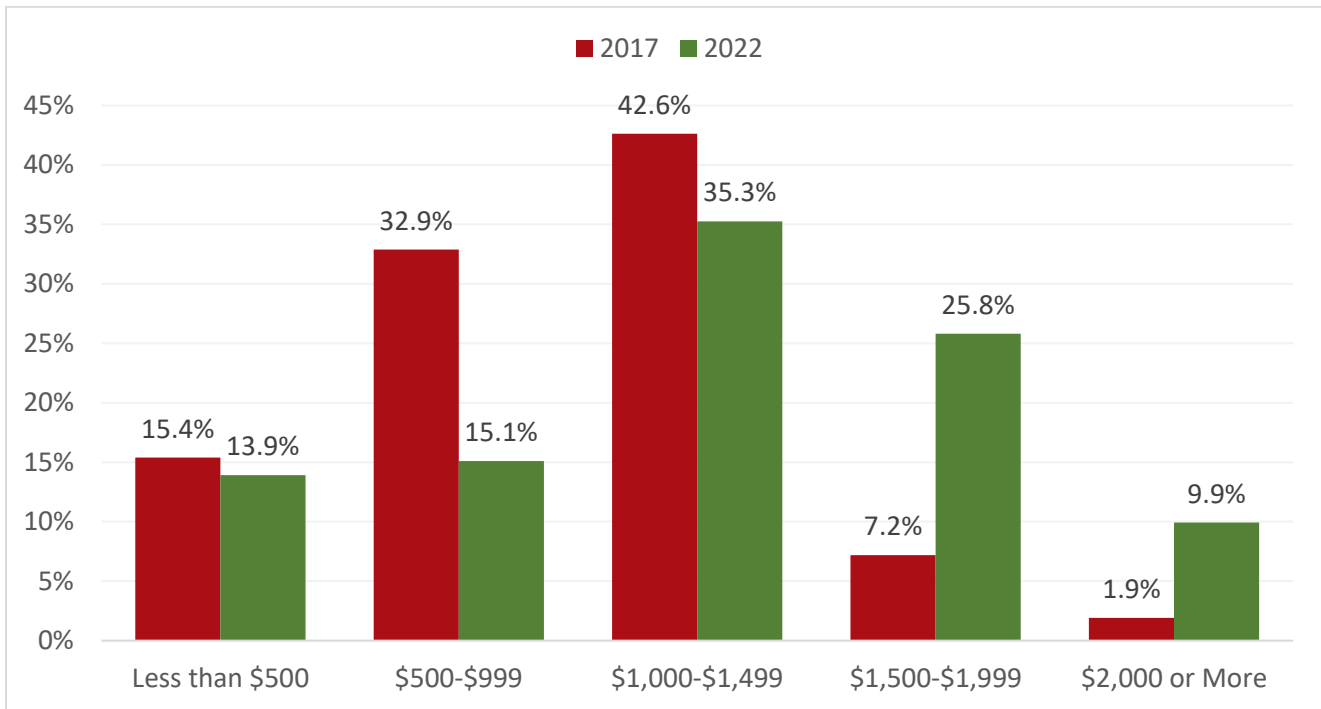
Gross Rent

The distribution of rental units by gross rent has changed considerably in Worcester over the past 10 years. From 2013 to 2022, the city saw 7,600 fewer rental units priced at under \$1,000 a month and an increase of 12,300 units priced at over \$1,500 a month. Over that same period units priced at over \$2,000 a month increased by 486%, going from 756 units to 4,435 units citywide.³⁰ Some of that increase is related to new construction in the market but much of that is due to general increases in rent of existing units. From a market perspective, the increase in rents can be seen as a positive trend, as higher rents may support new construction despite high interest rates and construction costs. However, it is crucial to address the growing need for affordable housing, as market-rate rents have become unaffordable for many residents.

³⁰ US Census Bureau ACS 5-Year Estimates, 2017 and 2022

Figure 24. Distribution of Units by Gross Rent, 2013 – 2022

Source: US Census Bureau ACS 5-Year Estimates



Median Sales Price

Over the past ten years, the median sales price in Worcester has increased from \$181,000 in 2014 to \$430,000 in 2024, which marks a 138% increase, with a particularly high percentage increase over the past five years.³¹ Price increases since 2020 can be linked to the effects of the COVID-19 pandemic and the shortage of available housing options in the area. Job growth in Worcester and the ability to work from home make the city a desirable place to live, particularly for younger professionals who may be priced out of the Boston area but still want to live in a city.

³¹ Redfin Market Data, 2012-2024

Figure 25. Median Sales Price of All Homes in Worcester, 2012 – 2024

Source: Redfin Market Data



Housing Supply

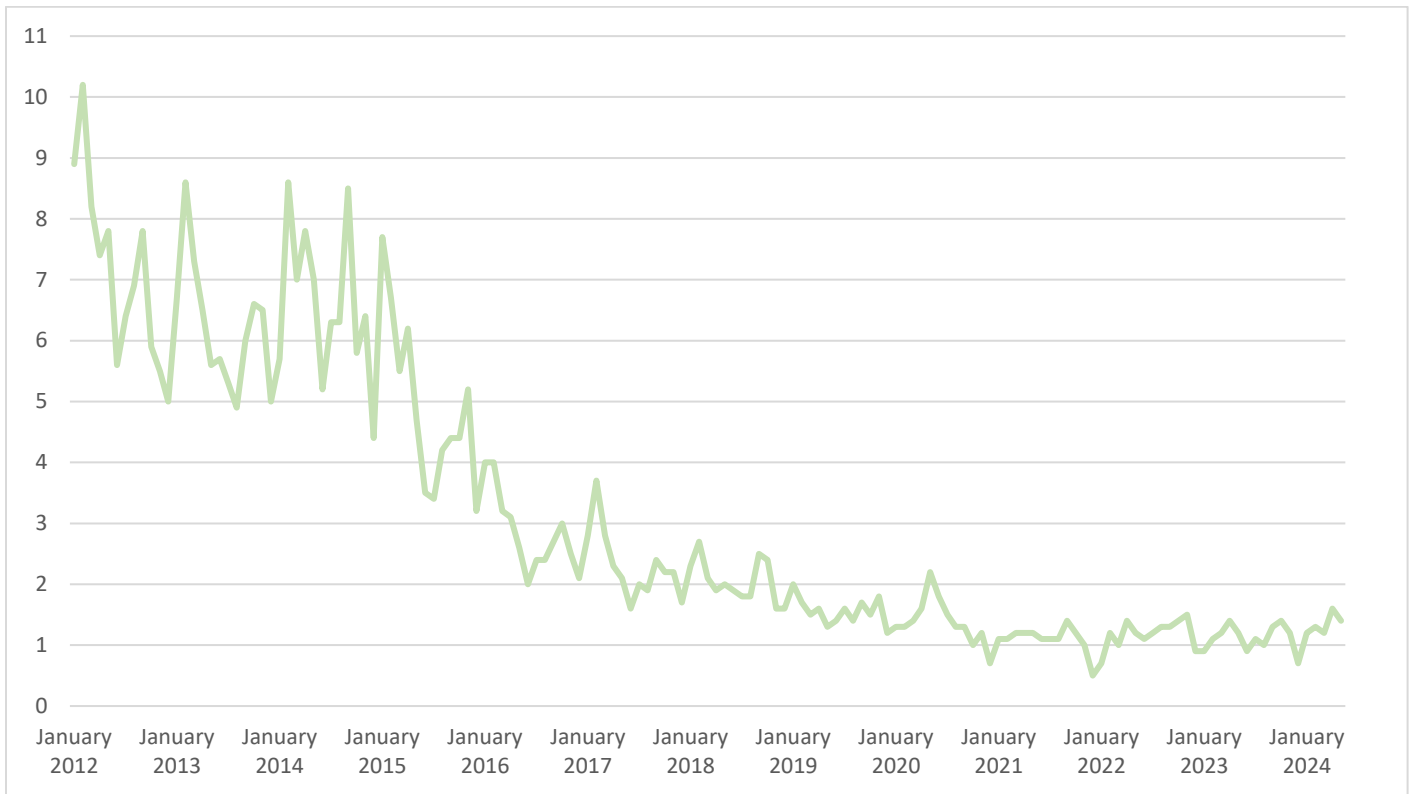
As Worcester became a more desirable place to live the supply of for-sale housing on the market rapidly declined. Since 2021, the Worcester market has had about a month's supply of housing inventory available compared with five to six months of supply available back in 2015.³²

The lack of inventory on the market since the pandemic has caused prices to rise as demand for housing in Worcester continues. The rise in interest rates has also kept sellers in place, particularly those who have either a low-interest rate mortgage or no mortgage at all. The demand for owner-occupied units and low inventory continues to push prices upward even in a higher interest rate environment.

³² Redfin Market Data, 2012-2024

Figure 26. Months of Supply – For Sale Units, 2012 – 2024

Source: Redfin Market Data



Multifamily Construction

Using data from CoStar we can look more closely at Worcester’s multifamily market, which is comprised of 17,800 units tracked by CoStar. The graph below illustrates net new deliveries of units within Worcester (blue bars), how quickly those units are absorbed or leased up (orange bars), and the impact net deliveries and absorption have on vacancy (green line).

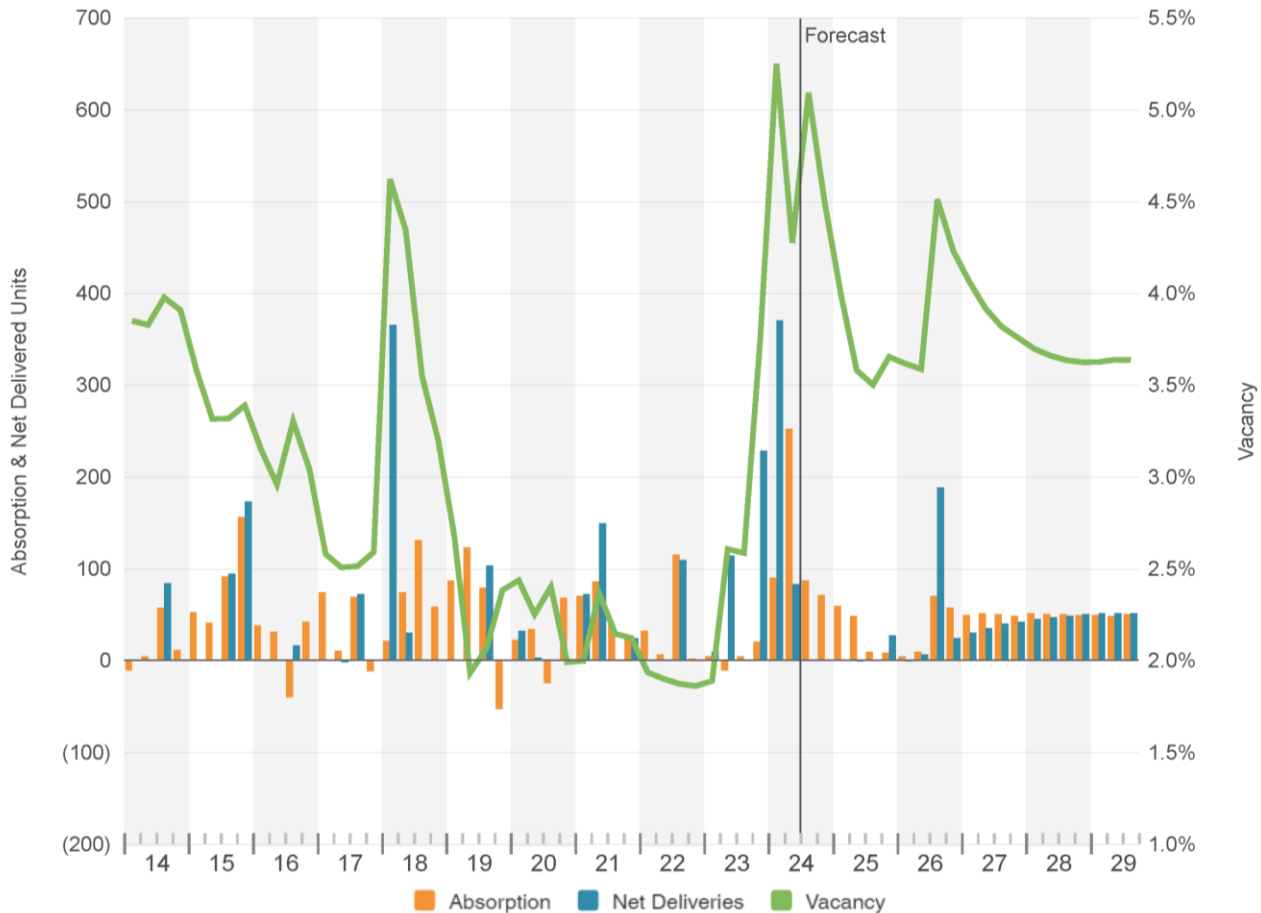
Looking back over the past ten years whenever there is a significant delivery of new multifamily units in Worcester the vacancy rate increases sharply, yet within a few quarters of leasing activity returns to below 2.5%. This demonstrates the demand in Worcester for new multifamily products with most buildings leasing up in two to three quarters.

Although CoStar is forecasting a spike in vacancy in the 2024-2025 timeframe due to the net delivery of over 670 multifamily units, vacancy is only forecast to reach 5.0% before coming back down to 3.5% in late 2025/early 2026. A sub-5.0% vacancy rate is likely to continue to promote competition for available units and year-over-year rent growth in the market.³³

³³ Costar, Oxford Economics

Figure 27. Net Deliveries, Absorption, and Vacancy for Multifamily Units in Worcester, MA

Source: Costar, Oxford Economics



Market Rents

Monthly rents for multifamily units in Worcester steadily increased from 2014 to the end of 2020. The impact of the pandemic on rental rates began to show in early 2021 when rents for 2- and 3-bedroom units sharply increased. This occurred during a period when new multifamily units were delivered to the market with little long-term impact on vacancies or moderating rent growth.

Today, the median rent of a multifamily unit tracked by CoStar is \$1,718 per month up from \$1,218 ten years ago. Although there is a sizable rent increase for Worcester, it is lower than the change in monthly rent seen in the immediate Boston area or even suburban markets that ring Boston.

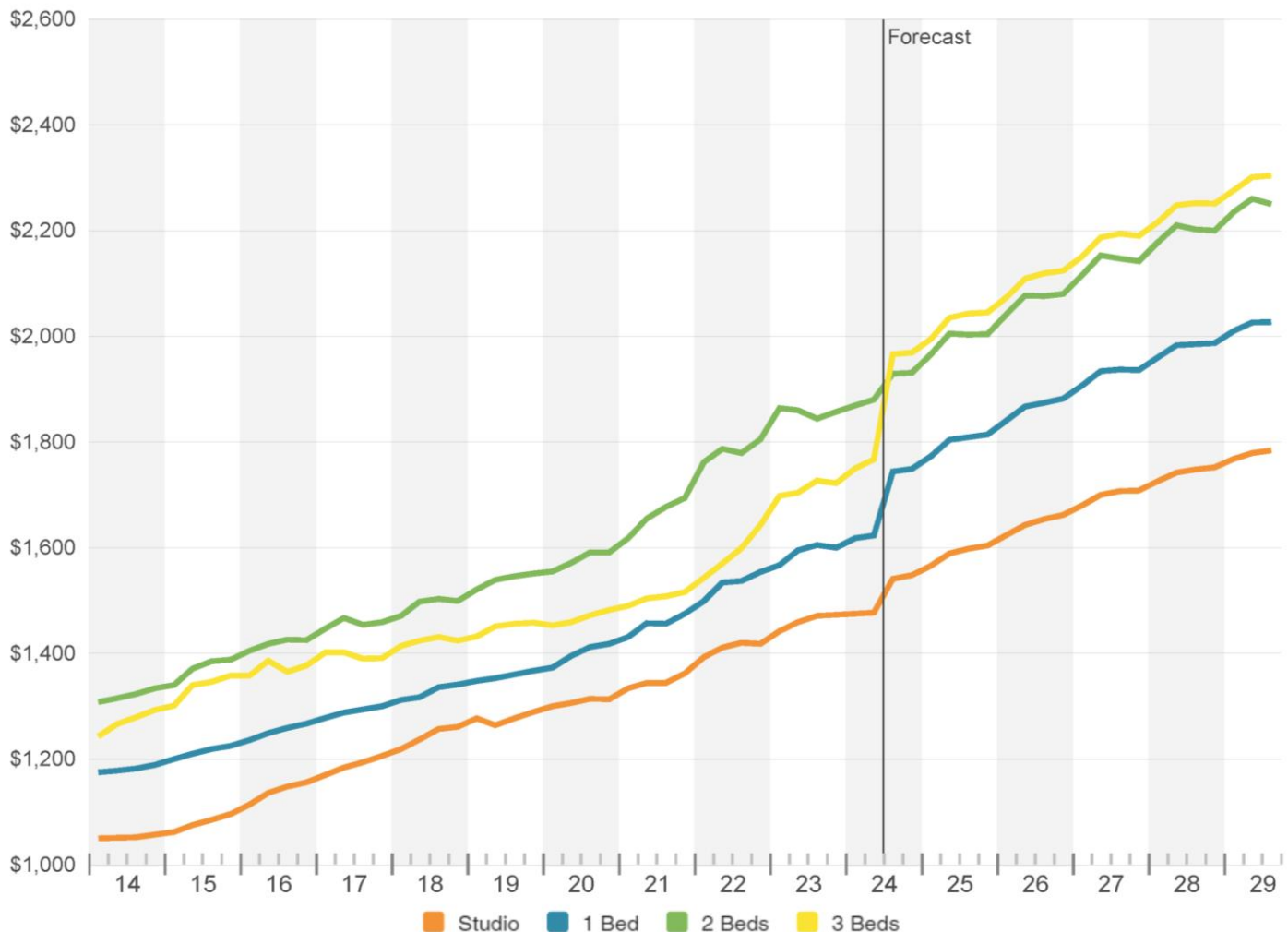
Alongside the increase in the city's median rent, rent levels for all unit types have also been steadily increasing. In Q2 2024, the median asking rent by bedroom type is as follows:

- Studio - \$1,476 or \$1.76 per SF.
- One-Bed - \$1,622 or \$1.94 per SF.
- Two-Bed - \$1,879 or \$2.01 per SF.
- Three-Bed - \$1,766 or \$1.63 per SF.³⁴

³⁴ Costar, Oxford Economics, 2014-2024

Figure 28. Changes in Monthly Rent by Bedroom Type for Multifamily Units in Worcester, MA

Source: Costar, Oxford Economics



Market Rent Growth

Worcester's multifamily market has seen an average year-over-year (YOY) rent growth of around 3.5% for the past 10 years. Periods of sharp rent growth, as shown in the graph below, typically coincide with the delivery of new units to the market. These new units tend to have rents at or above the top of market rents at the time of delivery. Following lease-up activity, annual rent growth returns to historical averages.

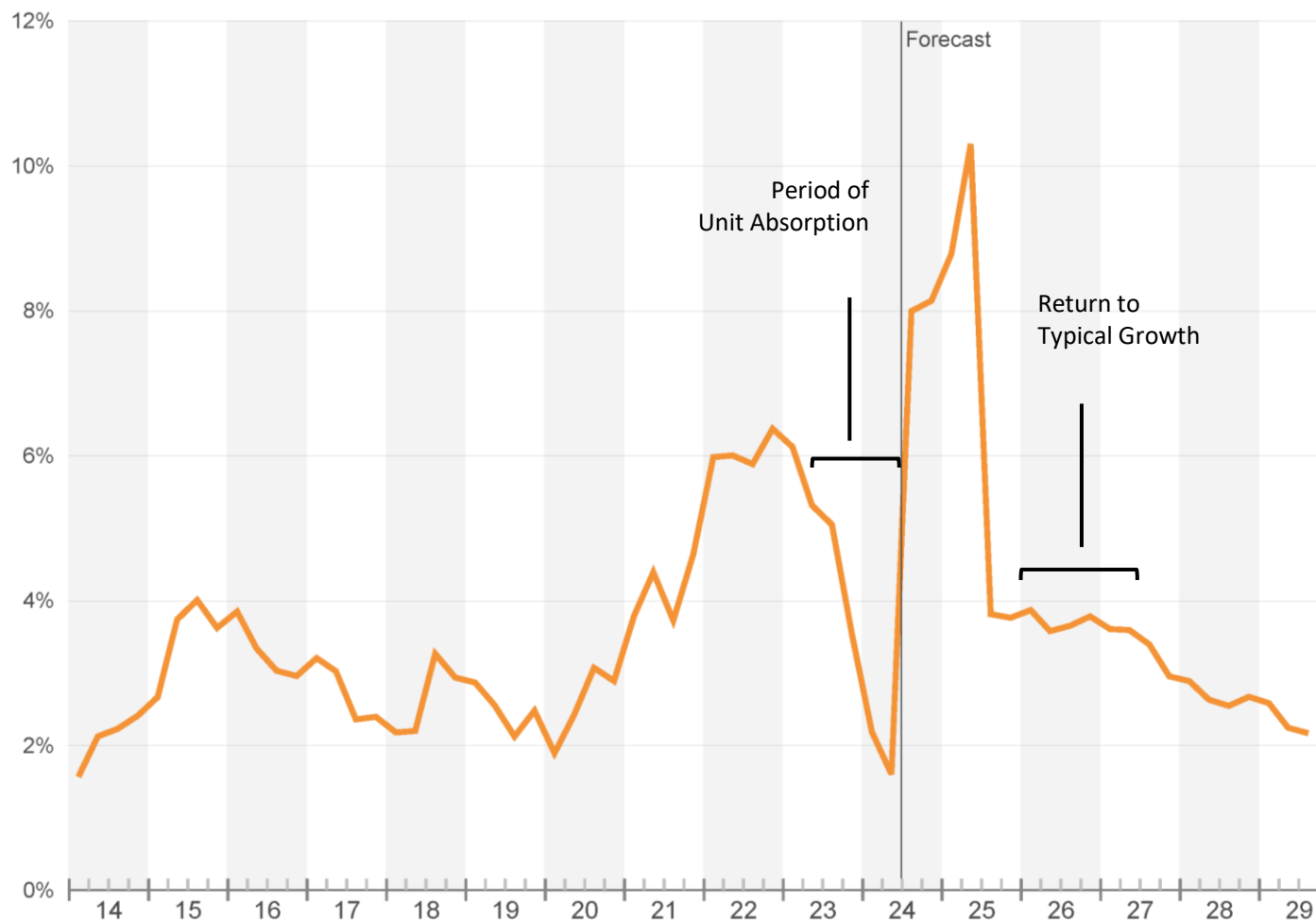
The steady stream increase in YOY rent growth from Q1 2020 to Q4 2023 is pandemic-related when demand spiked, and supply was constrained. Building owners were able to increase rents as units turned over or for existing tenants to keep pace with demand.

CoStar projects YOY rent growth to continue in the 3.5% range until 2028 when rent growth dips below the historic averages. This may be a result of little to no new inventory projected to hit the market in those outer years. Past trends indicate that when a new product hits the market, rent growth is shortly elevated and then returns to historic averages.³⁵

³⁵ Costar, Oxford Economics, 2020-2023

Figure 29. Market Rent Growth (YOY) for Multifamily Units in Worcester, MA

Source: Costar, Oxford Economics



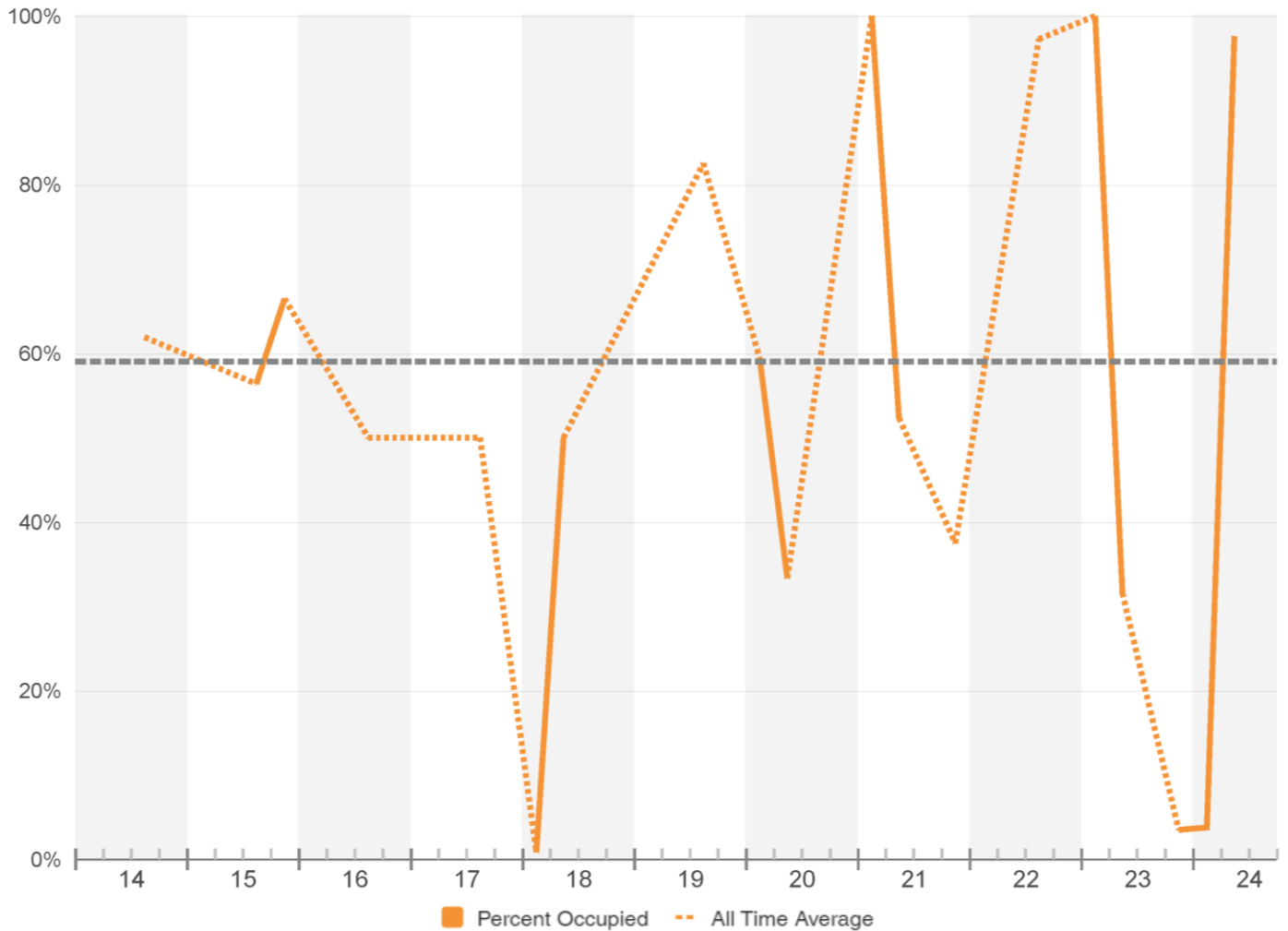
New Multifamily Buildings

Since 2014, the average occupancy rate of new multifamily buildings at delivery is 59% which speaks to the demand for rental housing in Worcester. Buildings that were delivered in 2020 and beyond often had a higher pre-lease percentage, in some cases as high as 100% at delivery.³⁶

³⁶ Costar, Oxford Economics, 2014-2023

Figure 30. Occupancy at Delivery for New Multifamily Buildings in Worcester, MA

Source: Costar, Oxford Economics



Newly constructed and occupied multifamily buildings in Worcester are performing differently than the market averages for all units tracked in CoStar. The performance difference between newly constructed and occupied multifamily buildings in Worcester and the market averages tracked by CoStar can be attributed to several factors. New buildings often cater to specific market segments with modern amenities and higher rental rates, which can skew performance metrics compared to older units. Additionally, newly constructed properties may have different occupancy rates and development quality, impacting their performance relative to the broader market. Location and demand also play a role, as new developments in high-demand areas may perform differently from existing properties.

These factors contribute to the variance in performance between new multifamily buildings and the overall market averages. The following are averages for the multifamily buildings tracked in CoStar that were delivered since 2019.³⁷

- Units Delivered: 1,324
- Average Unit Count per Development: 83

³⁷ Costar, Oxford Economics, 2019-2024

- Average Number of Stories: 4
- Average Vacancy Rate: 8.9%³⁸
- Average Asking Rent per Unit: \$2,310
- Average Asking Rent per SF: \$2.30
- Typical Bedroom Splits:
 - 8 of 15 projects include Studio Units comprising between 10% and 35% of units.
 - 15 of 15 projects include One-Bed units comprising between 25% and 100% of units.
 - 12 of 15 projects include Two-Bed units comprising between 25% and 100% of units.
 - 7 of 15 projects include Three-Bed units comprising between 3% and 35% of units.

Figure 31. Alta on the Row – 22 Mulberry Street

Source: Costar, Oxford Economics



HOUSING DEMAND AND GAP ANALYSIS

The purpose of RKG's housing demand model is to calculate the number of new housing units that could be supported in Worcester between 2023 and 2033. This model takes inputs from a variety of data sources that

³⁸ Average vacancy for buildings built from 2019-2022 is 1.4%. Two new buildings delivered in 2024 are still leasing up and driving vacancy higher than the typical averages.

consider projected changes in population, households, employment, and housing preferences. The model contains two modules:

- Household Model – this model is designed to forecast the total number of owner and renter households in Worcester between 2023 and 2033. The inputs to this model are:
 - Population and population growth.
 - Persons per household by year.
 - Share of households that are owners and renters by year.
- Housing Demand Model – this model calculates the annual and cumulative demand for newly constructed owner and renter units in Worcester. The model is also designed to segment demand by product type (i.e., for-sale townhomes, rental apartments). Demand for owner/renter units comes from two sources:
 - New renter/owner households moving to Worcester.
 - Existing renters/owners that move within Worcester (including owners who purchase another home, renters who choose to purchase, renters who rent another unit, and owners who choose to rent).
- The Household Model starts with forward-looking population projections obtained from the UMass Donahue Institute. It also uses the 2017 to 2022 persons per household and tenure distribution change rates from the American Community Survey (ACS) 5-Year Estimates and extrapolates change through 2033.
- In addition to the Donahue Institute population projections, the Household Model also considers changes in employment in the city and the percentage of future employees who may choose to live in Worcester and need housing. RKG factored in future employment changes using Lightcast employment data and their own proprietary employment projections.
- Lastly, RKG projected induced population growth from residential construction activity over the next five years from CoStar’s development pipeline. The Household Model uses these inputs together to project the number of renter and owner households per year between 2023 and 2033 that serve as the basis for the Housing Demand Model.
- The Housing Demand Model then calculates the projected demand for new owner-occupied and renter-occupied housing units, respectively. The Model uses Public Use Microdata Sample (PUMS) data to calculate several assumptions used in the Model. These include the percentage of households that move per year by tenure, the percentage of households that move but stay within Worcester and buy or rent another unit, and the percentage of households that choose a newly constructed unit.
- Again, demand for new housing units comes from two sources: new renter and owner households moving to Worcester, and existing renters and owners that move to another unit in Worcester. The total demand for new owner-occupied units and renter-occupied units is then calculated and summarized.

Housing Demand Model Estimations

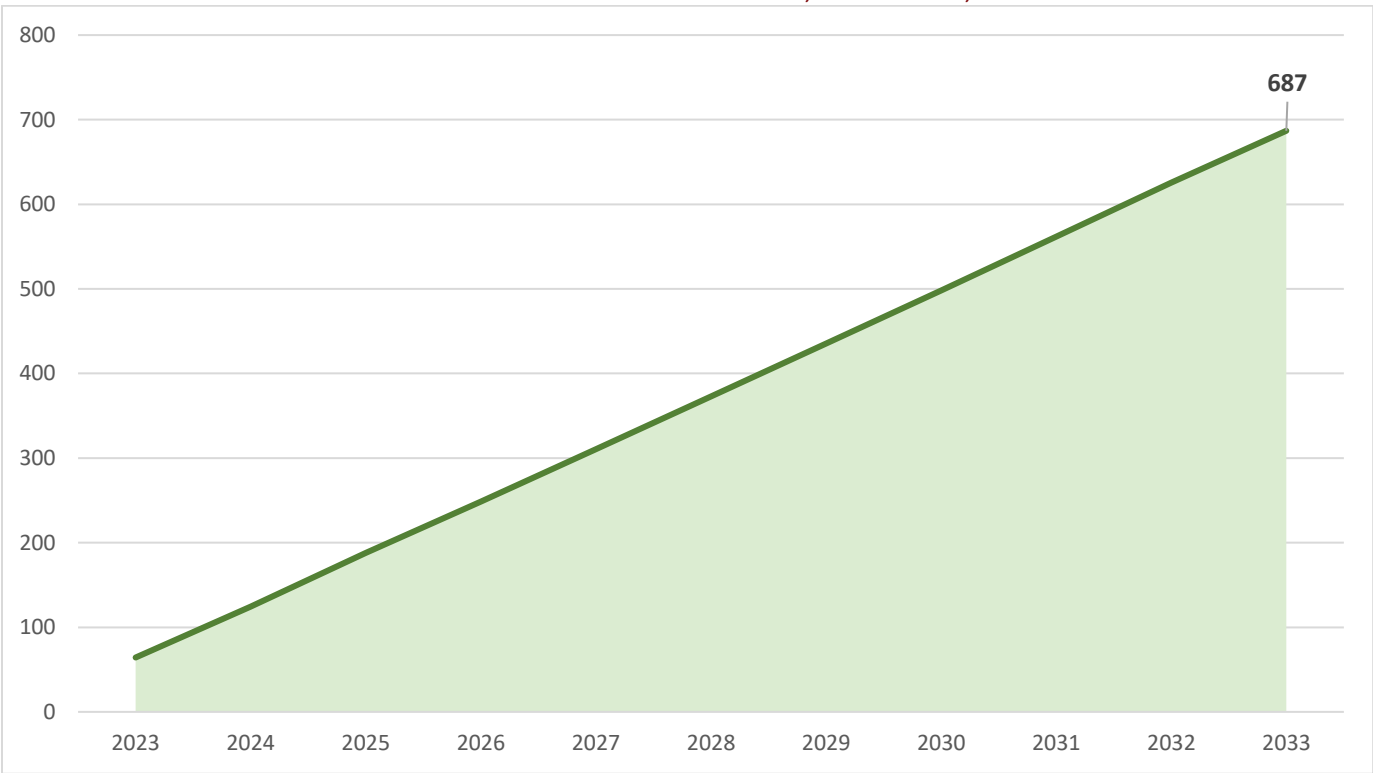
Using population and employment projections provided by the Donahue Institute and Lightcast, as well as Census microdata, the housing demand projections estimate that there is a demand for new owner and renter housing units in Worcester by 2033.

Figures 32 and 33 illustrate the projected demand for both ownership and rental housing in Worcester from 2022 to 2033. Specifically, there is a need for 11,617 new rental units and 854 owner-occupied units, highlighting a strong demand for both types of housing. The high demand for rental units, especially among smaller households, indicates a dynamic rental market, while the need for owner-occupied units shows a notable interest in homeownership. This highlights Worcester's shifting housing needs and the importance of offering diverse housing options to meet the demands of its growing population.

Further details are provided in Figure 34 and Table 4, which show that the demand for new ownership units is primarily for smaller households, with 33% needed for two-person households and 26% for one-person households, totaling 687 new units. This emphasizes the need for smaller homes. Similarly, Figure 35 and Table 5 reveal that the projected demand for rental units also favors smaller households, with 39% of the demand for one-person households and 26% for two-person households, reflecting a clear trend towards smaller rental units.³⁹

Figure 32. Total Cumulative Owner Demand for New Units Year-Over

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations



In total, there is an estimated demand of **12,304 new** units by 2033.⁴⁰

³⁹ US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

⁴⁰ US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

Figure 33. Total Cumulative Renter Demand for New Units Year-Over-Year

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

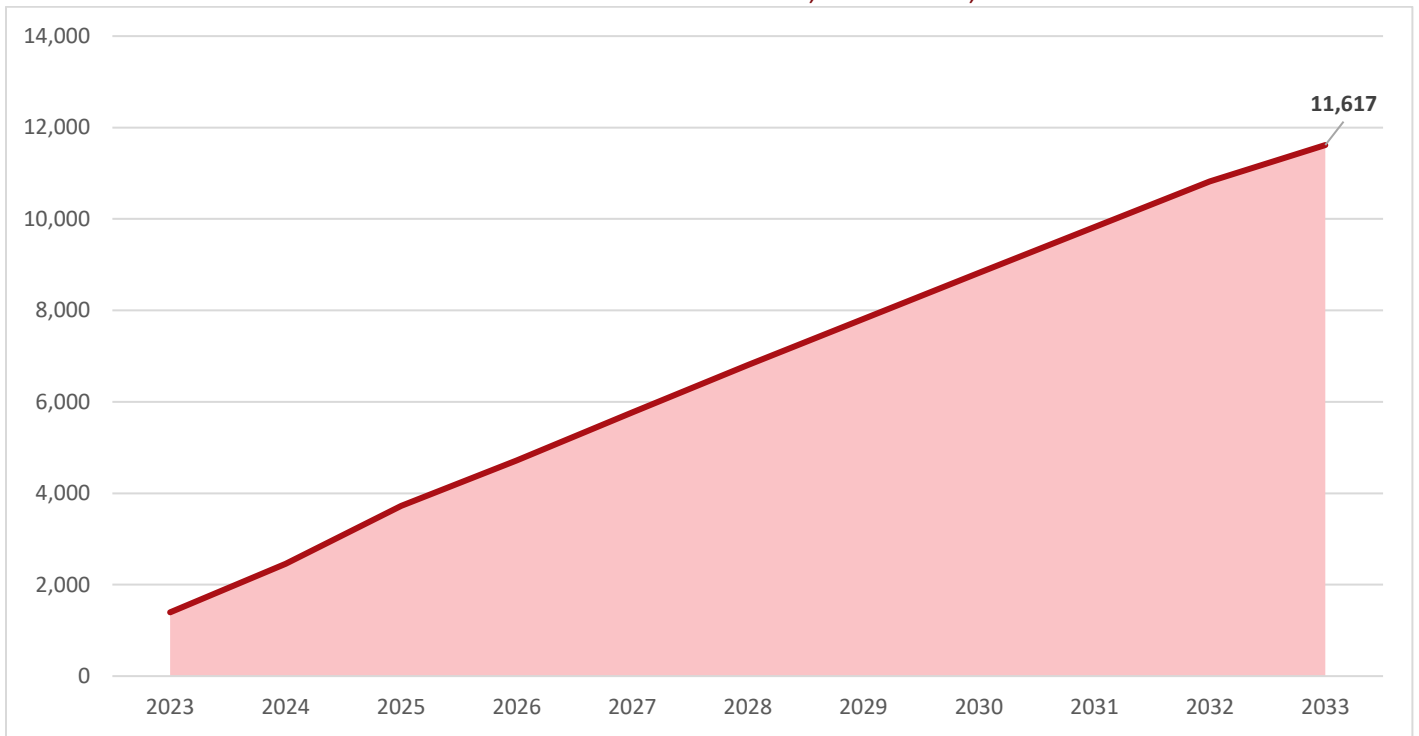


Figure 34. Owner-Occupied Household Size Breakdown through 2033

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

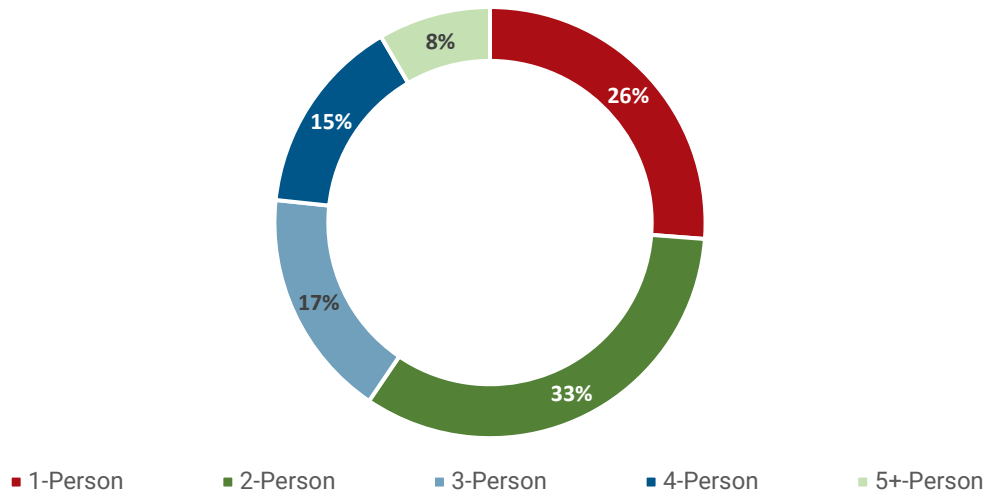


Table 4. Total Demand for New Ownership Housing Units 2022 – 2033

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

Household Size	Units	% of Total
1-person household	180	26%
2-person household	229	33%
3-person household	118	17%
4-person household	102	15%
5-or-more person household	58	8%
Total	687	100%

Figure 35. Renter-Occupied Household Size Breakdown through 2033

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

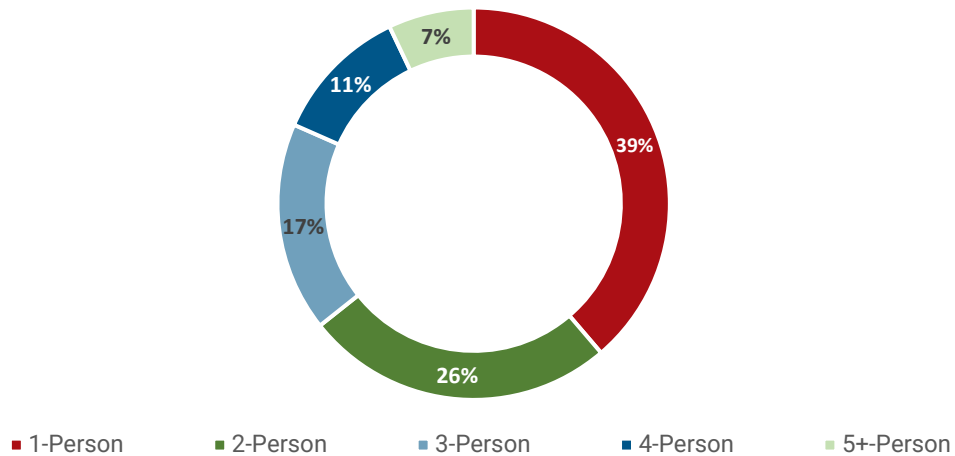


Table 5. Total Demand for New Renter Housing Units 2022 – 2033

Source: US Census Bureau ACS 5-Year 2022 Estimates, IPUMS 2022, RKG Calculations

Housing Units	Units	% of Total
1-person household	4,501	39%
2-person household	2,972	26%
3-person household	2,006	17%
4-person household	1,318	11%
5-or-more person household	820	7%
Total	11,617	100%

Cost Burden

In Worcester, renters face a significant cost burden compared to homeowners, with approximately 50% of renter households struggling to afford their housing.⁴¹ Many lower-income renters in the city are particularly affected, finding themselves cost-burdened due to the escalating rent prices.⁴² As the housing market in Worcester becomes increasingly expensive, current residents may experience growing difficulties in managing these higher costs. This trend highlights the financial strain that renters endure as they grapple with rising housing expenses, making it challenging for them to sustain affordable living conditions amidst the growing economic pressure.

⁴¹ US Census Bureau ACS 5-Year Estimates, 2018-2022

⁴² Cost burden occurs when a household spends more than 30% of its gross income on housing expenses, including rent or mortgage payments, property taxes, and utilities. Severely cost burdened households face an even greater financial strain, spending over 50% of their income on these costs.

Figure 36. Cost Burdened Owner vs Renter Households 2022

Source: US Census Bureau ACS 5-Year Estimates

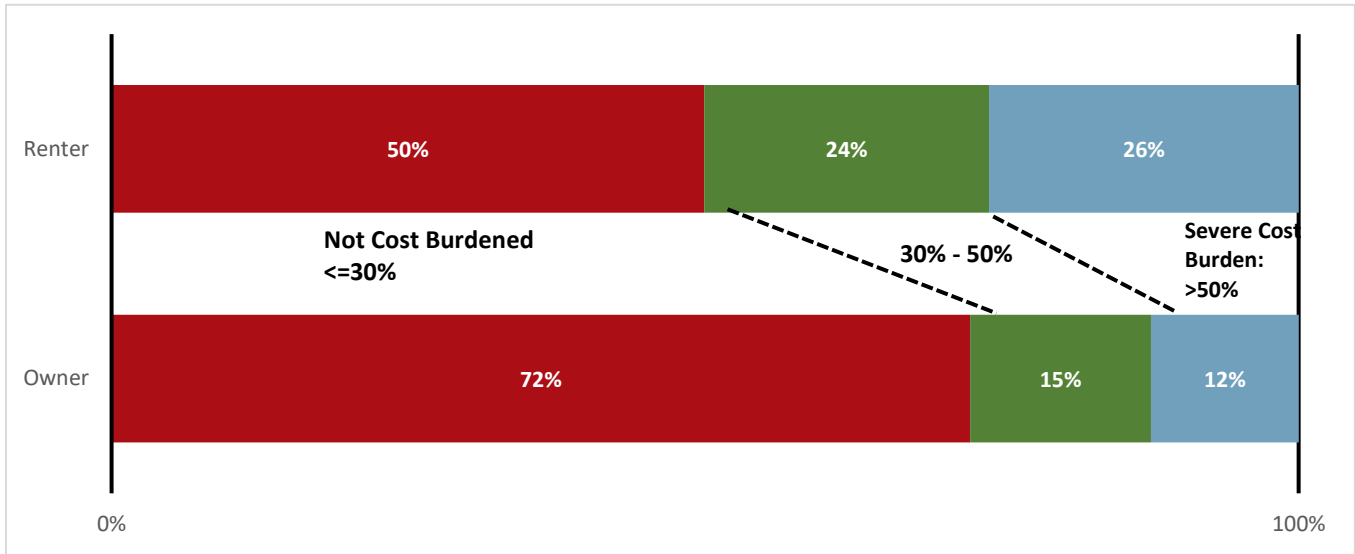
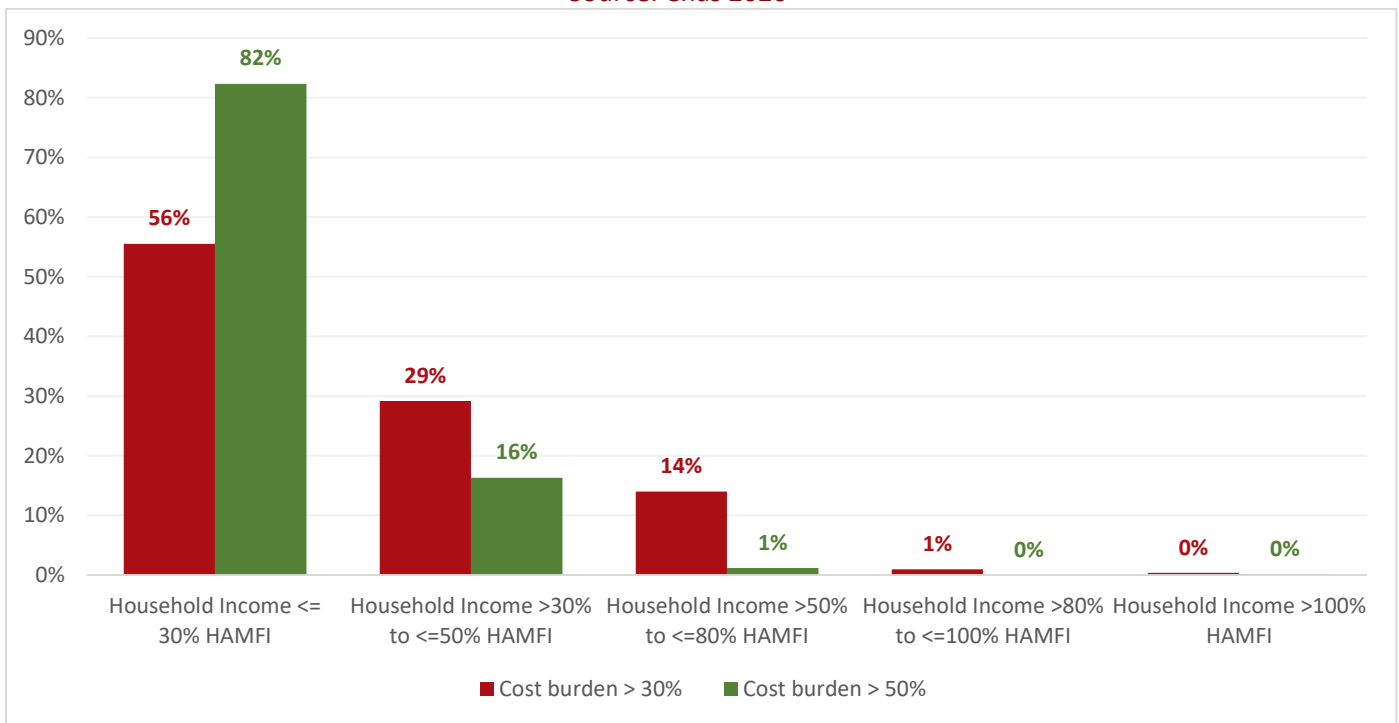


Figure 37. Income by Cost Burdened Renter

Source: Chas 2020



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⁴³ HAMFI, or "Housing Area Median Family Income," is a measure used to set income limits for housing assistance programs, including affordable housing and government-funded initiatives. It evaluates the financial capacity of families in a specific area, serving as a benchmark to classify income levels as low, moderate, or high in terms of housing affordability.

Affordable Housing Units

In May 2023, Worcester adopted an Inclusionary Zoning ordinance. The ordinance provides three options for compliance: At least 15% of the units must be affordable to households earning no more than 80% of the Area Median Income (AMI), at least 10% of the units must be affordable to households earning no more than 60% of the AMI, or a proportional combination of units at the 60% and 80% AMI levels. For rental units, rents may not exceed 30% of annual household income OR the fair market rent, whichever is lower. Units for sale must not exceed the median sale price at the time of sale in MLS OR the price a lender is willing to lend for that household income, whichever is lower.⁴⁴

To this end, it is important to discuss the need for deed-restricted affordable housing in Worcester as part of the housing needs assessment. Estimates in 2022 show 74% of all renter households in Worcester have incomes at or below 80% AMI. That equates to over 33,000 renter households that can affordably pay rents of less than \$2,000 a month with the majority of those households being able to afford rents of up to \$1,286 a month.

New market-rate units are delivering at well above \$2,000 a month for a one- or two-bedroom unit, bringing most new market-rate units out of reach of 74% of existing Worcester renter households. This speaks to the important role that affordable housing plays in the city and the demand for those units when they come online.⁴⁵

Area Median Income (AMI) refers to the midpoint of a region's income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible to live in income-restricted housing units and how much those units can be rented or sold for.

⁴⁴ Inclusionary Zoning, City of Worcester

⁴⁵ HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations

Table 6. Affordable Rents for Area Median Income Thresholds

Source: HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations

Area Median Income Threshold	Income (2-person household)	Renter Households		Affordable Monthly Rent
		#	%	
30% AMI (Extremely Low Income)	\$30,900	17,855	39.0%	\$773
50% AMI (Very Low Income)	\$51,450	8,128	17.8%	\$1,286
80% AMI (Low Income)	\$78,250	8,097	17.7%	\$1,956
100% AMI (Moderate Income)	\$102,900	4,801	10.5%	\$2,573
120% AMI (Moderate Income)	\$123,480	1,943	4.2%	\$3,087
Above 120% AMI (Middle Income +)	\$123,481+	4,900	10.7%	\$3,088+

Rental Gap Analysis

The graph below compares the number of households in Worcester at different AMI levels to the number of rental units priced to what those households can afford to pay. Subtracting the number of households in each income bracket from the number of units in each bracket produces a surplus or gap number depending on if there are more households or more units in each income bracket.

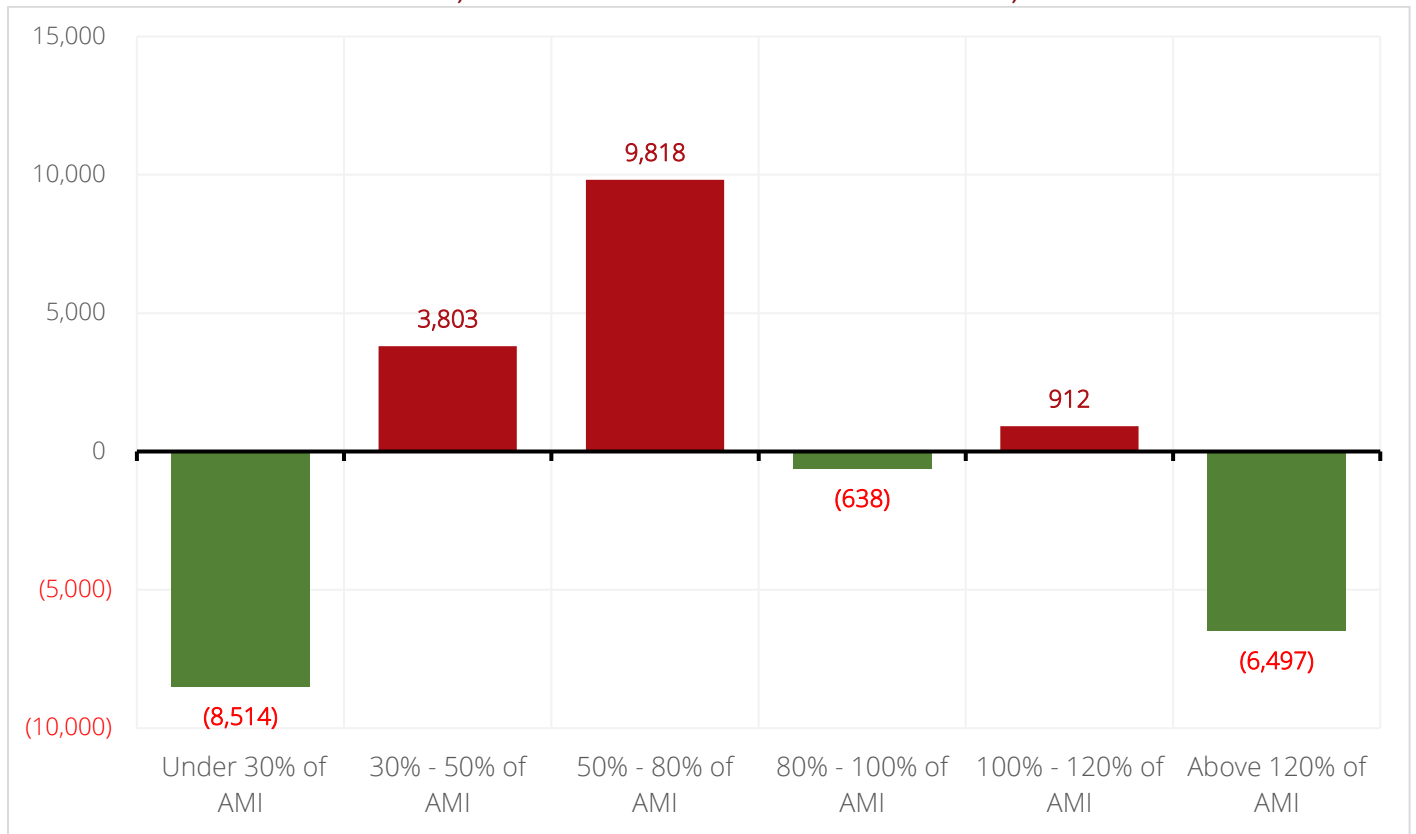
For example, renter households at or below **30% AMI** have an extremely difficult time finding units that are affordable to their household income. There are an estimated **8,514 more households at this income level in Worcester than there are rental units affordably priced to those households**.

Conversely, there are 9,818 more rental housing units priced affordably to households between 50% and 80% AMI than there are households. This does not mean those units are sitting vacant. It likely means households at 30% AMI and those above 120% AMI are paying more than they should for housing or are paying less than they technically could afford due to lack of supply for those households. This ends up creating pressure on units priced for households in the 30% to 80% AMI range driving up competition for a scarce commodity.⁴⁶

⁴⁶ HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations

Figure 38. Rental Supply and Demand Gap, City of Worcester

Source: HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations



Ownership Gap Analysis

FHA (Federal Housing Administration) lending is a type of mortgage that is backed by the government. This means it allows buyers to make smaller down payments and have more flexible credit requirements, making it a good option for first-time homebuyers or those with less-than-perfect credit. On the other hand, conventional lending refers to private mortgages that don't have government backing. These typically require higher credit scores and larger down payments but can offer competitive interest rates for those with strong credit histories. When assessing housing affordability, we look at both FHA and conventional loan options. For households earning 50% or less of the Area Median Income (AMI), there is a significant shortage of affordable housing units available under both loan types.

For homes priced between 50-80% of AMI, there are more units available than needed in both FHA (2,275) and conventional (8,471) scenarios, indicating a good supply for this income range.

In the 80-100% AMI range, there's a healthy surplus of homes available under both types of lending (4,531 in the FHA scenario, and 4,196 in the conventional lending scenario), suggesting that higher-income households are likely buying down in the market, tightening the market.

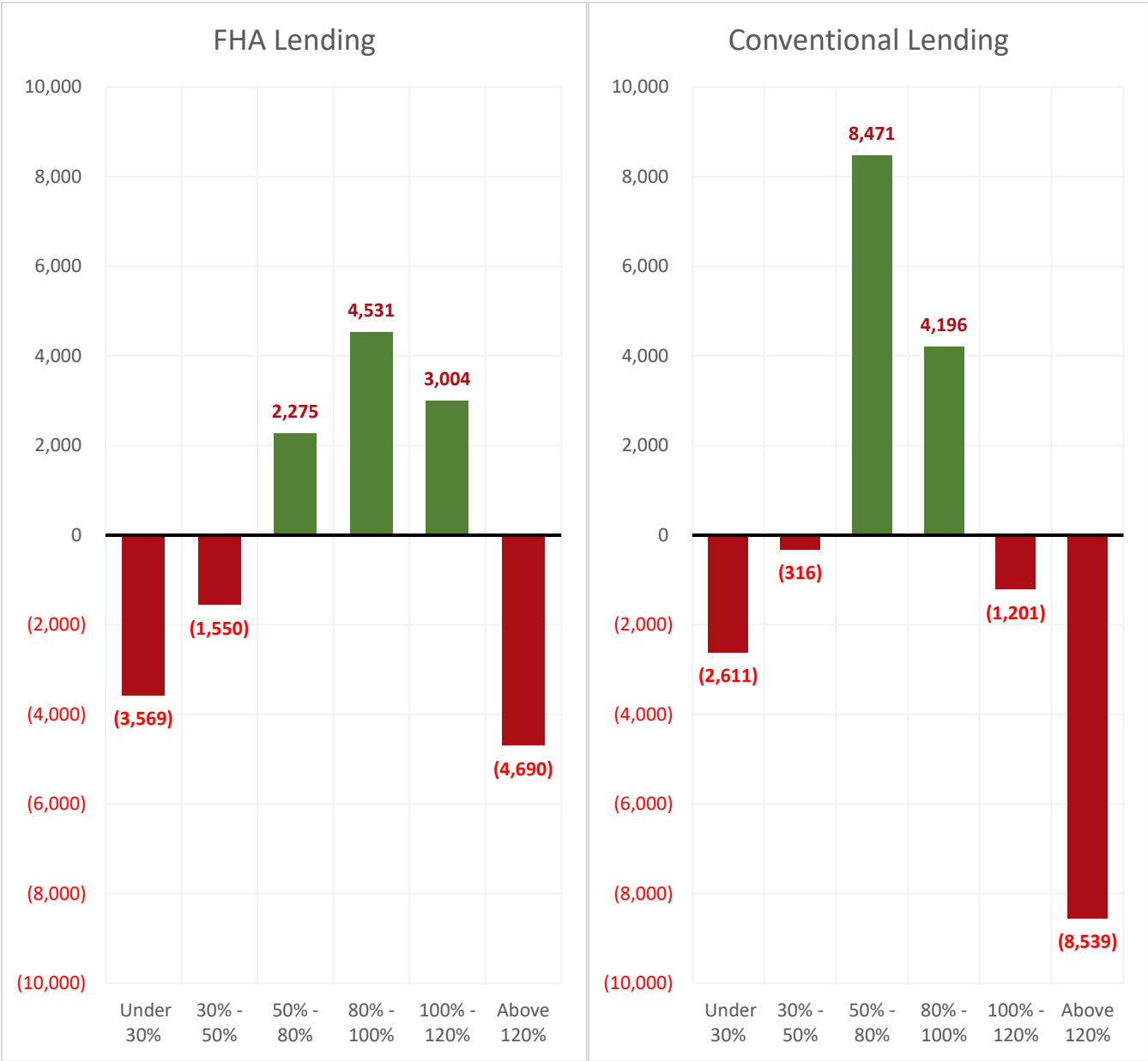
However, for homes priced between 100-120% of AMI, there's a surplus of 3,004 units in FHA loans but a shortage of 1,201 units in conventional loans, indicating that conventional financing might be harder for average buyers to access.

For homes above 120% of AMI, there is a significant shortage in both lending scenarios (4,690 units in the FHA scenario and 8,539 in the conventional lending scenario), highlighting a potential opportunity to build new higher-priced homes, which could help balance the market and provide options for higher-income buyers.⁴⁷

Overall, the data suggests that average buyers may find it challenging to purchase homes in higher price ranges, especially with conventional financing.

Figure 39. Ownership Supply and Demand Gap, City of Worcester

Source: HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations



⁴⁷ HUD Income Limits, US Census Bureau ACS 5-Year 2022 Estimates, RKG Calculations

RENTAL ASSISTANCE AND SUBSIDIZED HOUSING

Worcester's subsidized housing and rental assistance program provides crucial support to low-income residents, as evidenced by year-to-date data on rental assistance. The program received 3,574 Residential Assistance for Families in Transition (RAFT) applications, with applicants seeking an average of \$3,875 in assistance each. The median household income of applicants is notably low, at \$20,000, highlighting the high level of need within this community. Of these applicants, 1,505 have incomes at or below 30% of the Area Median Income (AMI), which is \$24,600 annually, reflecting a significant demand for affordable housing solutions among Worcester's most vulnerable residents.⁴⁸

Table 7. RAFT Assistance, June 2023

Source: Central Massachusetts Housing Alliance

RAFT Applications Received	Applicants at or below ELI (\$24,600 annually)	Average Assistance Requested	Median Household Income	Total Assistance Requested
3,574	1,505	\$3,875	\$20,000	\$13,849,395.57

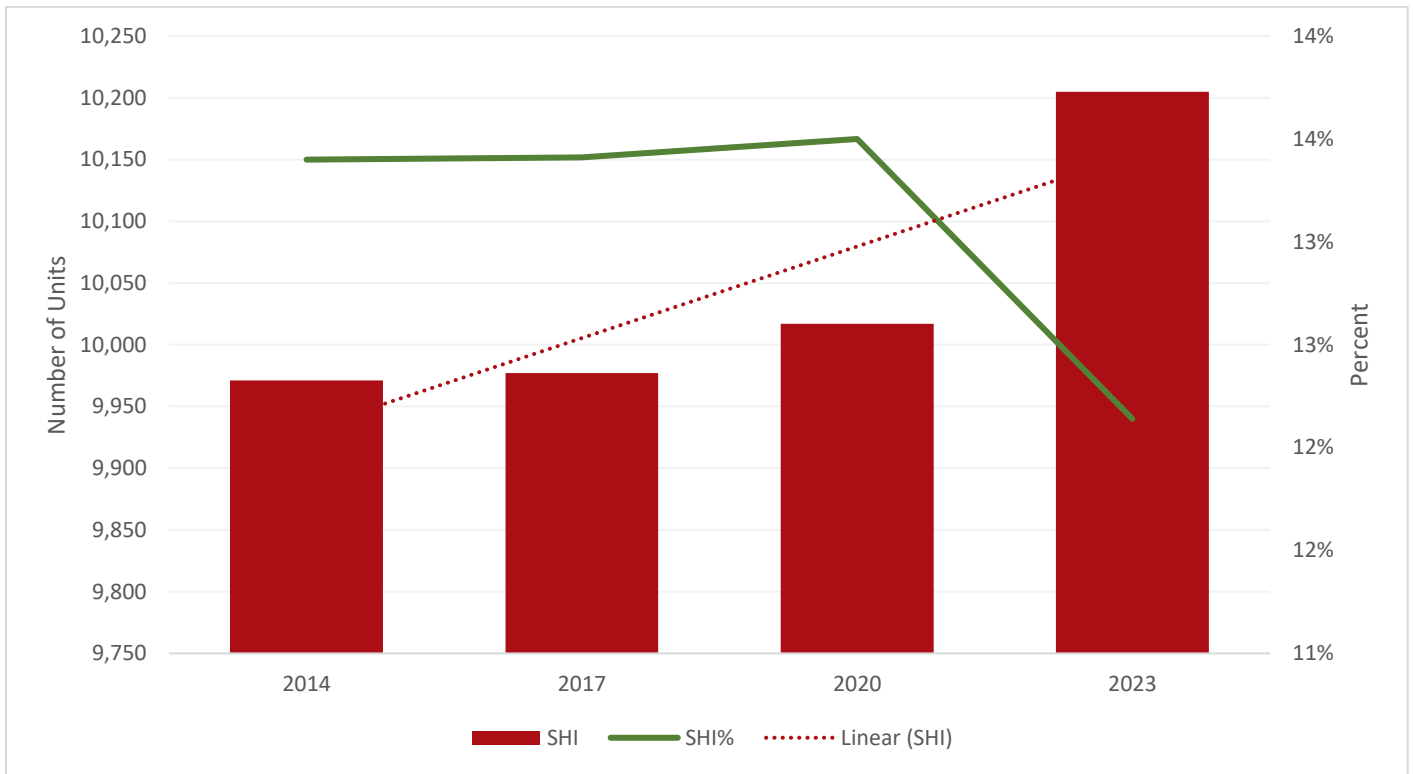
SHI (Subsidized Housing Inventory) is a list of housing units subsidized by government programs to ensure affordability for low- and moderate-income individuals. It is essential for tracking affordable housing availability, assessing needs, and identifying gaps in the housing supply. The SHI helps policymakers and housing authorities plan and allocate resources to address housing shortages and affordability issues effectively. The following graph demonstrates that the number of subsidized units in Worcester is rising, yet the SHI percentage is declining. This trend suggests that the growth in market-rate housing is outpacing the addition of affordable units.⁴⁹ This data underscores the ongoing need for expanded rental assistance and subsidized housing options to support those struggling with housing instability.

⁴⁸Central Massachusetts Housing Alliance, Inc.

⁴⁹ MAPC DataCommon

Figure 40. Subsidized Housing Inventory, City of Worcester 2014 – 2023

Source: MAPC DataCommon



Housing Authority

The Worcester Housing Authority (WHA) plays a pivotal role in managing and providing affordable housing options in Worcester. As a key agency, the WHA oversees a range of programs aimed at addressing the housing needs of low- and moderate-income residents. This includes administering public housing developments, such as apartment complexes and rental units, and managing housing choice voucher programs that help individuals and families secure rental housing in the private market. The WHA is the second largest housing authority in New England, managing a total of 3,005 units to date, and administers the Housing Choice Voucher Program, which provides additional support for securing rental housing in the private market.

The WHA is committed to ensuring access to safe, affordable, and quality housing, working to reduce homelessness and improve living conditions across the city. Through various initiatives and partnerships, the Authority strives to enhance community well-being and support sustainable housing solutions for Worcester's diverse population.⁵⁰ Table 8 presents a listing of all the housing authority units owned and operated by WHA.

Table 8. Worcester Housing Authority Properties

Source: Worcester Housing Authority

Name	Type	Apartment Type	Units
Elm Park Tower Apartments	Federal Public Housing Senior Only	One- and two-bedroom	195

⁵⁰ Worcester Housing Authority

Lincoln Park Tower Apartments	Federal Public Housing Senior Only	Studio, and one-bedroom	199
Webster Square Towers East and West Apartments	Federal Public Housing Senior Only	studio, one- and two-bedroom	432
Pleasant Tower Apartments	Federal Public Housing Senior/Disabled/Mixed	Studio, one- bedroom and two-bedroom	134
Murray and Wellington Apartments	Federal Public Housing Senior/Disabled/Mixed	Studio and one-bedroom	72
Belmont Tower Apartments	Federal Public Housing Senior/Disabled/Mixed	One- and two-bedroom	166
Mill Pond Apartments	Federal Public Housing Senior/Disabled/Mixed	One-bedroom	75
Addison Apartments	Federal Public Housing Senior/Disabled/Mixed	Studio and one-bedroom	51
Mayside Apartments	Federal Public Housing Senior/Disabled/Mixed	Studio and one-bedroom	48
Lafayette Place	Federal Public Housing Senior/Disabled/Mixed	one-bedroom	66
Curran Terrace	Federal Public Housing Senior/Disabled/Mixed	Studio and one-bedroom	50
Booth Apartments	Federal Public Housing Senior/Disabled/Mixed	One-bedroom	45
Great Brook Valley Gardens	Federal Public Housing Family	one-, two-, three-, four- and five-bedroom	561
Lakeside Apartments	Federal Public Housing Family	one-, two- and three-bedroom	205

Hooper Street Apartments	Federal Public Housing Family	two- and three-bedroom	26
Southwest Gardens	Federal Public Housing Family	three, four and five bedroom	27
North, Sigourney & Providence Street Apartments	Federal Public Housing Family	three- and four-bedroom	29
Curtis Apartments	State Family	One-, two- and three-bedroom	372
Main South Gardens	State Family	Duplexes	24
Scattered Sites	State Family	Two- and three- bedroom	16
Greenwood Gardens	State Public Housing Elderly/Disabled	One-bedroom	61

The WHA's waitlist for affordable housing is notably extensive, with 38,468 applicants currently waiting for placement. Among these, 3,576 are non-elderly handicapped individuals, highlighting a significant need for accessible housing solutions.⁵¹ This large waitlist reflects the high demand for affordable housing in Worcester and the challenges many residents face in securing stable, affordable living conditions. The substantial number of applicants underscores the urgent need for increased housing resources and support to address both general and specific needs within the community. Below is a graph of the waitlist by race/ethnicity demographics and type of program.

⁵¹ Worcester Housing Authority

Figure 41. Demographics of the Worcester Housing Authority Waitlist

Source: Worcester Housing Authority

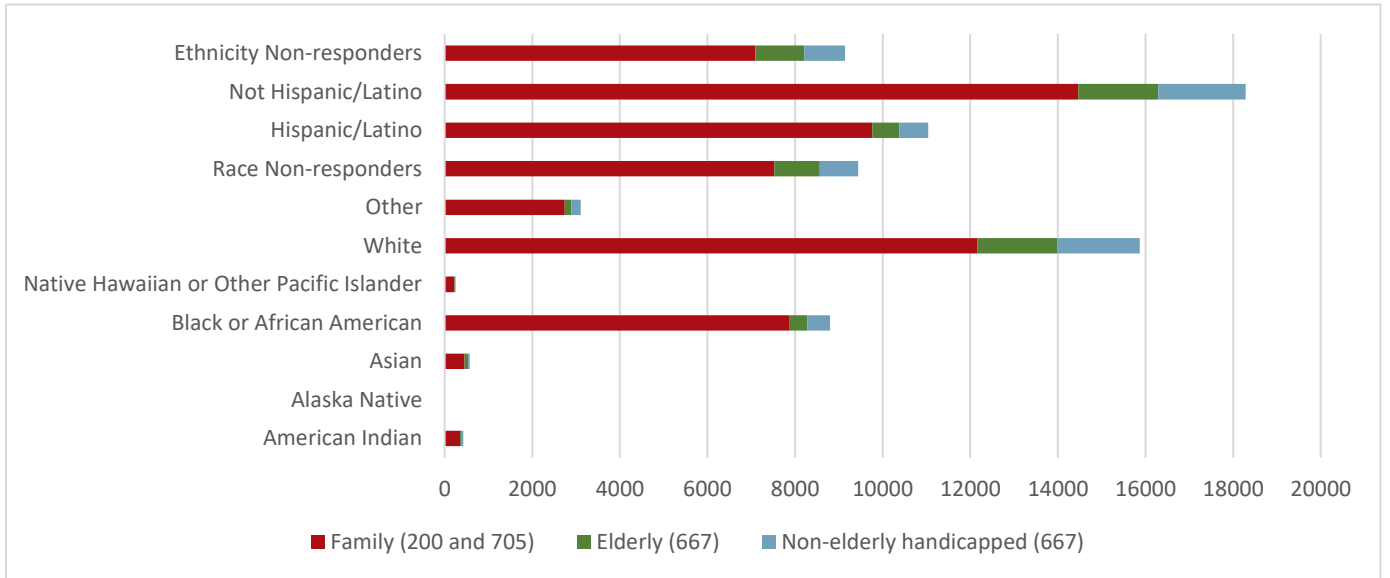
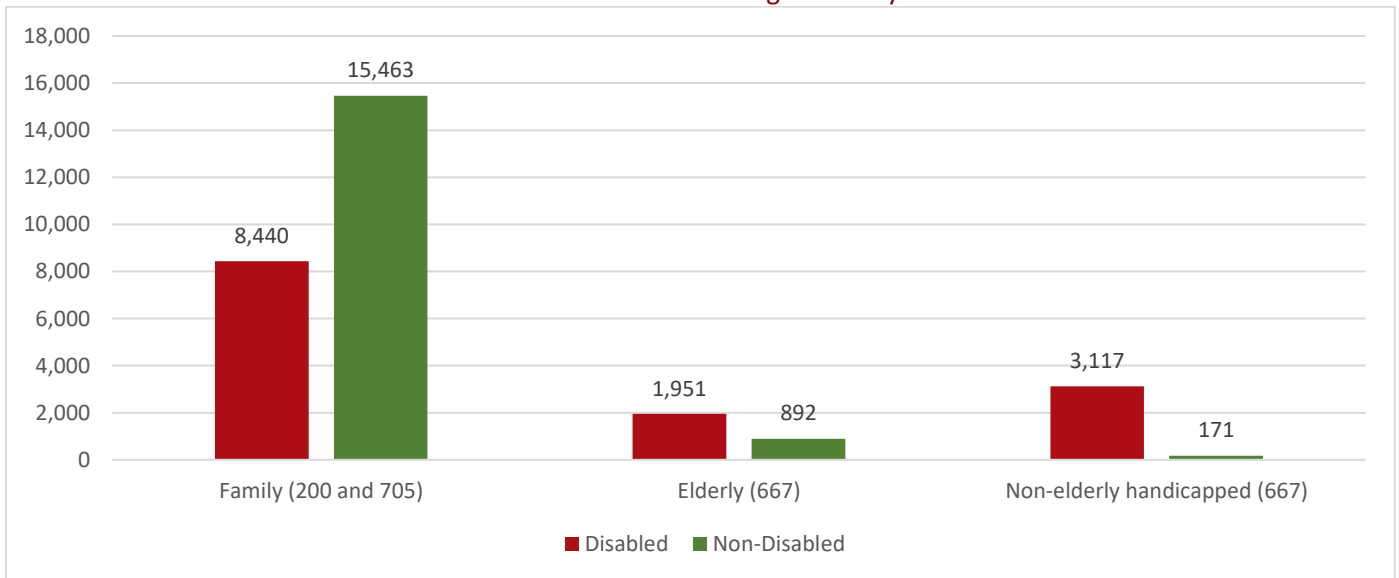


Figure 42. Type of Program by Applicant Disability Status

Source: Worcester Housing Authority

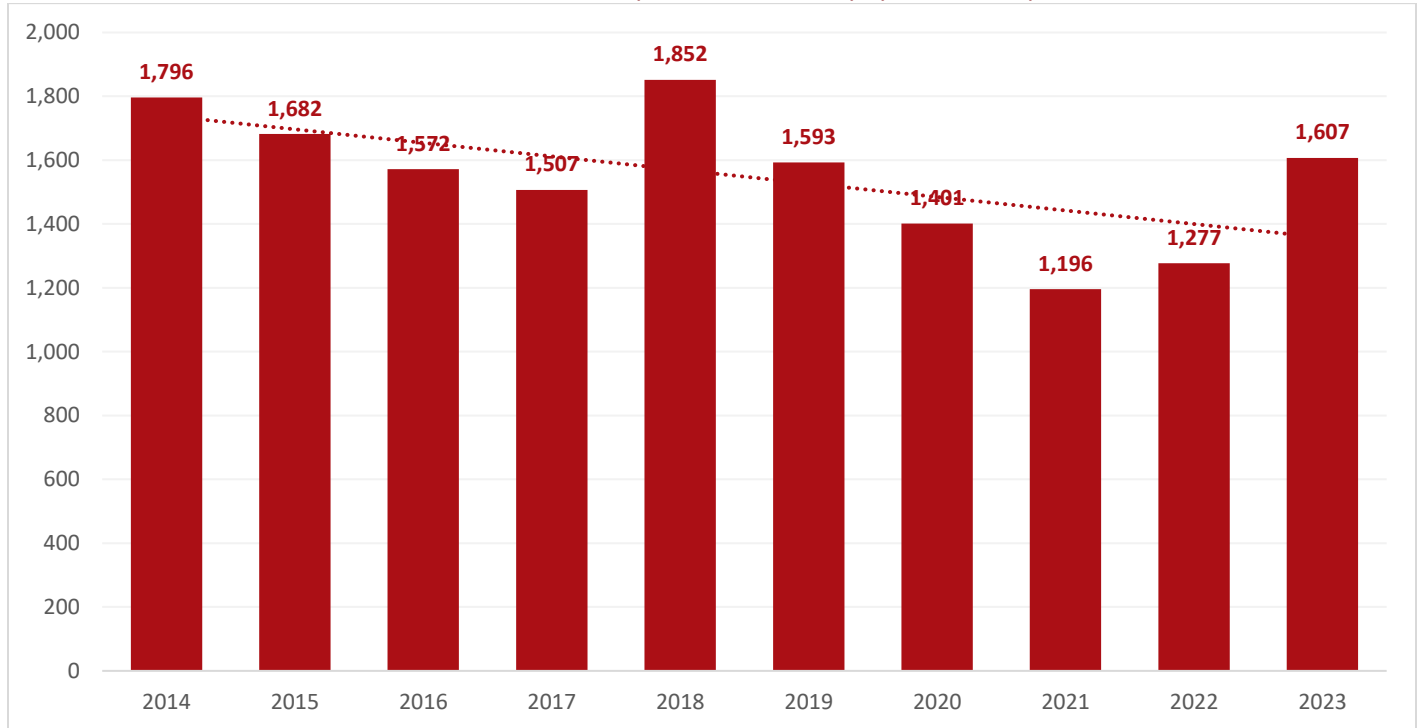


Homelessness

The Worcester City and County Continuum of Care (CoC) 2023 Homeless Populations and Subpopulations Report offers an in-depth analysis of homelessness in the Worcester region. Based on point-in-time data submitted to HUD by Continuums of Care, the report outlines the extent and demographics of the homeless population.⁵² It specifically covers key subpopulations, including families, veterans, and individuals facing chronic homelessness, providing a detailed understanding of their unique needs and challenges. Over the past decade, Point-in-Time counts have experienced fluctuations but generally show a downward trend.⁵³

Figure 43. Point-in-Time Total Homeless Population in Worcester City and County CoC, 2014 – 2023

Source: HUD CoC Homeless Populations and Subpopulations Reports



The City of Worcester Adult Shelter Bed Summary provides an overview of available shelter resources for adults experiencing homelessness in Worcester. It details the number of beds allocated across various shelters. This summary helps to identify gaps in capacity and service, aims to enhance the efficiency of its homelessness response, and ensures that all individuals have access to safe and supportive shelter options. The City of Worcester has a total of 195 adult shelter beds, Table 9 below presents details about adult shelters.

⁵² Point-in-time data refers to a snapshot of homelessness collected during a specific, single night or short period, typically through a survey. This data provides a count of individuals and families experiencing homelessness at that moment, including those in shelters, transitional housing, and on the streets. It helps assess the current scale of homelessness, identify trends, and inform policy decisions and resource allocation.

⁵³ HUD CoC Homeless Populations and Subpopulations Reports, 2014-2023

Table 9. City of Worcester Adult Shelter Bed Summary

Source: Central Massachusetts Housing Alliance, Inc.

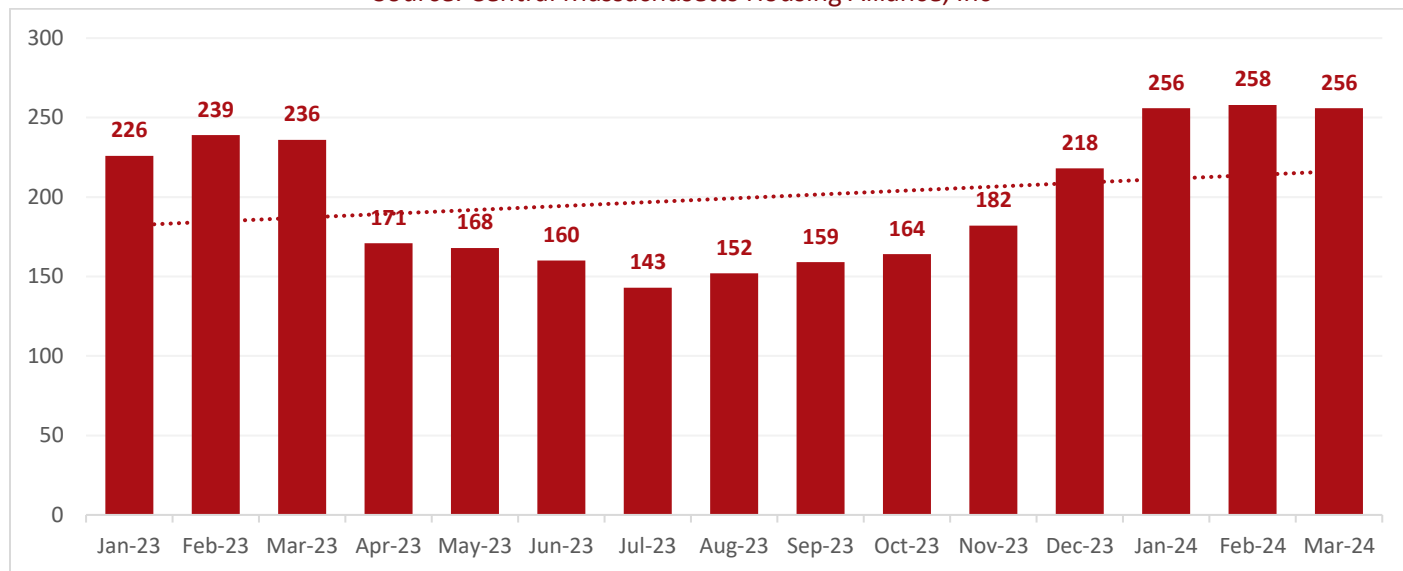
Shelter Type	Name	Beds	Subtotal Beds
Adult Shelter	Triage Center and MLK	90	90
Adult Shelter	Veterans Inc	23	23
Adult Shelter	Abbys House	2	2
Adult Shelter Subtotal			115
Overflow	Triage Overflow	20	20
Overflow Subtotal			20
Seasonal Shelter		60	60
Winter Shelter Subtotal			60
Grand Total City of Worcester Adult Shelter Beds			195

The graph below illustrates the average daily attendance at shelters in the City of Worcester from January 2023 to March 2024. It shows a decline in attendance from April to November 2023, with the lowest figures recorded in July. This reduction can be attributed to several factors: warmer weather typically lessens the immediate need for emergency shelter as outdoor conditions become more pleasant, while summer vacations and seasonal employment might cause temporary relocations or changes in housing needs for some individuals. Additionally, the increased availability of daytime services and outreach programs during the summer provides alternative support options, further contributing to the decrease in shelter usage.⁵⁴

⁵⁴ Central Massachusetts Housing Alliance, Inc., 2023-2024

Figure 44. Average Daily Sheltered Attendance – Summarized Monthly – City of Worcester Shelters Count

Source: Central Massachusetts Housing Alliance, Inc

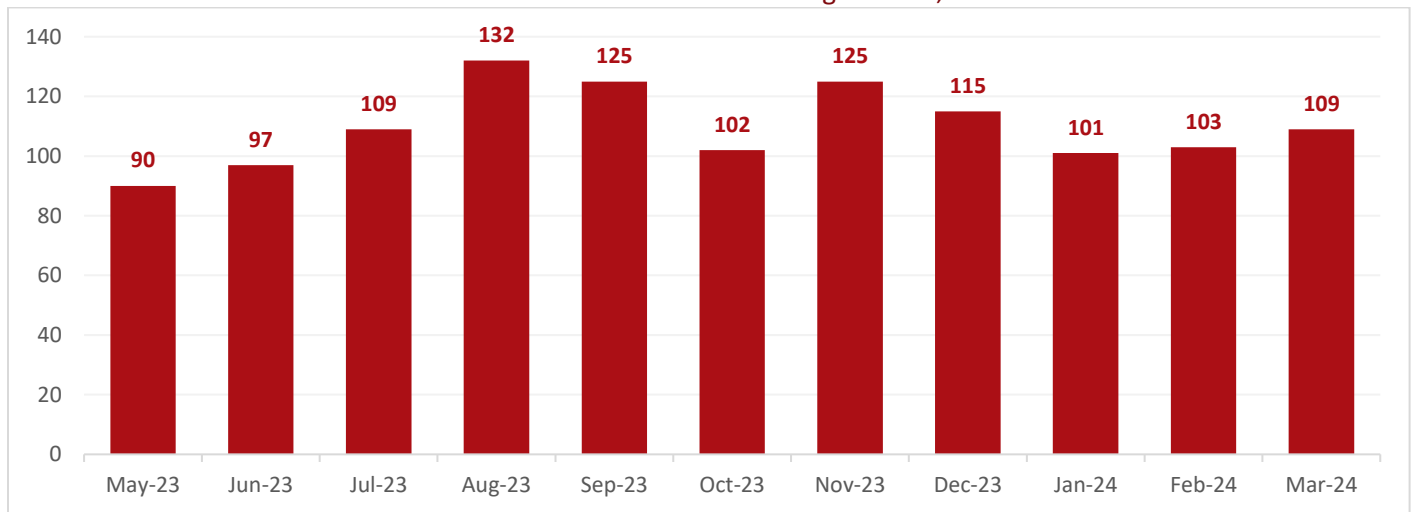


In the City of Worcester, active enrollments for individuals not appearing in shelters, also known as the unsheltered population, present a significant challenge. These individuals often face various barriers to accessing formal shelter systems, including a lack of awareness about available services, transportation issues, or reluctance to engage with institutional settings. As a result, many remain outside the formal shelter network, living in less stable conditions. The graph below illustrates the monthly figures of the unsheltered population in the City of Worcester from May 2023 to March 2024. It reveals that August 2023 recorded the highest number of unsheltered individuals (132 people); a trend associated with the decline in sheltered attendance during that month.⁵⁵

⁵⁵ Central Massachusetts Housing Alliance, Inc., 2023-2024

Figure 45. City of Worcester Active Enrollments for People not Appearing in Shelter (the Unsheltered) – Summarized Monthly Counts

Source: Central Massachusetts Housing Alliance, Inc.



FINDINGS AND CONCLUSIONS

The findings of the Housing Needs Assessment point to a city that continues to grow in population and employment. The city recently hit a high-water mark for total population, exceeding its previous high from several decades ago. Worcester is the second most populous city in Massachusetts and New England which can be attributed to several factors including:

- The shortage of affordable and attainable housing within the I-495 beltway
- The ability to work from home or accommodate a hybrid work schedule
- A public transportation connection to Boston
- A growing and diversifying employer base attracts residents with a range of skills, interests, and incomes
- A smaller city than Boston, but one that has attractive entertainment, sports, retail, and restaurant options appealing to both younger and older residents

As the city's population and employment base continues to grow over the next ten years, housing starts must keep pace if the city wants to attract and retain new residents and workers. Record low vacancy rates and rising rents and sale prices in Worcester are making it more difficult for households of even moderate-income to afford housing. Providing more housing in the city can help moderate vacancy, help stabilize year-over-year rent growth and add both market-rate and deed-restricted affordable housing units. New housing developments built since 2019 are often delivering with at least half the units pre-leased and achieving occupancy within a few quarters bringing vacancy back down to historic lows and leaving new residents with few options for renting.

In summary, the housing needs assessment for the City of Worcester highlights a pressing need for a strategic and multifaceted approach to address the city's evolving housing challenges. The assessment identifies a critical gap in affordable housing options, particularly impacting low- to moderate-income households, and emphasizes the need for a diverse range of housing types to serve Worcester's varied population. The findings underscore the importance of implementing targeted zoning reforms, increasing investments in affordable housing, and exploring innovative development solutions. By adopting these measures and fostering collaboration among

stakeholders, Worcester can advance towards a more inclusive, equitable, and sustainable housing framework that effectively supports the city's long-term growth and meets the needs of all residents.

CHAPTER 5: DEVELOPMENT CONSTRAINTS



Source: Jason Ouellet, Destination Worcester.

In this chapter, Worcester’s development constraints are reviewed across three categories: **Environment**, **Infrastructure**, and **Regulatory** considerations. **Environmental Constraints** include physical characteristics, such as open space, wetlands, and topography. **Infrastructural Constraints** often involve public facilities, such as drinking water and wastewater capacity and a place’s transportation network. **Regulatory Constraints** can include zoning, historic preservation, and rules that might limit housing production.

ENVIRONMENT

- Twelve percent of Worcester's land area consists of Open Space, with the vast majority (3,075 acres of 3,103) legally protected from development.
- Five percent of Worcester is a wetland or body of water. However, with the additional buffer area of regulatory review for development from the Wetland Protection Act and the City's Wetlands Protection Ordinance, this expands to 11 percent of the City, or 2,663 acres.
- About seven percent of Worcester lies within a FEMA-designated flood zone. Flood zones tend to be along wetlands and other bodies of water, as well as in adjacent low-lying areas.
- Most of Worcester's habitat lies within protected open space, with the exception of Worcester Regional Airport, and a solar array in South Quinsigamond Village. However, redevelopment of either of these sites in the near term seems unlikely.
- There are 152 sites with Activity and Use Limitations (AULs) and 62 Chapter 21E Classified Oil and Hazardous Material Disposal Sites in Worcester. These tend to be located along the City's railroad lines and current and former sites of manufacturing.

INFRASTRUCTURE

- Worcester's network of drinking water infrastructure serves the City extensively, save for a few neighborhoods near the City limits.
- The City's Department of Public Works & Parks prepared an Integrated Water Resources Management Plan in 2019 to guide future drinking water and wastewater treatment infrastructure investments.
- The City is similarly well-served by its sewer and wastewater treatment network. However, the City estimates that about one-third of the sewer system has exceeded its useful life, and has made plans to renew the system.
- Enrollment in Worcester's public school system peaked in 2017, declined at the onset of the pandemic, and has seen a steady recovery.
- In 2022, Worcester Public Schools spent \$18,449 per student, lower than the state average of \$19,714. In the last five years for which data was available, this cost had increased by 30 percent.
- Two interstates that converge provide north-south mobility through the City. Route 9 serves as a perpendicular east-west route.
- Recently completed, as well as in-progress rail upgrades will likely extend transportation opportunities, to Boston, Springfield, Albany, and New York City.

REGULATORY

- The City has four Local Historic Districts where exterior development is reviewed by the Historical Commission. The Commission also administers the Demolition Delay Ordinance, which applies to 251 historic buildings in the City.
- Worcester's Euclidean zoning code does not allow for by-right mixed-use development, though mixed-use is permitted if both underlying uses are allowed in that particular zoning district.
- The City's parking minimums may be outdated and contrary to current best practices.
- Homeowners insurance premiums in the Commonwealth increased by 17 percent between 2021 and 2023. This likely serves as an additional affordability burden for Worcester residents.
- Deeply affordable and supportive housing, namely temporary shelters, lodging houses, and mobile homes, are not allowed by right in the City, requiring potentially contentious hearings and discretionary approvals to be built.
- Several Priority Development Areas under Chapter 43D allow for development with expedited permitting. Worcester's City Square development benefited from inclusion in this program.
- An Inclusionary Zoning provision in the ordinance applies to buildings with more than 12 units, set at 15 percent of dwelling units at no greater than 80 percent Area Median Income (AMI). The provision also allows for payment in lieu, and fewer units in exchange for deeper affordability (10 percent at 60 percent AMI).

ENVIRONMENT

Open Space



Elm Park Pond. Source: JoeyBagODonuts, Wikimedia.

Key Development Constraints: From a development perspective, approximately 12 percent of the City is designated as Open Space, with the vast majority of this land (99 percent) being legally protected from development.

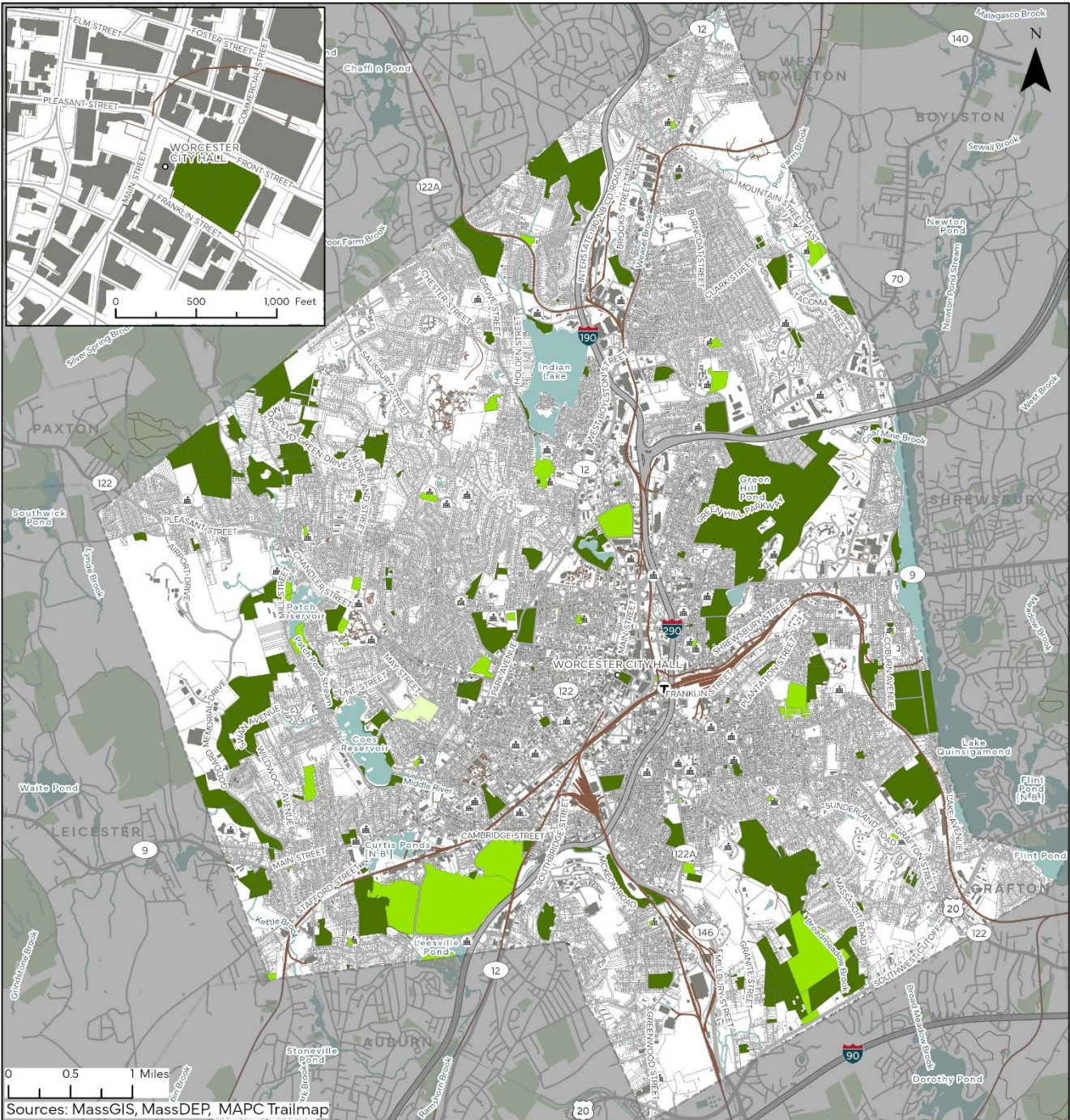
Twelve percent of Worcester's land area is classified by the Massachusetts Bureau of Geographic Information Systems (MassGIS) as Open Space. These include large reserves, such as Green Hill Park and Crow Hill, which are protected in perpetuity.

According to the City's 2021 Open Space and Recreation Plan, the Worcester has over 3,700 acres of open space.

CITY OF WORCESTER - OPEN SPACE

Prepared by JM Goldson LLC

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- | | |
|------------|-------------------------|
| Schools | Protected in Perpetuity |
| Building | Limited Protection |
| Parcel | Unprotected |
| Trail | |
| Water Body | |
| Open Space | |

Wetlands and Surface Water Bodies



Institute Park. Source: Joe Shlabotnik, Flickr.

Key Development Constraints: As physical barriers, wetlands and surface water bodies constrain development. However, state and local environmental regulations provide additional protections, requiring development review in certain areas adjacent to water and wetlands.

An estimated two percent of Worcester's land area is comprised of bodies of water, including Coes and Patch reservoirs, Green Hill and Curtis ponds, Indian Lake, and Lake Quinsigamond.

About five percent of land area (4.8 percent) in Worcester is classified as a wetland or body of water.

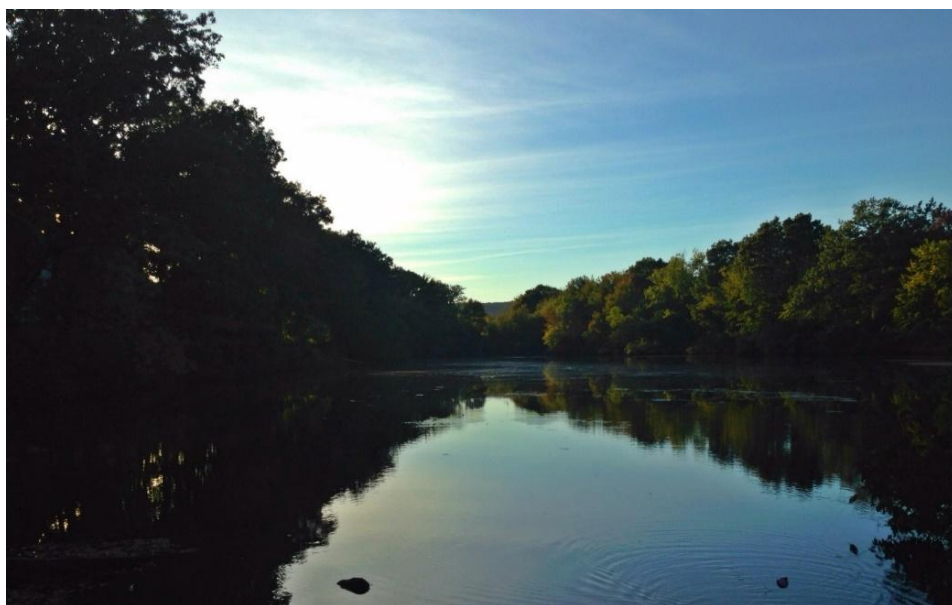
The Massachusetts Wetlands Protection Act (310 CMR 10.00) requires an additional development permit, or Order of Conditions, from Worcester's Conservation Commission for proposed work in wetlands, floodplains, riverfront, and other adjacent areas. In addition, the City's Wetlands Protection Ordinance supplements the state Wetlands Protection Act, requiring a development permit or determination from the Worcester Conservation Commission for work proposed in or within 100 feet of a wetland resource area.

Worcester’s Conservation Commission also regulates proposed development within 100 feet of storm drains, catch basins, or other storm drain system components that drain into a lake, pond, river, stream or wetland.⁵⁶

The City’s Wetlands Protection Ordinance defines the “Buffer Zone” of a Wetland Resource Area as “all land within one hundred (100) horizontal feet of any bank, freshwater wetland, marsh, swamp, creek, river, stream, pond, bog, lake, or bordering vegetated wetland.”⁵⁷

Excluding additional protections for storm drain inlets, about 11 percent of land in Worcester (2,663 acres) of land in Worcester would require an Order of Conditions from the Conservation Commission for development.

Permits from the Conservation Commission are not discretionary; however, work must meet the state and City’s defined performance standards for each resource area and provide appropriate protections for the sensitive natural systems present both during and after construction.



Coes Pond. Source: Sean, Flickr.

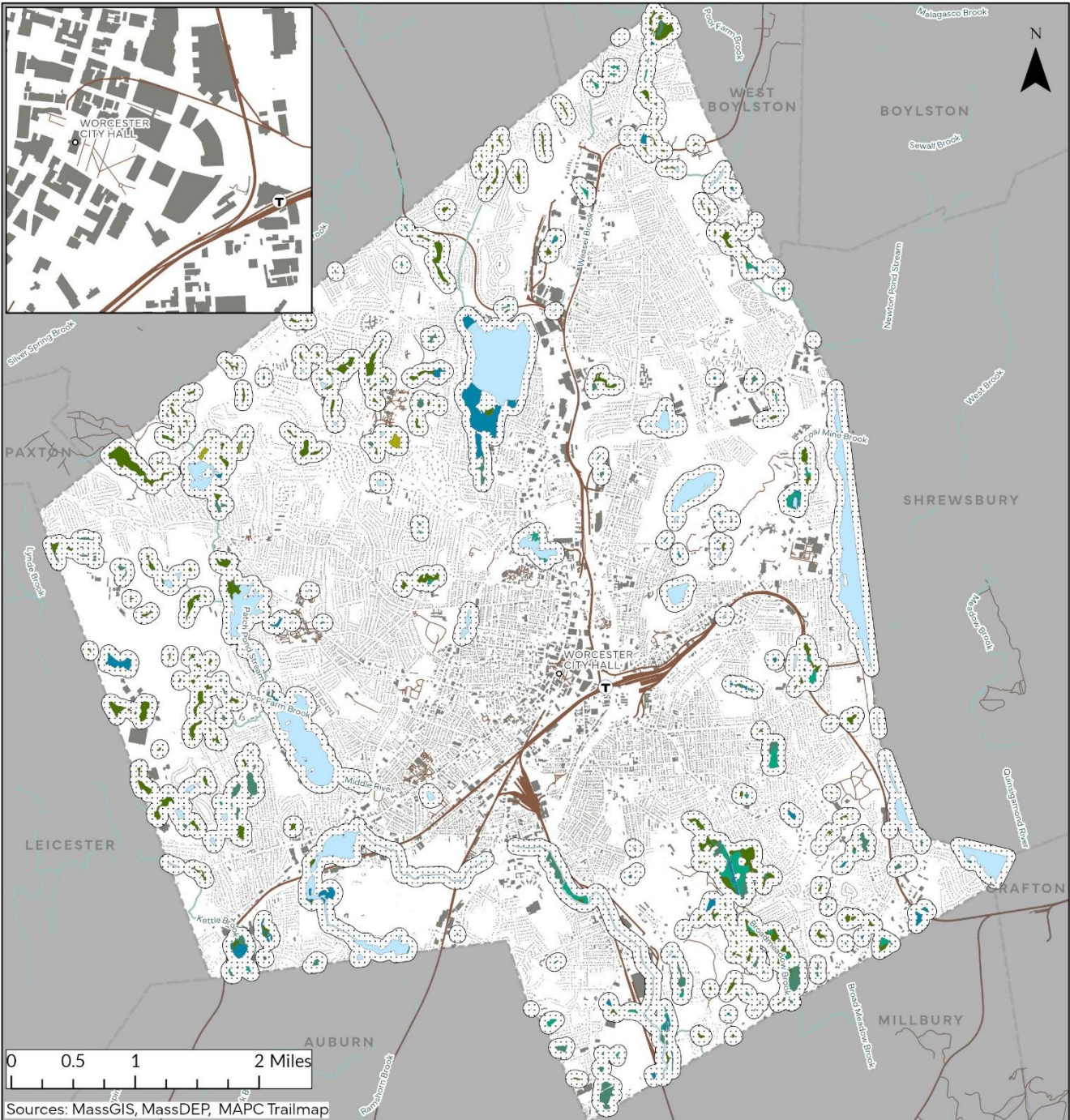
⁵⁶ Worcester’s Wetlands Protection Ordinance excepts development projects that might otherwise trigger review due to draining into a lake, pond, river, stream, or wetland. These projects are exempt from Conservation Commission review if they utilize a combined sewer system, are in the Downtown Commercial Area Revitalization District (CARD), or are involve less than 10,00 square feet of ground disturbance on a lot with less than 15% slope—unless there is an impact to one of these systems during construction.

⁵⁷ Massachusetts Department of Environmental Protection, “Protecting Wetlands in Massachusetts,” 2024, *Massachusetts Department of Environmental Protection*, <https://www.mass.gov/info-details/protecting-wetlands-in-massachusetts>

CITY OF WORCESTER - WETLANDS AND BUFFER ZONES

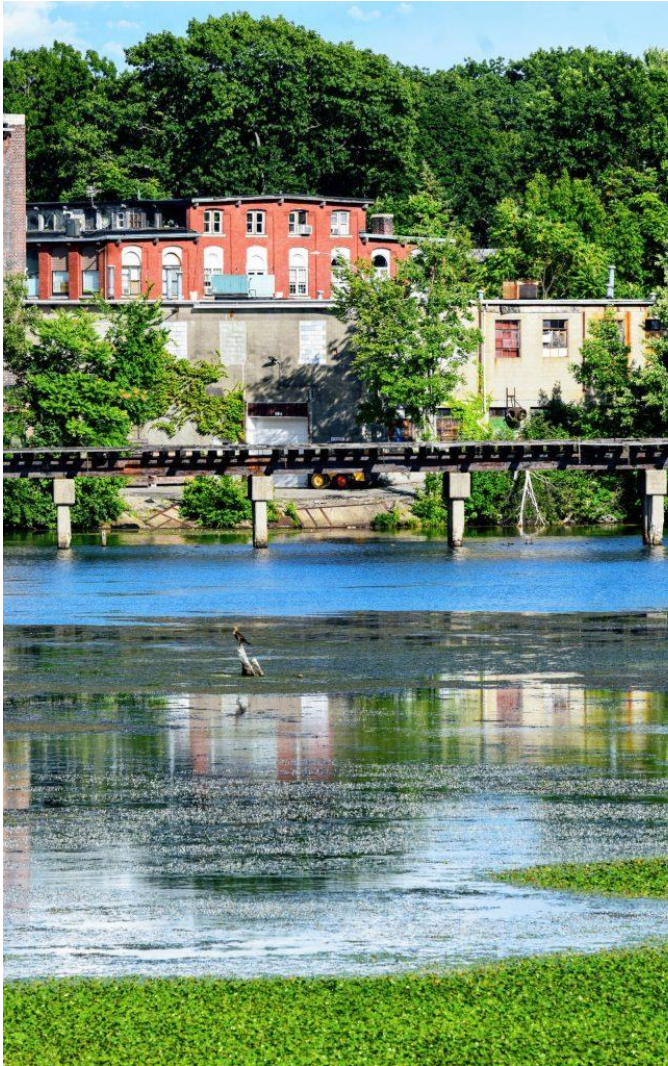
Prepared by JM Goldson LLC

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- | | | |
|------------|---------------------------------|-----------------------------|
| Schools | Wooded Swamp Deciduous | Deep Marsh |
| Building | Wooded Swamp Mixed Trees | Open Water |
| Parcel | Order of Conditions Buffer Area | Shallow Marsh Meadow or Fen |
| Trail | | Shrub Swamp |
| Water Body | | |
| Open Space | | |

Flooding



Curtis Pond, a Special Hazard Flood Area where this a one percent annual chance of flooding. Source: Greater Worcester Land Trust

FEMA, the Federal Emergency Management

Key Development Constraints: Six and a half percent of the City's total land area is classified as a FEMA Special Hazard Flood Area. In these areas, there is a one-in-four chance of flooding over the term of a conventional mortgage. This adds risk to potential development in these areas.

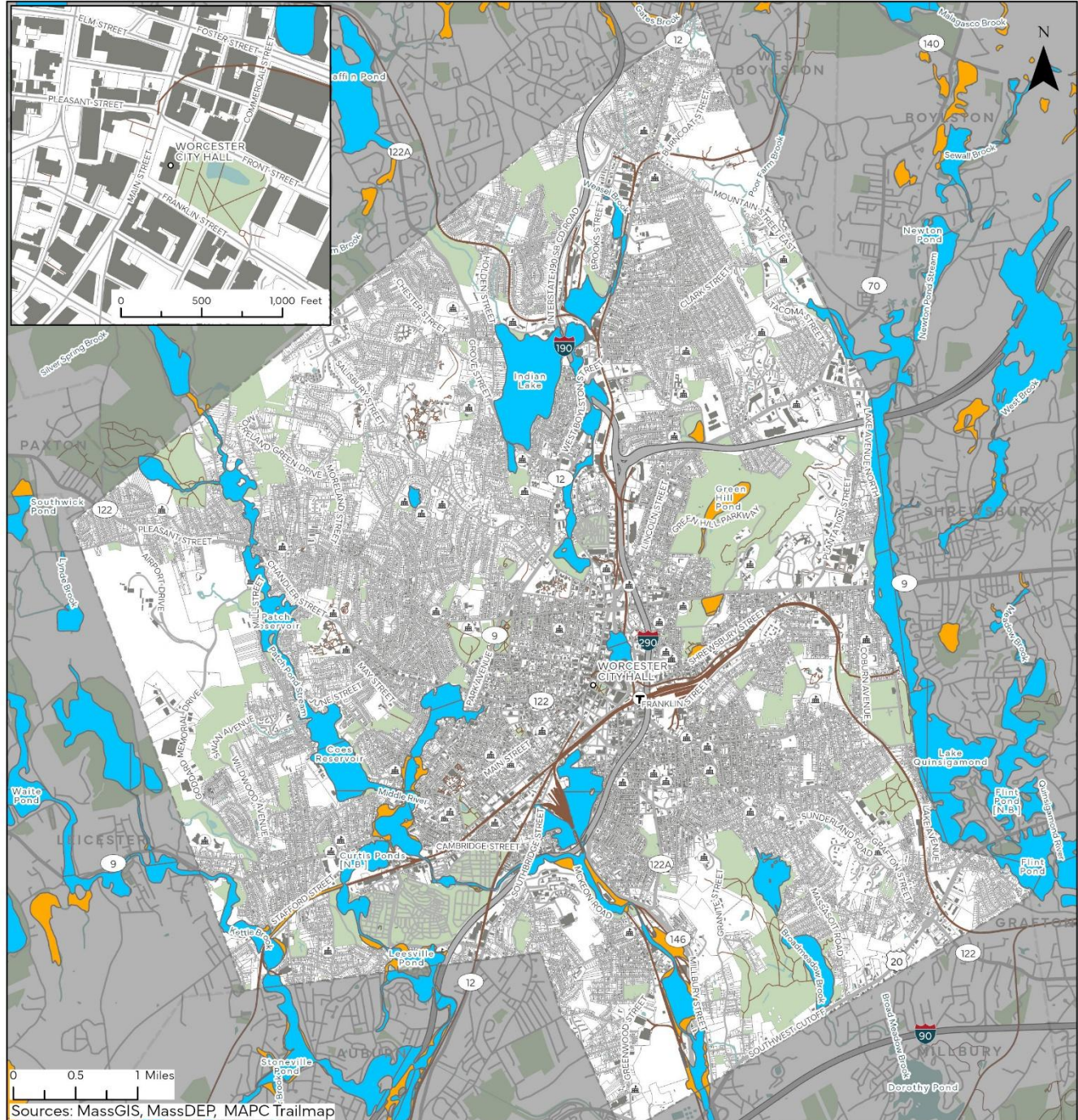
Agency, creates Flood Insurance Risk Maps (FIRMs) that indicate the 100- and 500-year flood hazard areas in the City. In what are called Special Hazard Flood Areas (SHFAs), property owners with federally insured mortgages are required to purchase flood insurance.

In Worcester, about 6.5 percent of the overall land area falls within designated Special Flood Hazard Areas, while about one percent is categorized as a Non-Special Flood Hazard Area, with a moderate-to-low risk of flooding. Spatially, SHFA's are concentrated along Worcester's bodies of water and waterways, such as Beaver, Broadmeadow, and Tatnuck Brooks.

CITY OF WORCESTER - FEMA FLOOD HAZARD ZONES

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Sources: MassGIS, MassDEP, MAPC Trailmap

- Schools
- Building
- Parcel
- Trail
- Water Body
- Open Space
- Special Flood Hazard Area (Zones A or V) - 1 in 4 Chance of Flooding During 30-Year Mortgage
- Moderate-To-Low Flood Risk (Zone X)

Vegetation and Rare Species



God's Acre, part of the Tetasset Ridge property of the Greater Worcester Land Trust. Source: Greater Worcester Land Trust.

Key Development Constraints: Nearly nine percent of the City (2,145) is classified as a Priority Habitat of Rare Species, or an Estimated Habitat of Rare Wildlife. Most, but not all, of these areas are on open space with conservation restrictions.

Under the provisions of the MA Endangered Species Act (321 CMR 10) and the MA Wetlands Protection Act (310 CMR 10), projects or activities that fall within a Priority Habitat of Rare Species must file with NHESP before commencing work.

Worcester's Priority Habitats of Rare Species include land in Lake Park, God's Acre, Broad Meadow Brook Wildlife Sanctuary, Cook's Woods, Worcester Regional Airport, and a parcel at the terminus of Nippnapp Trail.

Projects or activities in these Priority Habitats of Rare Species (such as Lake Park, or Perkins Farm) would require filing directly with the Massachusetts Division of Fisheries & Wildlife's Natural Heritage and Endangered Species Program.

Two sites in Worcester (Crow's Hill and a small portion of Mass Audubon's Broad Meadow Brook Wildlife Sanctuary) are both Priority Habitats of Rare Species and Estimated Habitats of Rare Wildlife. A hypothetical

development project (highly unlikely as both are protected open spaces) would also require a Notice of Intent (NOI) under the provisions of the Massachusetts Endangered Species Act.



Lake Park, on the shores of Lake Quinsigamond, is host to a designated Priority Habitat of Rare Species. Source: John Phelan, Wikimedia.

Waste Sites



The former Worcester Slipper Company (370 Park Avenue), now the site of an Activity and Use Limitation (AUL). Source: Bmzukerman, Wikimedia.

Key Development Constraints: There are 63 Known Oil and Hazardous Material Disposal Sites in Worcester, and 152 sites with Activity and Use Limitations (AULs), and tend to be concentrated along the City's rail and other commercial corridors. Development and redevelopment at these sites may face the need for remediation and land use restrictions.

There are 152 sites in Worcester listed in the Executive Office of Energy and Environmental Affairs (EEA) Activity and Use Limitations (AULs) database. In addition, there are also 63 active Chapter 21E Tier-Classified Oil and/or Hazardous Material Disposal Sites.

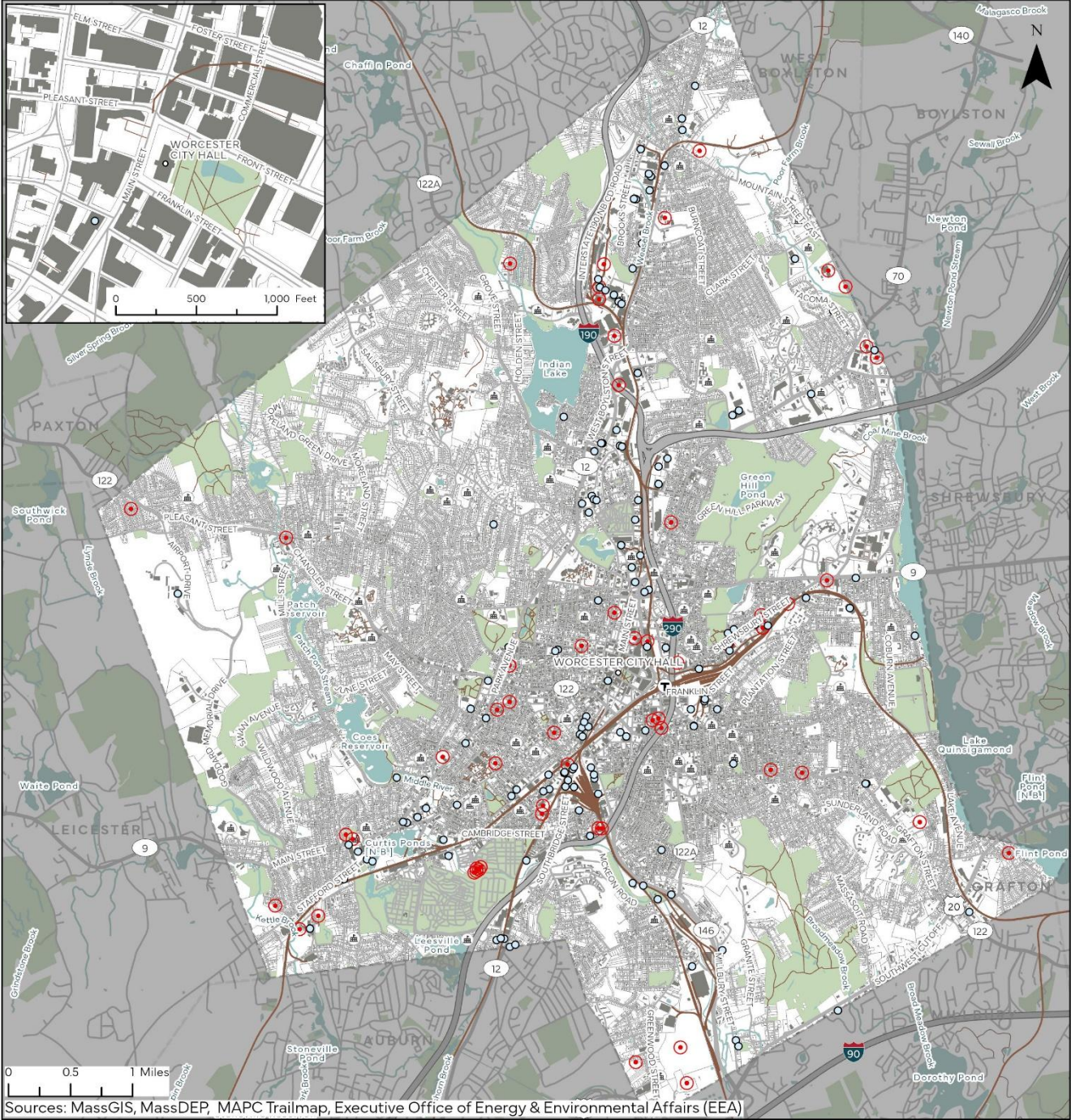
Worcester's waste sites are distributed across the core of the City, tending to be located alongside rail lines or former rail rights-of-way, harkening back to the City's industrial roots.

Oil and Hazardous Material Disposal Sites range from gas stations, oil companies, and former manufacturing facilities, such as the former Write Machine Corporation at 69 Amory Street in South Worcester.

CITY OF WORCESTER - OIL & HAZARDOUS MATERIALS SITES

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- | | |
|------------|--|
| Schools | Activity and Use Limitation (AUL) Site |
| Building | Active Chapter 21E Tier-Classified Oil and/or Hazardous Material Disposal Site |
| Parcel | Rail Network |
| Trail | Interstate |
| Water Body | US or State Route |
| Open Space | Local Road |

ENVIRONMENTAL CONSTRAINTS SUMMARY

- Twelve percent of Worcester’s land area consists of Open Space, with the vast majority (3,075 acres of 3,103) legally protected from development.
- Five percent of Worcester is a wetland or body of water. However, with the additional buffer area of regulatory review for development from the Wetland Protection Act and the City’s Wetlands Protection Ordinance, this expands to 11 percent of the City, or 2,663 acres.
- About seven percent of Worcester lies within a FEMA-designated flood zone. Flood zones tend to be along wetlands and other bodies of water, as well as in adjacent low-lying areas. In addition to flood insurance requirements, the high flood risk in these areas may disincentivize development.
- Most of Worcester’s habitat lies within protected open space, with the exception of Worcester Regional Airport, and a solar array in South Quinsigamond Village. However, redevelopment of either of these sites in the near term seems unlikely.
- There are 152 sites with Activity and Use Limitations (AULs) and 62 Chapter 21E Classified Oil and Hazardous Material Disposal Sites in Worcester. These tend to be located along the City’s railroads and current and former sites of manufacturing.

INFRASTRUCTURE

Drinking Water

Key Development Constraints: The City of Worcester is well-served by its municipal water infrastructure. Almost all the City’s non-public parcels have access to service, except for a small portion of southeastern Worcester, where unimproved lots would require future connections.

GIS data from the City of Worcester indicates that virtually the entirety of the City is served by municipal water. The City’s drinking water network extensively serves both the urban core and more suburban developments at the edges. Of note, however, are small gaps in service, particularly at the southeastern corner of the City on unimproved parcels (see inset map).

Drinking water is obtained from ten reservoirs located outside of the City, with additional inactive connections to the Quabbin aqueduct, Wachusett reservoir, and wells in Worcester and Shrewsbury.⁵⁸

For future drinking water capacity (as well as wastewater treatment), the City’s Department of Public Works & Parks developed Clean Worcester Waters, an Integrated Water Resource Management Plan completed in 2019 that is helping to guide future investments and improvements in the municipal water and wastewater systems.⁵⁹

The City’s recent comprehensive plan, *Worcester Now / Next* calls for dedicated infrastructure capacity needs assessments to confirm current and future capacity from the City’s sewer infrastructure, as well as for electrical and sewer systems.⁶⁰

⁵⁸ City of Worcester Water Operations, “2023 Water Quality Report,” 2023, *City of Worcester*, <https://www.worcesterma.gov/uploads/0d/f5/0df5cd91ea7cdcb7b26c785d091e24fd/water-quality-report.pdf>

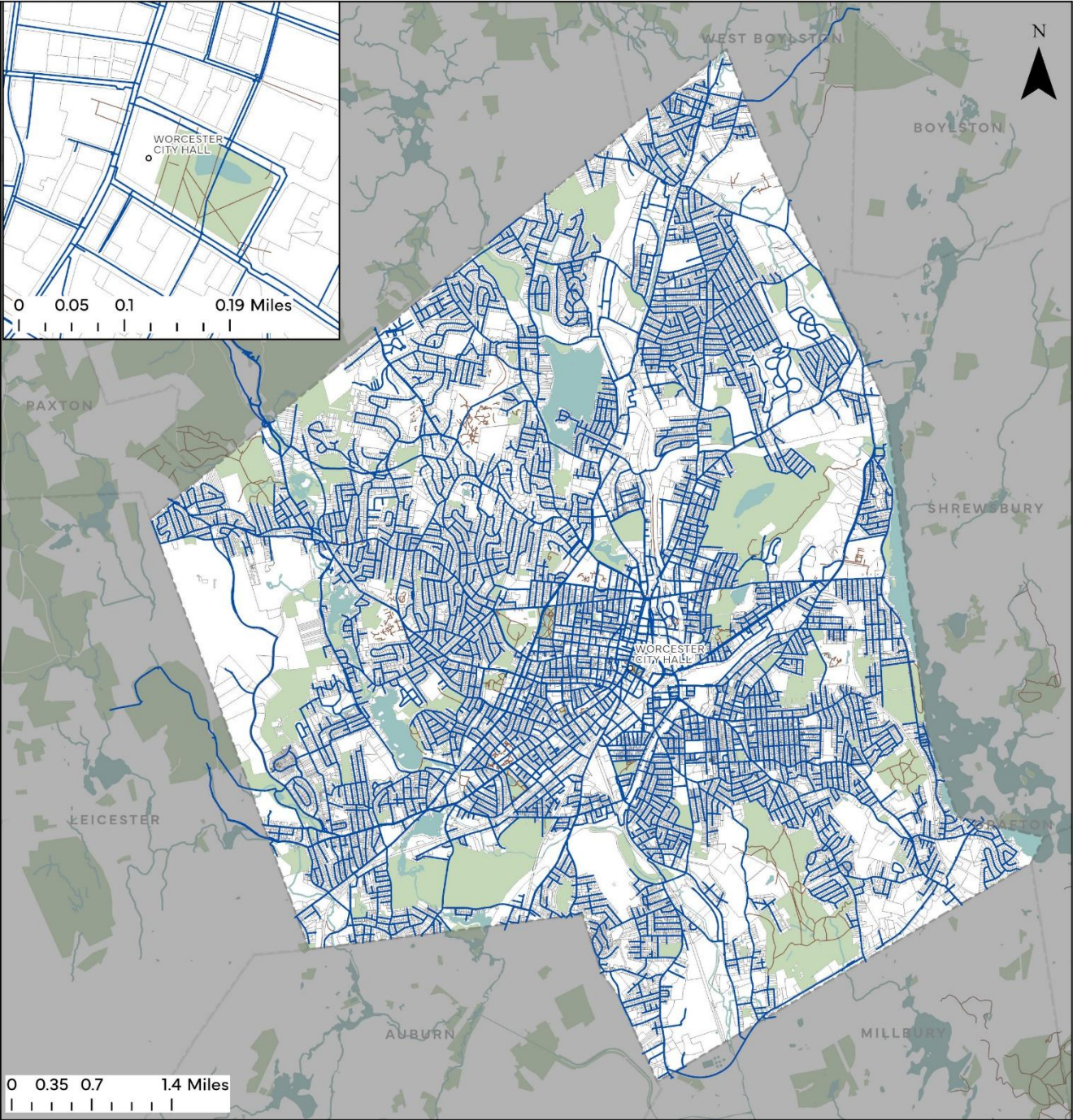
⁵⁹ City of Worcester Department of Public Works & Parks, “Clean Worcester Waters,” 2024, *City of Worcester*, <https://www.worcesterma.gov/uploads/2a/20/2a208e48d2eeaa5b18afb489fe0ad982/cww-one-pager.pdf>

⁶⁰ City of Worcester, “Worcester Now | Next” 2024, City of Worcester, https://issuu.com/utiledesign/docs/worcester_now_next_draft_plan_for_public_comment

CITY OF WORCESTER - WATER MAINS

Prepared by JM Goldson LLC

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- Schools
- Building
- Parcel
- Trail
- Water Body
- Open Space
- City of Worcester Water Mains

Wastewater



An aerial view of the Upper Blackstone Treatment Plant in Millbury, where Worcester's wastewater is treated. Source: Upper Blackstone Clean Water.

Key Development Constraints: The City possesses an extensive wastewater treatment system, with an estimated four hundred miles of sewer. About one-third of the system has exceeded its useful life, and the City's recent *Now / Next* Comprehensive Plan calls for analyses of current and future capacity to support planned growth.

The City of Worcester is well-served by wastewater treatment infrastructure, with an extensive system covering most of the City. However, segments of the southeastern part of the City, such as sections of Granite Street, lack sewer mains and connectivity to the rest of the system. This would impact (or potentially inhibit) future housing production in this area.

Worcester's wastewater is treated in Green Island (part of the combined sewer system), and in nearby Millbury, at the Upper Blackstone Water Treatment Plant.

Some segments of the City are not served by sewer mains, such as in Worcester's southeast along portions of Granite Street. This would be a barrier to development in this area.

According to the City's Department of Public Works & Parks, wastewater treatment rates at the Upper Blackstone plant have increased by more than 400 percent in recent years. The Department's 2019 Integrated Water Resource Management Plan estimates that more than one-third of the City's wastewater treatment infrastructure has exceeded its useful life.

Additionally, about 15 percent of the system utilizes an outdated Combined Sewer Overflow (CSO) system, where, in significant rain events, sewage can be discharged into the Blackstone River. To improve current conditions, the Clean Worcester Waters plan calls for prioritized investments in pipe renewal and upgrading the City's CSO infrastructure, helping to renew aging infrastructure and prevent contaminants from flooding into

bodies of water.⁶¹

Wellheads & Title 5

Title 5 (310 CMR 15.00) governs septic systems in Massachusetts, with the goal of protecting water and soil quality. In particular, the law works to protect public water supplies from contamination from septic systems. Designated Wellhead Protection Areas include progressively larger buffer areas, and each Zone (ranging from I to III) contains certain restrictions and requirements for land use.

According to MassGIS data, Worcester contains only one Zone I Wellhead Protection Area—Coal Mine Brook Well—managed by the City’s Water Supply Division and located adjacent to Lake Quinsigamond south of Interstate-290. However, West Boylston’s Zone I Wellhead Protection Area also extends nearby into the City (see map below).

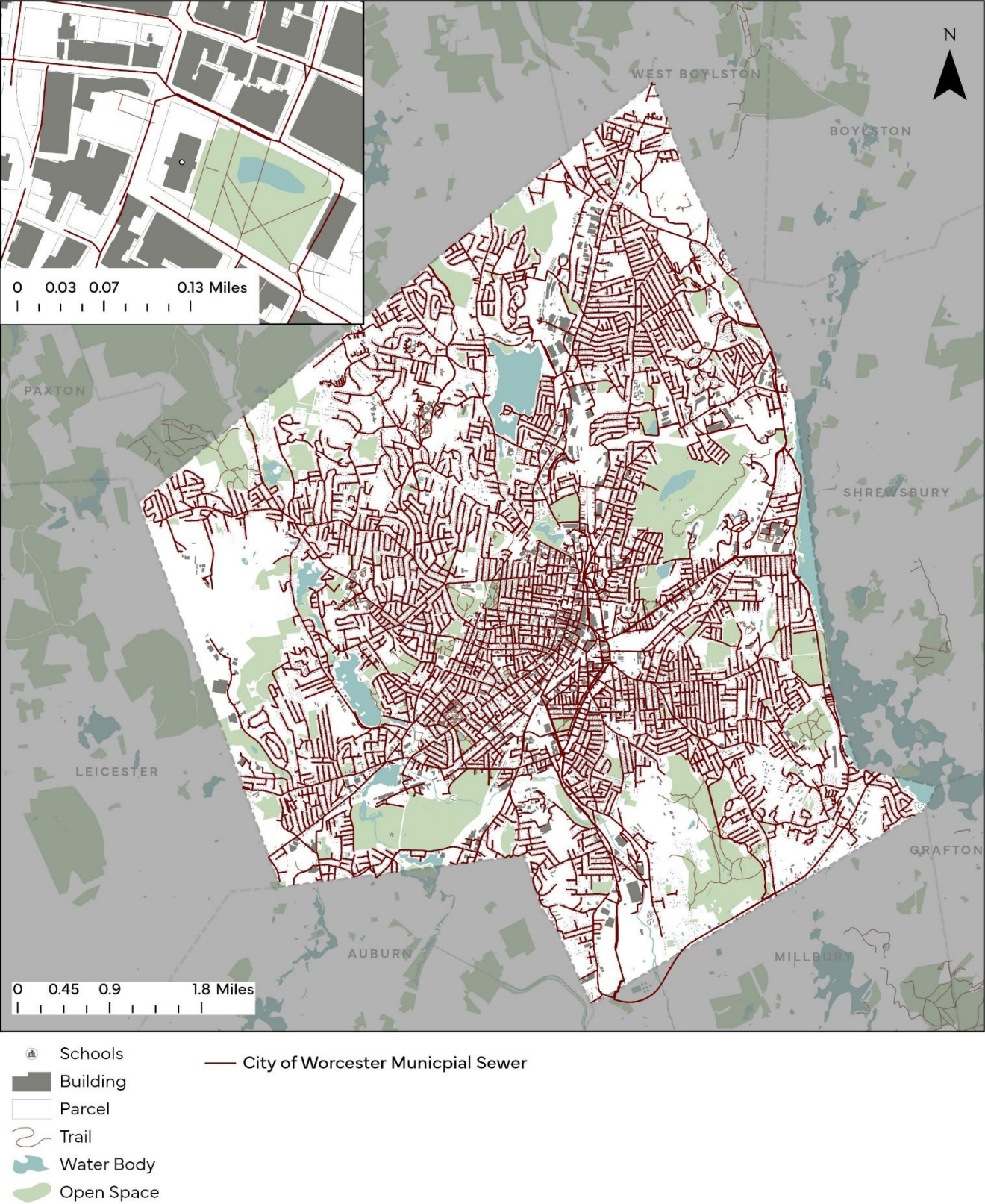
Title 5 restrictions, which govern the siting of septic systems, would likely only affect development on the fringe of the City, such as the southeastern portion of Worcester in the following inset map.

⁶¹ City of Worcester Department of Public Works & Parks, “Integrated Water Resources Management Plan,” 2019, *City of Worcester*, <https://www.worcesterma.gov/cww/integrated-plan.pdf>

CITY OF WORCESTER - MUNICIPAL SEWER

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SCHOOLS

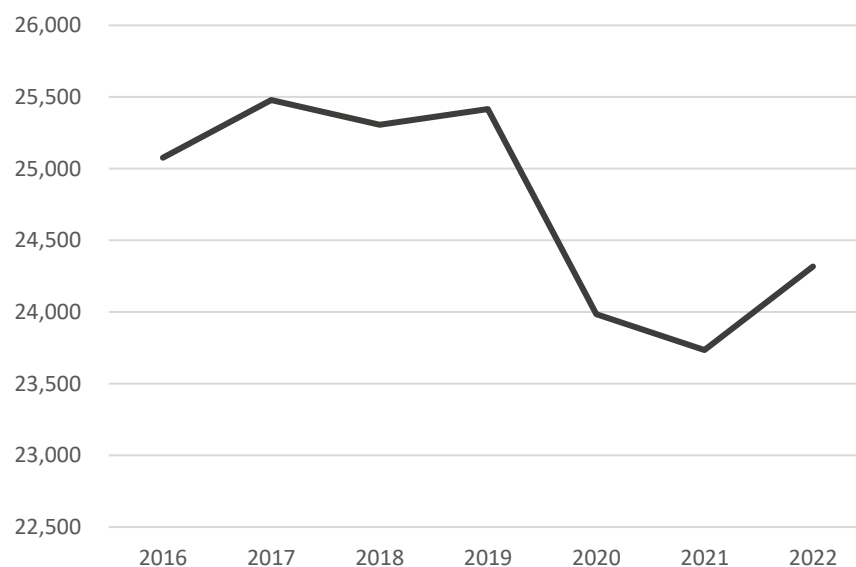
Key Development Constraints: Worcester’s Public School system saw a decline in enrollment during the COVID-19 pandemic—after a peak in 2017—and has been slowly recovering.

Worcester Public Schools consists of 34 elementary schools, six middle schools, and six high schools. According to the Department of Elementary and Secondary Education, Worcester Public Schools enrolled 24,318 students and employed 1,715 teachers in 2023.⁶² The City hit a historic peak in enrollment in 2017 with 25,479 students.

Public school enrollment in Worcester declined at the onset of the COVID-19 pandemic, but the student population appears to be recovering.

Figure 47. Recent Enrollment in Worcester Public Schools

Source: Massachusetts Department of Elementary and Secondary Education



Worcester Public Schools spent \$18,449 dollars per student in 2022, slightly lower than the state average of \$19,714. As a point of comparison, in 2022, Springfield Public Schools spent \$21,375 per student, Cambridge Public Schools \$34,398 per student, and Lowell Public Schools \$18,287. Worcester’s cost per student increased by 30 percent between 2018 and 2022.

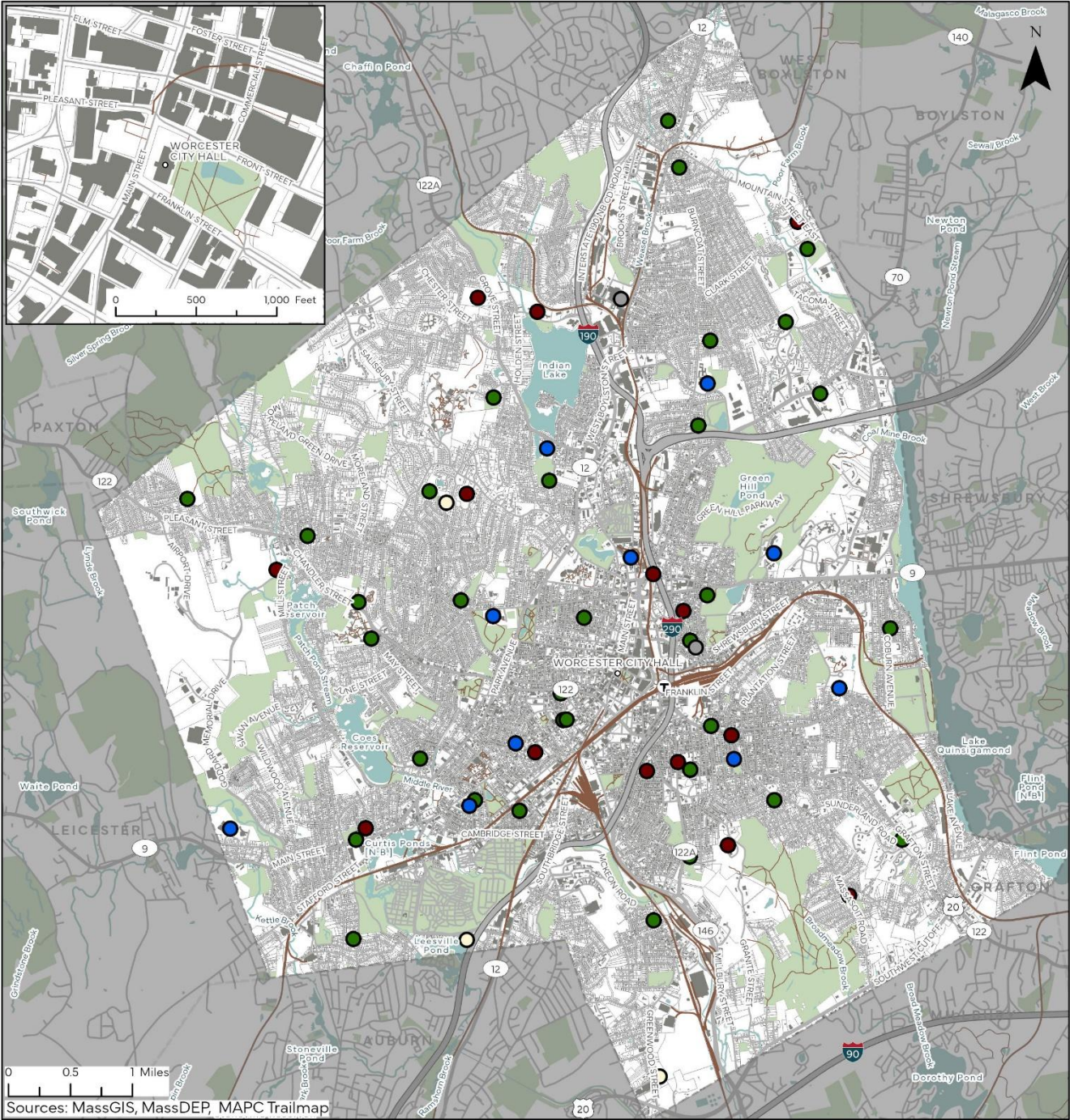
Worcester also hosts eight colleges and universities, which pose unique challenges in terms of housing.

⁶² Massachusetts Department of Elementary and Secondary Education, “2023 District Report Card,” 2023, *Massachusetts Department of Elementary and Secondary Education*, <https://reportcards.doe.mass.edu/2023/DistrictReportcard/03480000>

CITY OF WORCESTER - SCHOOLS

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- | | |
|------------|--------------------|
| Schools | School Type |
| Building | Public Elementary |
| Parcel | Public Secondary |
| Trail | Charter |
| Water Body | Private |
| Open Space | Special Education |

TRANSPORTATION



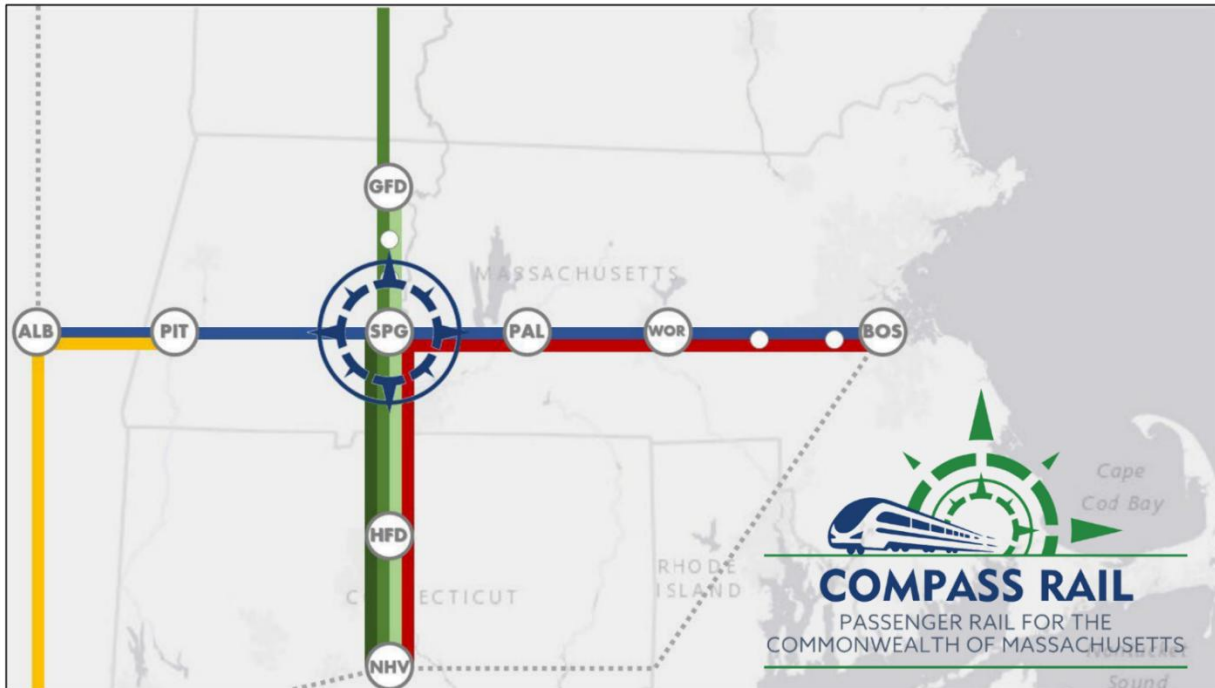
Worcester's Union Station, with commuter service to Boston, as well as Amtrak service to Springfield, Pittsfield, and points further west. *Source: John Phelan, Wikimedia Commons.*

Key Development Constraints: Limited frequent transit service limits the potential for car-light households, while the City's Mobility Action Plan (MAP) will enhance active transportation opportunities in the future.

As the “Heart of the Commonwealth,” Worcester is well-connected to regional transportation corridors. Interstate 290, which runs north-south through the City, provides connectivity—while also serving as a barrier—to the Massachusetts Turnpike (I-90). Interstate 190 branches off from I-290 north of downtown, linking with Route 2 in Leominster. Route 9 serves as an east-west corridor, running through the Center of Worcester to points east and west.

Public transportation is provided by the Worcester Regional Transit Authority (WRTA), which operates 26 routes in the region. WRTA currently offers fare-free service, through June 2025. WRTA also operates Americans with Disabilities Act (ADA) compliant paratransit for the region. Service is somewhat limited and often critiqued by the accessibility community. The Pioneer Valley Transportation Authority (PVTa) operates a student-oriented shuttle from Worcester to Amherst throughout the year, with coordinated departures with MBTA train arrivals each weekday, Thursday through Sunday.

In July 2024, the MBTA completed its Worcester Union Station track improvement project, creating a new and accessible high-level center platform, allowing for more than one train to serve the station.⁶³ The MBTA offers hourly train service to Boston, with several semi-express and express trains in each direction each weekday. With the advent of MassDOT's Compass Rail program, Worcester may see additional Amtrak service at Union Station, with new Inland Route trains to New York City serving the city, as well as extended service to western parts of the state.⁶⁴ In 2023, the state secured \$100 million in federal funds for passenger rail improvements between Springfield and Worcester.⁶⁵



MassDOT's Compass Rail Program will bring additional rail transit connections to Worcester. *Source: MassDOT.*

The City of Worcester's Mobility Action Plan (MAP) is a long-range planning effort that was motivated the recent *Now / Next* comprehensive Plan. The draft MAP recommends 46 strategies to increase safety, equity, and sustainability in transportation in Worcester. Key recommendations include bicycle and pedestrian safety treatments, as well as several Transit Priority Corridors in the City.

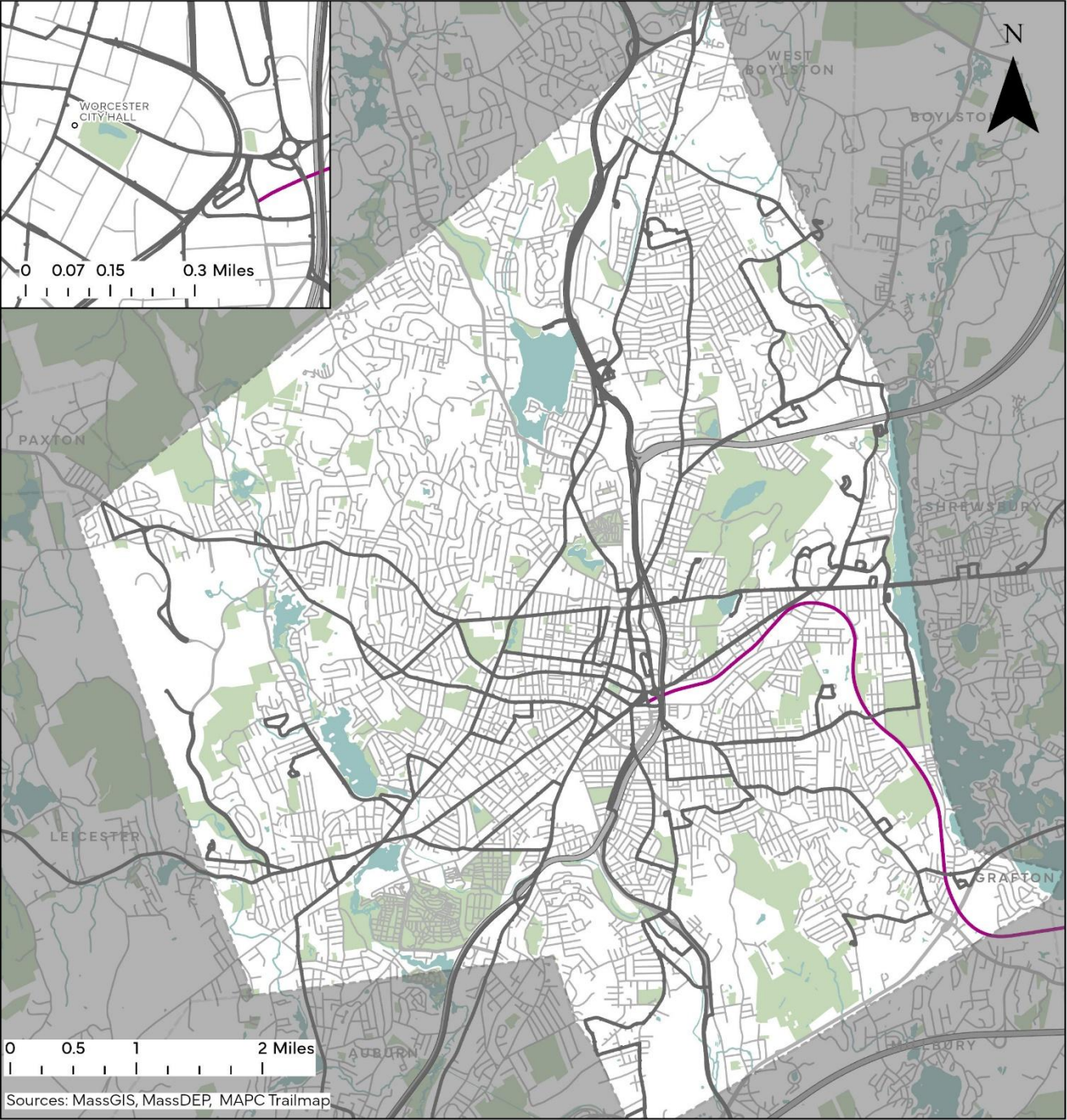
⁶³ Massachusetts Bay Transportation Authority, "Worcester Union Station Improvements," 2024, *Worcester Union Station Improvements*, <https://www.mbta.com/projects/worcester-union-station-improvements>

⁶⁴ MassDOT, "Compass Rail: Passenger Rail for the Commonwealth," October 2023, *MassDOT*, <https://www.mass.gov/doc/compass-rail-passenger-rail-for-the-commonwealth-presentation-to-the-board-on-october-18-2023/download>

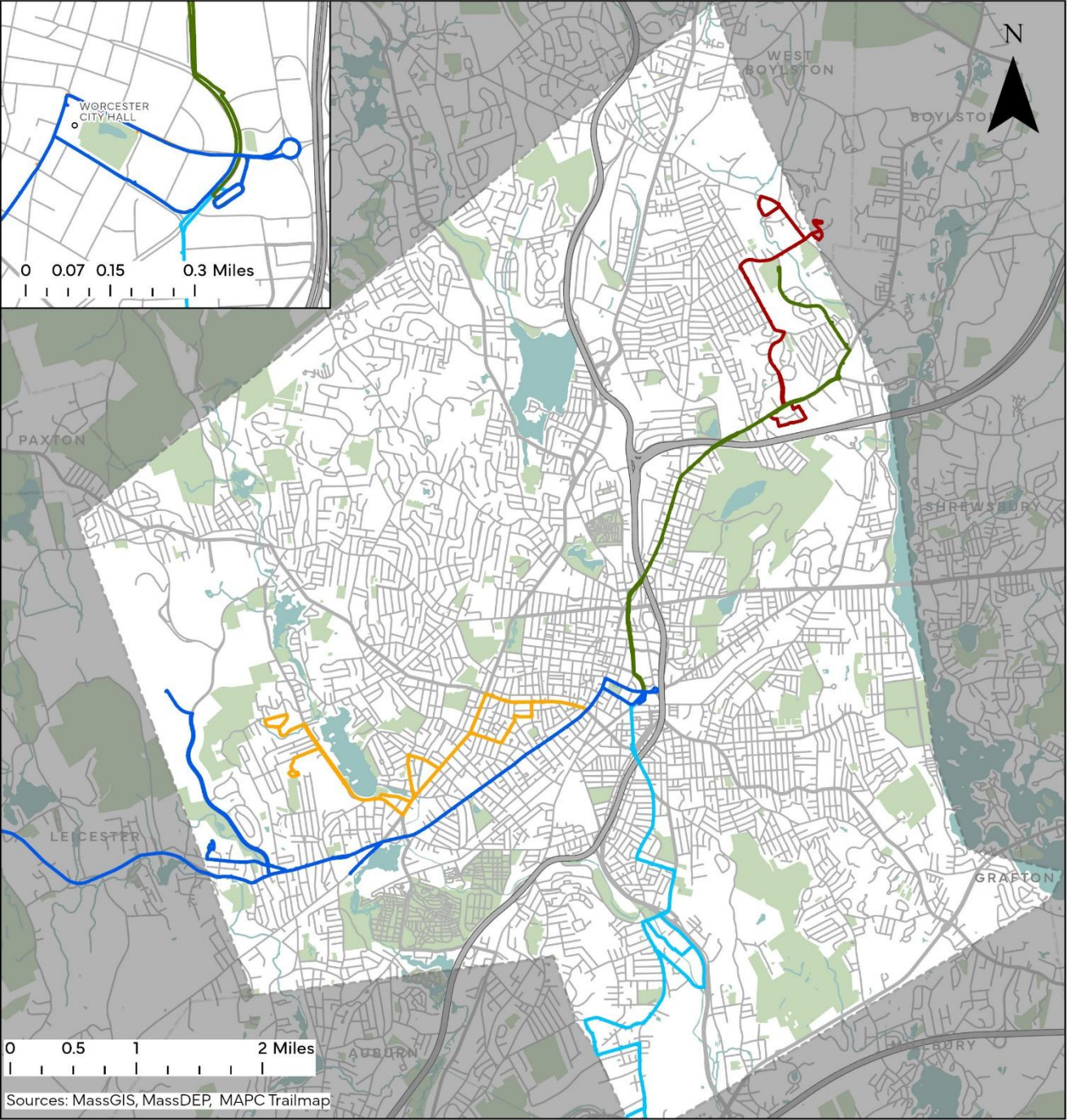
⁶⁵ Governor Maura Healey and Lt. Governor Kim Driscoll, "Healey-Driscoll Administration Secures More Than \$108 Million for Train Corridor Improvements Between Springfield and Worcester," 2023, *Governor Maura Healey and Lt. Kim Driscoll*, <https://www.mass.gov/news/healey-driscoll-administration-secures-more-than-108-million-for-train-corridor-improvements-between-springfield-and-worcester>



The Canal District's Kelley Square, one of MassDOT's "top crash locations" between 2014 and 2016, was redesigned in 2021 to emphasize safety for all users. *Source: MassDOT.*



- Schools
- Building
- Parcel
- Trail
- Water Body
- Open Space
- Worcester Regional Transit Authority Routes
- MBTA Commuter Rail



- | | | |
|------------|---|---------------|
| Schools | Worcester Regional Transportation Authority (WRTA) Frequent Bus Routes (Every 30 Minutes or Better, All Day) | WRTA Route 11 |
| Building | | WRTA Route 19 |
| Parcel | | WRTA Route 26 |
| Trail | | WRTA Route 23 |
| Water Body | | WRTA Route 7 |
| Open Space | | |

INFRASTRUCTURE CONSTRAINTS SUMMARY

- Worcester's network of drinking water infrastructure serves the City extensively, save for a few neighborhoods near the City limits, which generally correspond to undeveloped land.
- The City's Department of Public Works & Parks prepared an Integrated Water Resources Management Plan in 2019 to guide future drinking water and wastewater treatment infrastructure investments.
- Worcester is similarly well-served by its sewer and wastewater treatment network. However, the City estimates that about one-third of the sewer system has exceeded its useful life, and has made plans to renew the system. In particular, undersized stormwater infrastructure can have serious impacts on future development.
- While enrollment in Worcester's public school system peaked in 2017, declined at the onset of the pandemic, it has seen a steady recovery, signaling potential room for new students.
- In 2022, Worcester Public Schools spent \$18,449 per student, lower than the state average of \$19,714.
- Two interstates that converge provide north-south mobility through the City. Route 9 serves as a perpendicular east-west route.
- Recently completed, as well as in-progress rail upgrades will likely extend transportation opportunities, to Boston, Springfield, Albany, and New York City.

Historic and Cultural Resources



A home in the Elm Park Local Historic District. *Source: John Phelan, Wikimedia.*

Key Development Constraints: Development in Worcester's four Local Historic Districts is regulated by the Worcester Historical Commission. The Commission also administers the City's 12-month Demolition Delay Ordinance for designated historic buildings. Projects that utilize state or federal funds (or require state permits) are subject to Massachusetts Historical Commission review.

There are currently four Local Historic Districts (LHDs) in Worcester: Crown Hill, Massachusetts Avenue, Montvale, and Elm Park. The Elm Park Local Historic District is the newest district, created in September 2023.

Development in Worcester's Local Historic Districts is regulated by M.G.L. 40C, the City's General Revised Ordinances, and the City's Rules and Regulations for Local Historic Districts.⁶⁶ Construction or alterations must undergo a mandatory review by the Commission to review if the work requires a full design review, resulting in a Certificate of Appropriateness. These projects are generally subject to the Commission's design guidelines.

⁶⁶ City of Worcester, "Rules and Regulations for Local Historic Districts," 1975, *City of Worcester*, <https://www.worcesterma.gov/uploads/73/7a/737a62c5446ae97db59b8c4fe71cdd25/local-historic-districts-rules.pdf>



Bancroft Tower (1900), which is listed on the National Register of Historic Places. *Source: Marccantlin, Wikimedia.*

The National Register of Historic Places lists thirty-four honorary historic districts in Worcester (in addition to the four Local Historic districts) including the Wellington Street Apartment House District in Main South, and the Southbridge-Sargent Manufacturing District, bordering the Canal District. At the state level, the Massachusetts Historical Commission reviews “new construction, renovation, or demolition projects that require funding, license, permit, or approval from any state or federal governmental agency.” In addition, the Worcester Historical Commission plays a consulting part in these reviews. This ensures that development in historic districts, or on historic properties, is properly vetted for potential adverse impacts.⁶⁷

Listing on the National Register of Historic Places qualifies a structure for Historic Preservation Tax Credits, which may be used to support rehabilitation and re-use of historic structures.

Designated historic buildings, designed as buildings listed on the National Register of Historic Places, the State Register of Historic Places, or buildings pending to be listed (or on the National Register Eligible List), are also subject to Worcester’s Demolition Delay Ordinance. Demolition is applied to any historic material, encompassing smaller details (i.e. a window) in addition to larger renovation projects.

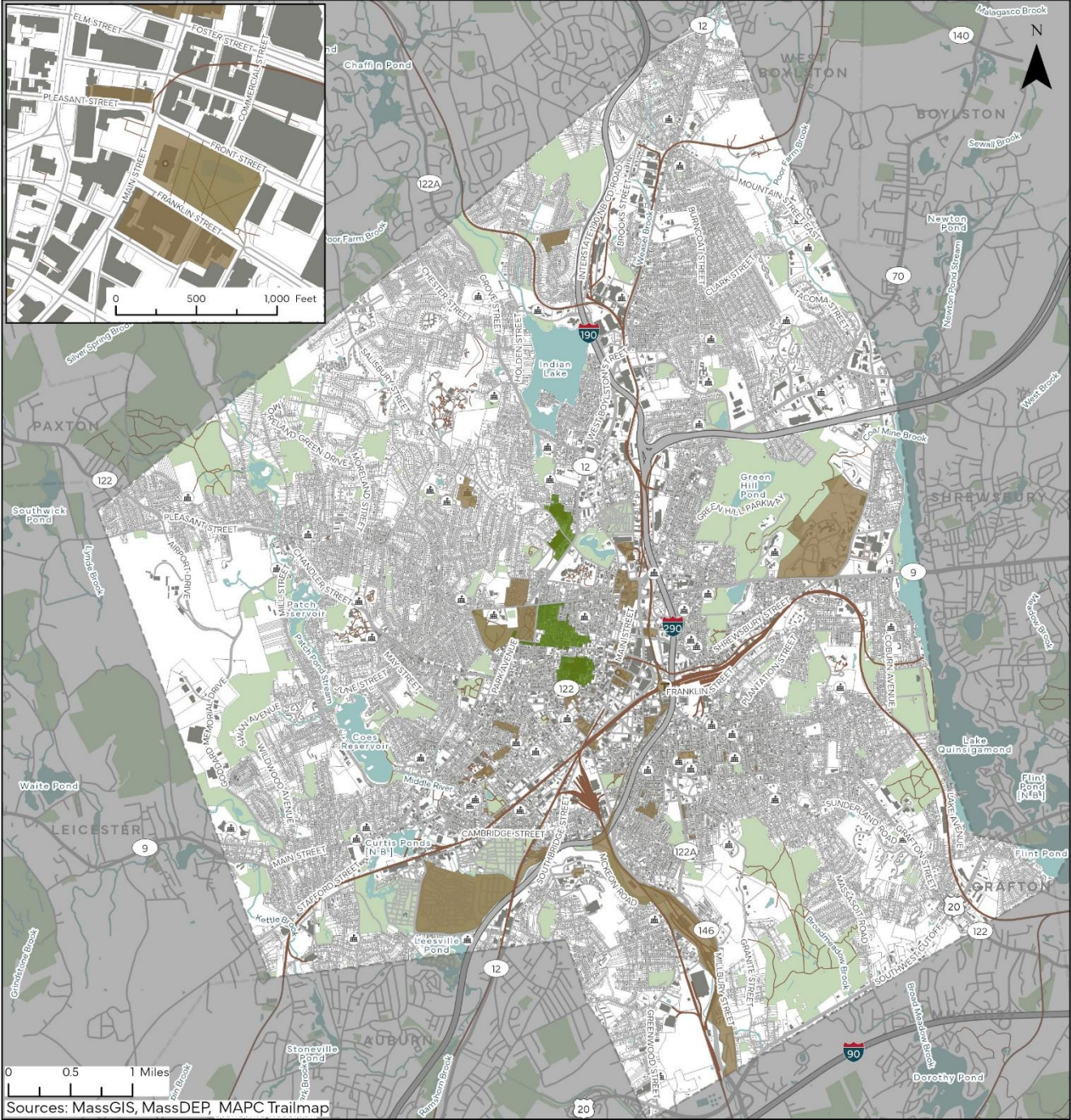
After a hearing by the Historical Commission and a determination of historical significance, a period of up to one year may elapse before a demolition permit may be issued. However, according to City staff, in the vast majority of cases a waiver to this 1-year delay is approved. This applies to approximately 251 structures in the City.

⁶⁷ Massachusetts Historical Commission, “Review and Compliance,” 2024, *Massachusetts Historical Commission*, <https://www.sec.state.ma.us/divisions/mhc/technical/review-compliance.htm>

CITY OF WORCESTER - HISTORICAL RESOURCES

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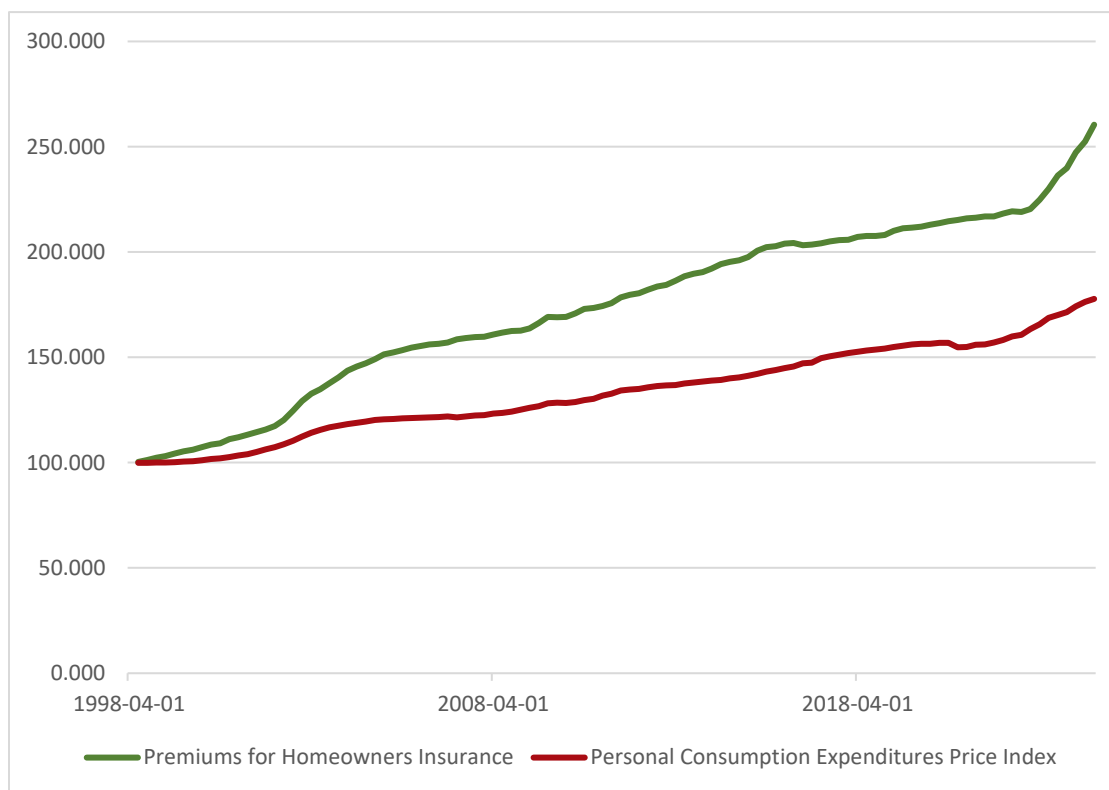


- Schools
- Building
- Parcel
- Trail
- Water Body
- Open Space
- Local Historic District
- National Register of Historic Places Historic District

Homeowners Insurance

Figure 48. City of Worcester Geographic Mobility, 2022

Source: Federal Reserve Bank of St. Louis



As reported in a brief by the Joint Center of Housing Studies of Harvard University, nationally, homeowners insurance premiums have increased 74 percent since the Great Recession.⁶⁸ In Massachusetts, the Commonwealth's Division of Insurance Annual Home Insurance Report For Calendar Year 2023 found that homeowners insurance costs had increased by 17 percent since 2021. In that same period, claims had also jumped by 27 percent.⁶⁹ As the Joint Center's brief points out, the high costs of homeowners insurance, matched with rising home prices, are "dual affordability stressors."

⁶⁸ Koller, Steve. "The Insurance Crisis Continues to Weigh on Homeowners." *Housing Perspectives*, Joint Center for Housing Studies, December 9, 2024. <https://www.jchs.harvard.edu/blog/insurance-crisis-continues-weigh-homeowners>.

⁶⁹ Massachusetts Division of Insurance. *The 2023 Massachusetts Market for Home Insurance*. Boston: Commonwealth of Massachusetts, February 20, 2025. <https://www.mass.gov/doc/the-2023-massachusetts-market-for-home-insurance/download>.

Zoning Regulations



Zoning is a land use regulation that limits what can be built where. *Source: Claudia Snell, Flickr.*

Key Development Constraints:

- Approximately 44 percent of Worcester is zoned for single-family homes (RS-10 and RS-7 districts). Although Accessory Dwelling Units (ADUs) are also permitted by-right in these districts, this does constrain a considerable portion of land in the City.
- Worcester's zoning prohibits larger-scale density (defined as four units or more, and tiered into low- and high-rise multi-family) in 75 percent and 79 percent of the City, respectively.
- Dimensional requirements written in the City's zoning tends to be in conflict with existing housing. This makes it difficult to recreate existing housing types.
- Particularly outside of Worcester's downtown, parking minimums for residential development in all districts may limit development and redevelopment potential.
- There is an overreliance on Special Permits (SPs) for development rather than by-right applications for development.
- Key housing types for vulnerable community members, such as Temporary Shelters, Mobile Homes, and Lodging Houses are not permitted by-right anywhere in the City.
- An Economic Feasibility Analysis conducted in May 2024 found that while 12, 25, and 50 unit properties were feasible (with 15% affordable units), 100, 200 and a 20-unit ownership scenario were not.

Districts

Most, but not all, of Worcester's zoning districts permit housing. The largest district by far is RS-7, at 37 percent of the City's land area. However, the highest density form of housing permitted in this district is Single-Family Detached. Both low and high-rise multi-Family housing (defined in Worcester's zoning ordinance as a dwelling with four or more units) is allowed by right in the RG-5 district, as well as in all but one Business district, comprising about 21 percent of the City.

Only detached single-family homes and accessory dwelling units are permitted in 44 percent of Worcester (RS-10 and RS-7 districts).

Table 10. Zoning Districts By Land Area in Worcester, MA

Source: City of Worcester Geospatial Data Library

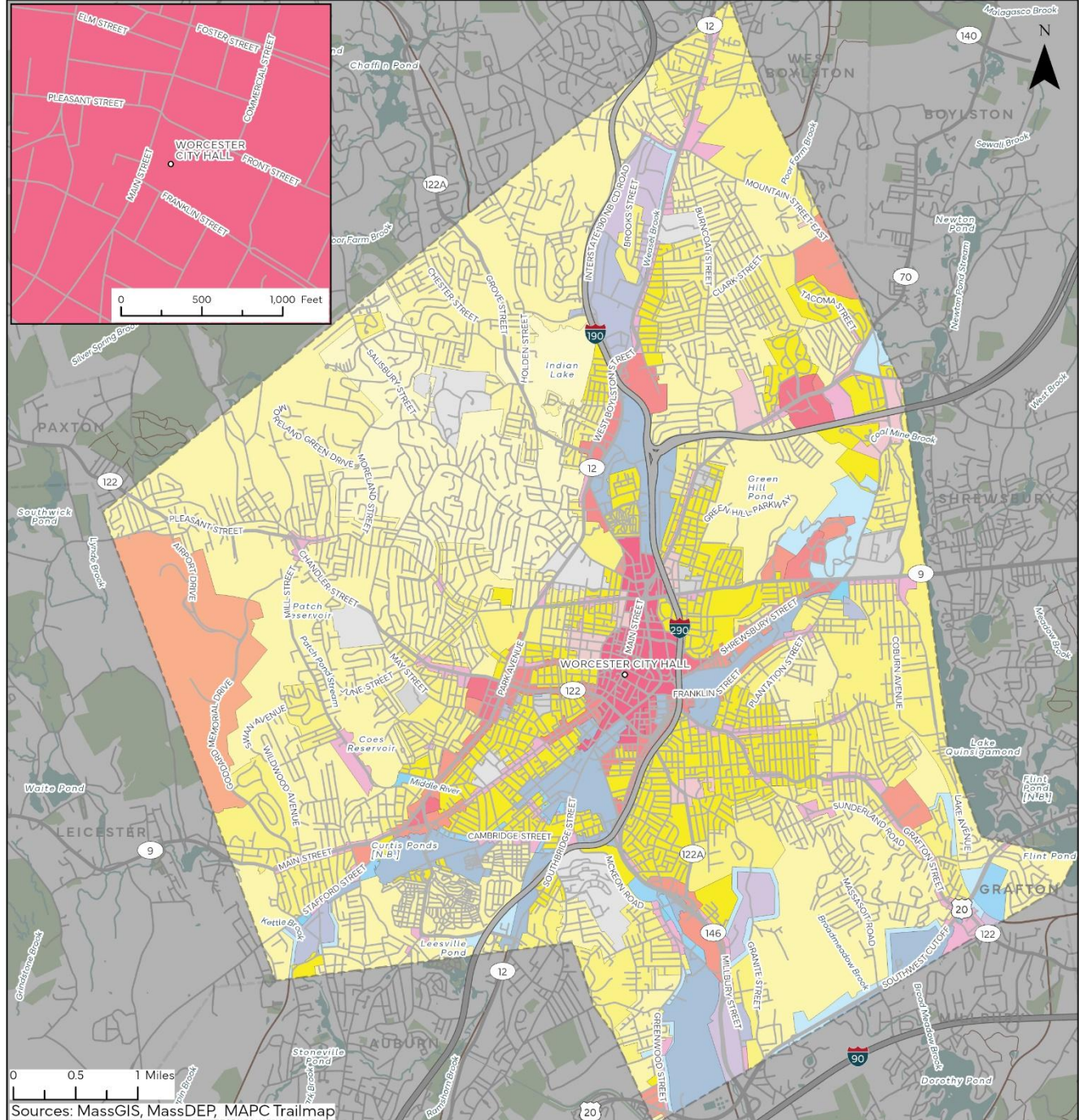
Zone	District Name	Percentage
RS-7	Residence, Single Family	37.7%
RL-7	Residence, Limited	16.9%
RG-5	Residence, General	10.8%
RS-10	Residence, Single Family	7.0%
MG-2	Manufacturing, Limited	5.1%
A	Airport	3.4%
BL-1.0	Business Limited	3.2%
INS	Institutional, Educational	2.2%
BG-2.0	Business, General	2.1%
ML-0.5	Manufacturing, Limited	2.0%
BG-3.0	Business, General	2.0%
BG-6.0	Business, General	1.7%
MG-0.5	Manufacturing, Limited	1.5%
MG-1.0	Manufacturing, Limited	1.3%
BG-4.0	Business, General	0.8%
BO-2	Business, Office	0.7%
INH	Institutional, Medical	0.7%
ML-2.0	Manufacturing, Limited	0.6%
BO-1.0	Business, Office	0.4%
ML-1.0	Manufacturing, Limited	0.1%

Spatially, the single-family focused districts are concentrated at the edges of the City, while districts permitting multi-family are located downtown and along key corridors.

CITY OF WORCESTER - ZONING

Prepared by JM Goldson LLC

J M GOLDSON



- | | | |
|------------|---------------------------------------|--|
| Schools | Airport District (A-1) | Manufacturing General, 0.5 to 1 FAR (MG-0.5) |
| Building | Business General, 2 to 1 FAR (BG-2.0) | Manufacturing General, 1 to 1 FAR (MG-1.0) |
| Parcel | Business General, 3 to 1 FAR (BG-3.0) | Manufacturing General, 2 to 1 FAR (MG-2.0) |
| Trail | Business General, 4 to 1 FAR (BG-4.0) | Manufacturing Limited, 0.5 to 1 FAR (ML-0.5) |
| Water Body | Business General, 6 to 1 FAR (BG-6.0) | Manufacturing Limited, 1 to 1 FAR (ML-1.0) |
| Open Space | Business Limited, 1 to 1 FAR (BL-1.0) | Manufacturing Limited, 2 to 1 FAR (ML-2.0) |
| | Business Office, 1 to 1 FAR (BO-1.0) | Residence General, 5,000 SF Min. Lot Size (RG-5) |
| | Business Office, 2 to 1 FAR (BO-2.0) | Residence Limited, 7,000 SF Min. Lot Size (RL-7) |
| | Medical (IN-H) | Residence Single-Family, 7,000 SF Min. Lot Size (RS-7) |
| | Educational (IN-S) | Residence Single-Family, 10,000 SF Min. Lot Size (RS-10) |

Permitted Uses in Districts

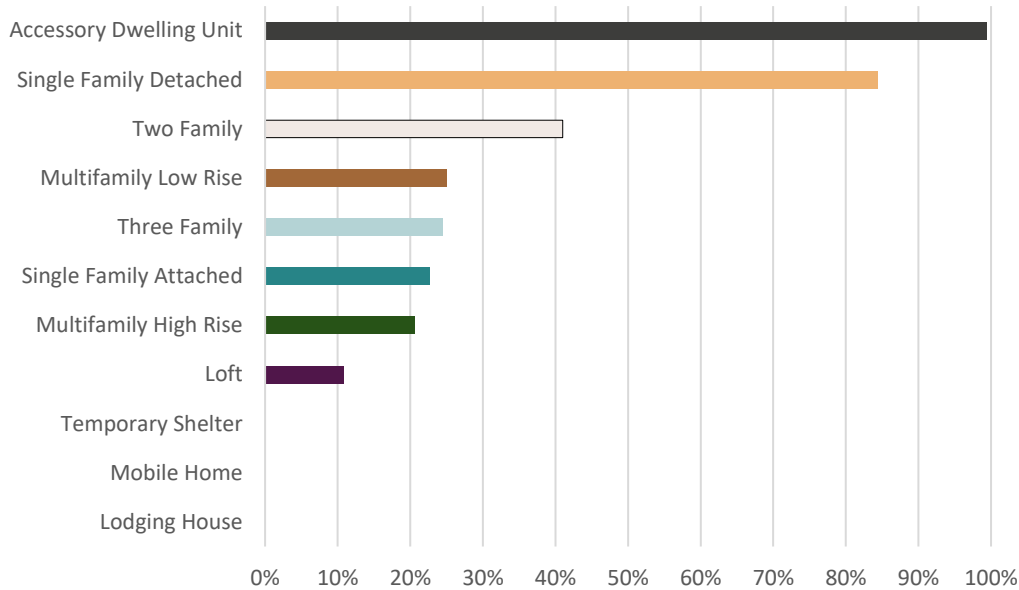


A recent mixed-use development in Worcester's Kelley Square, in the burgeoning Canal District. *Source: Google Maps.*

Mixed use is not permitted explicitly in the Ordinance's Table of Uses, though it is feasible by-right if both underlying uses are permitted In the Commercial Corridor Overlay District (CCOD) mixed-use is allowed Special Permit, at the discretion of the Planning Board.

Figure 49. By-Right Housing Development By Land Area in Worcester, MA

Source: City of Worcester Geospatial Data Library



Accessory dwelling units are the most broadly permitted housing type, allowed by right in 99 percent of Worcester⁷⁰. Conversely, Temporary Shelter, Mobile Homes, and Lodging Houses are not permitted by right anywhere in the City. These housing types typically offer shelter to the most vulnerable residents.

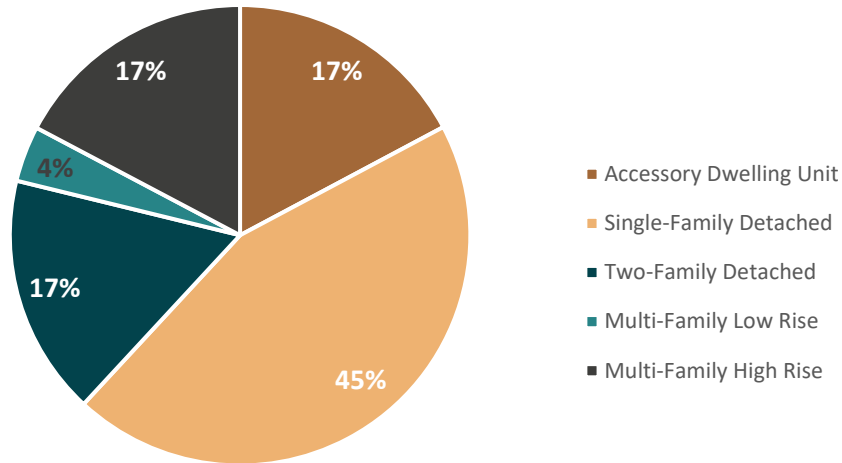
Worcester's zoning ordinance regulates types of multi-family housing by intensity. While ADUs and detached single-family homes are the most widely permitted, two-family homes (either detached or semi-attached) are allowed in 41 percent of the City, and three-family homes in 24 percent. Single-family attached structures (commonly rowhouses and townhouses) are permitted in 23 percent of Worcester.

Higher-density multi-family is separated into two categories (low-rise and high-rise), with the "Multi-Family" designation applying at four units or more. "Low-Rise" is limited to three stories or fewer, with "High-Rise" applying to structures greater than three stories. Multi-Family Low-Rise development is allowed in 25 percent of the City, while Multi-Family High-Rise is permitted in 21 percent. Spatially, zoning permissions for by-right multi-family development are concentrated in the inner-core neighborhoods of Worcester.

⁷⁰ With the passage of the Affordable Homes Act (2024), Accessory Dwelling Units are to be permitted by-right in all single-family zoning districts statewide. Worcester's existing ADU zoning surpasses this by allowing ADU's in 99 percent of the City.

Figure 50. Highest Permitted Intensity of Development By Land Area in Worcester, MA

Source: City of Worcester Geospatial Data Library



Dimensional Requirements

Dimensional controls are geometric requirements for new development. For example, in Worcester’s RS-7 district, the lot for a new single-family home must be at least 7,000 square feet. Because most of Worcester is served by City sewer, some dimensional requirements, such as minimum lot sizes may be eligible for downsizing, as additional space is not needed for septic system leach fields.

The following page includes an analysis of two key dimensional controls—minimum lot size and frontage—with the built environment of Worcester’s housing. While 60 percent of Worcester’s residential lots are conforming, the smaller lots at the heart of the City, which feature a variety of multi-family housing types, tend to be nonconforming. The discrepancy between the built environment and zoning regulations reveals a potential barrier for future housing development.

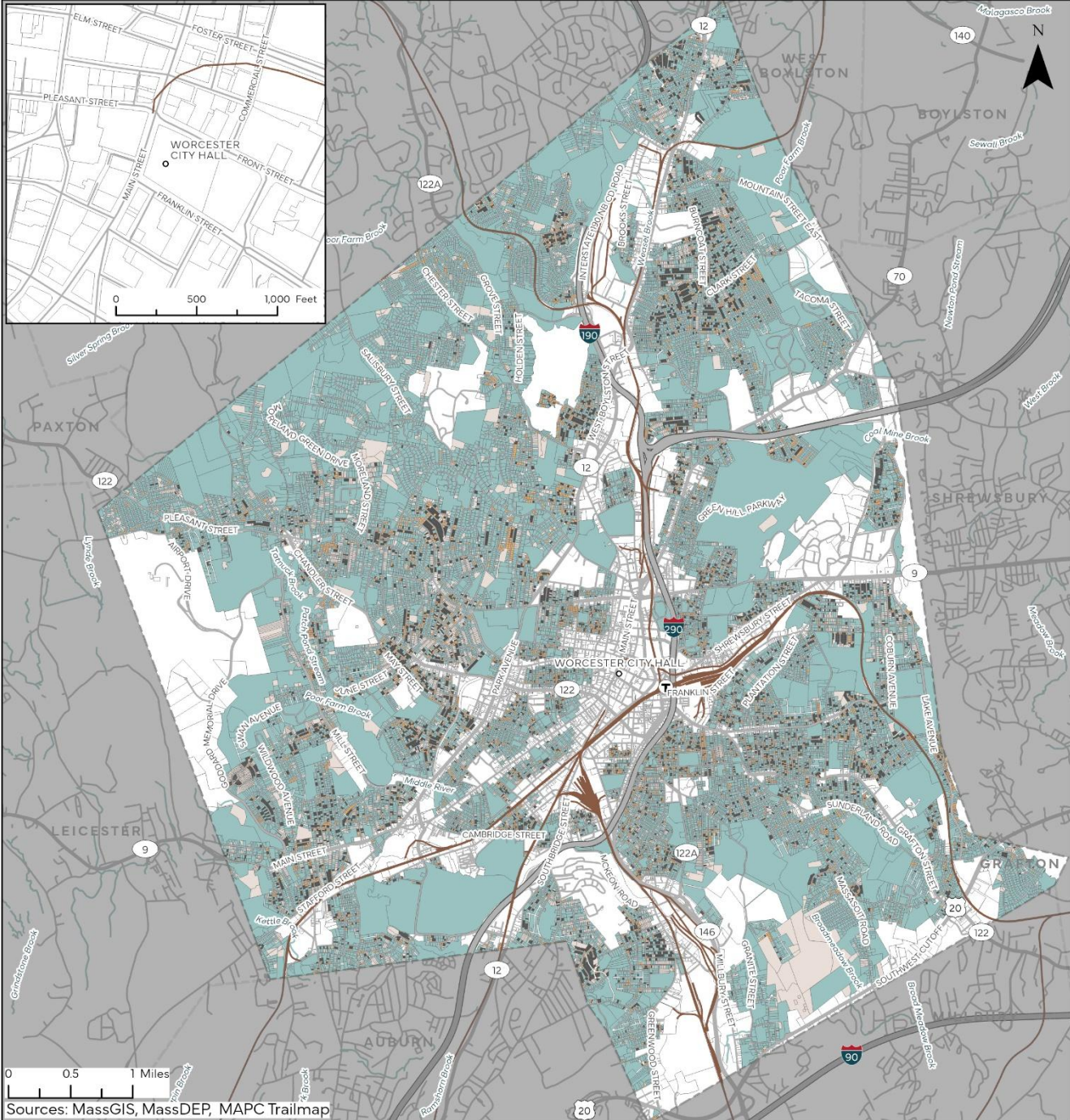
Compliance By Residential Zoning District

Residential Zoning District	Frontage – Percent of Compliant Parcels	Frontage – Percent of Noncompliant Parcels	Lot Size – Percent of Compliant Parcels	Lot Size -Percent of Noncompliant Parcels
RG-5	88%	11%	87%	13%
RL-7	79%	20%	84%	15%
RS-10	84%	15%	93%	6%
RS-7	86%	13%	94%	6%

CITY OF WORCESTER - RESIDENTIAL DISTRICTS DIMENSIONAL COMPLIANCE

Prepared by JM Goldson LLC

J M GOLDSON



Sources: MassGIS, MassDEP, MAPC Trailmap

- Schools
- Building
- Parcel
- Trail
- Water Body
- Open Space
- Both Non-Compliant
- Only Frontage Compliant
- Only Lot Size Compliant
- Both Compliant

All Residential Districts Parcels

Dimensional Compliance	Number of Parcels	Percentage (%)	Area (Acres)	Percentage (%)
Both Compliant	21,689	57.9%	12,109.88	81.6%
Both Non-Compliant	7,525	20.1%	853.08	5.8%
Only Frontage Compliant	4,129	11.0%	500.48	3.4%
Only Lot Size Compliant	4,097	10.9%	1,370.43	9.2%
Total	37,440	100.0%	14,833.87	100.0%

Overlay Districts

Overlays are zoning districts that supplement existing zoning, allowing for a property owner to build according to a base district, adding certain requirements or additional development options on top of those of the base district.

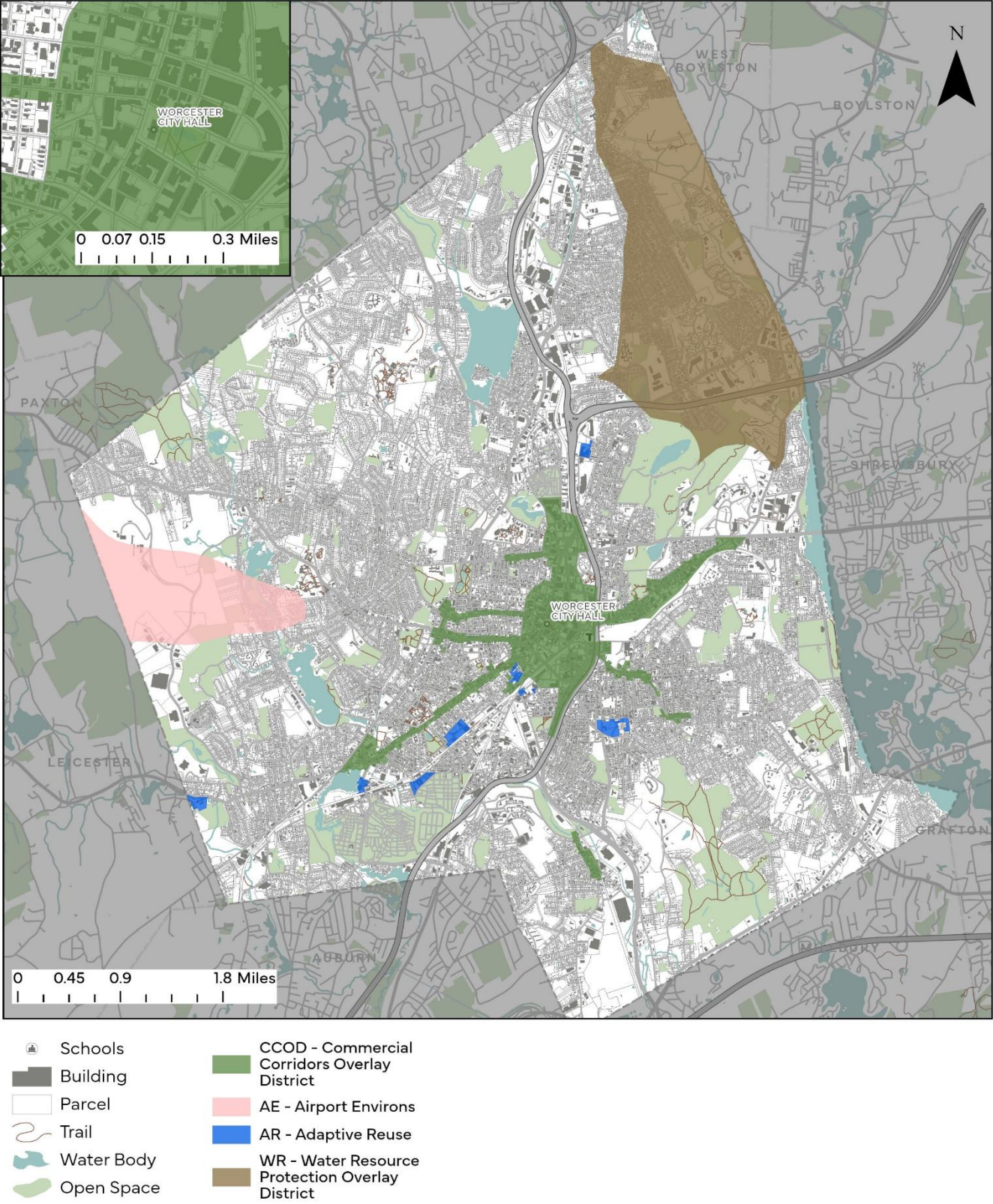
The Commercial Corridor Overlay District includes reduced parking requirements (one space per dwelling unit, with a maximum of 2), as well as reduced dimensional controls, such as smaller front, side, and rear setbacks.

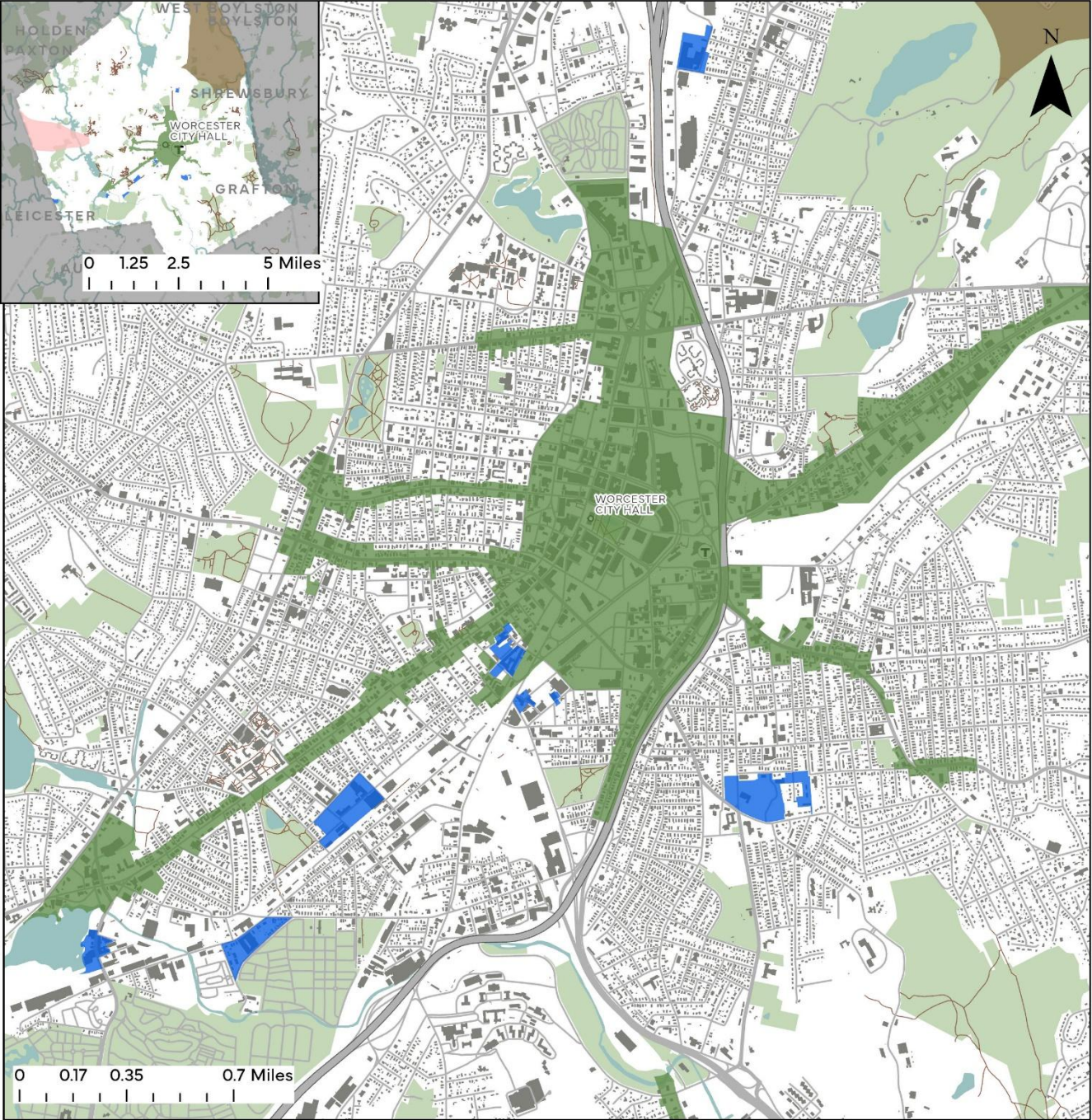
Worcester has 11 overlay districts, with seven affecting housing development: the four Commercial Corridors Overlay Subareas, the two Water Resource Protection Overlay Districts, and the Adaptive Reuse Overlay District.

Table 11. Overlay Districts in Worcester, MA

Source: City of Worcester Zoning Ordinance

<i>District</i>	<i>Purpose</i>	<i>Effects on Development</i>
Commercial Corridors Overlay District (four subareas)	Creates a Special Permit pathway for compact, mixed-use, pedestrian-oriented development.	Expands potential for mixed-use (with Special Permit) where not allowed by base zoning.
Water Resources Protection Overlay District	Protects existing groundwater supplies, aquifers, and resource areas.	May trigger Special Permit requirement for development activities, such as commercial earth excavation.
Adaptive Reuse	Encourages adaptive reuse for existing structures.	Expands potential for multi-family dwellings by-right where district applies.





- | | |
|------------|---|
| Schools | CCOD - Commercial Corridors Overlay District |
| Building | AE - Airport Environs |
| Parcel | AR - Adaptive Reuse |
| Trail | WR - Water Resource Protection Overlay District |
| Water Body | |
| Open Space | |

Parking Requirements

Residential parking requirements in Worcester vary by housing type. Single, two-family, and three-family residences are required to provide two off-street spaces per dwelling unit. Multi-family residences must also provide two spaces per dwelling unit.

Table 11. Minimum Parking Requirements in Worcester, MA

Source: City of Worcester Zoning Ordinance

<i>Type of Residence</i>	<i>Spaces Required</i>	<i>Unit of Measurement</i>
Single, Two or Three Family Dwelling	2	Dwelling unit
Multi-Family Dwelling	2	Dwelling unit
Group Residence	0.25	Bed
Lodging House	0.5	Bed
Housing For Elderly (Subsidized)	1	Dwelling unit
Dormitory	0.33	Dwelling unit
Continuing Care Retirement Community	1	Dwelling unit
Temporary Shelter	0.1	Bed
All other Residential, including Hotel & Motel	1	Bed

As documented extensively by UCLA Professor Donald Shoup, off-street parking requirements contribute to development costs and are cited as a chief constraint for housing production.⁷¹

Minimum parking requirements are known to drive up construction costs and render certain projects infeasible. For example, parking requirements can add ten to twenty percent to overall construction costs.⁷² In recent years, many municipalities across the country have been studying whether to reduce or “right-size” their parking minimums, often converting them to maximums, or eliminating them entirely.⁷³

In Worcester, the Commercial Corridors Overlay District includes both parking minimums and maximums. Development in these areas—including multi-family—is generally required to provide at least one space per dwelling unit but no more than two spaces per dwelling unit.

Special Permit Granting Authority

The Zoning Board of Appeal is designated by Worcester’s Zoning Ordinance as the primary Special Permit Granting Authority (SPGA). This means that - for uses that are allowed only by Special Permit (marked with SP in

⁷¹ Shoup, Donald, “The High Cost of Free Parking,” 2005, *Planners Press*, Chicago.

⁷² Litman, Todd, “Parking Requirement Impacts on Housing Affordability,” February 2024, *Victoria Transport Policy Institute*, <https://vtpi.org/park-hou.pdf>

⁷³ Wamsley, Laurel, “From Austin to Anchorage, U.S. cities opt to ditch their off-street parking minimums” January 2024, *National Public Radio*, <https://www.npr.org/2024/01/02/1221366173/u-s-cities-drop-parking-space-minimums-development>

the Table of Permitted Uses) - the Zoning Board of Appeals is given the discretion to determine whether to issue an approval.

For example, the Zoning Board of Appeal might determine whether a high or low-rise multi-family dwelling might be allowed in the Institutional, Medical (INH) district. Lodging houses are allowed only by Special Permit in a handful of zoning districts in the City, while Temporary Shelter may be constructed citywide with a Special Permit. The Planning Board is also made the SPGA for certain items in the Ordinance, such as Special Permits in the Commercial Corridors Overlay District.

Site Plan Review

Residential development of more than five units is required to undergo Site Plan Review with the Planning Board prior to application approval. At Site Plan Review, the Planning Board will review the arrangement of the development including impacts on adjacent properties, vehicular access, and “general site compatibility of buildings.”

Worcester requires Site Plan Review - which includes a public hearing - for residential projects with five units or more.



The Thomas Giguere Three-Decker (circa 1926), located in the City's Greendale neighborhood. *Source: Magicpiano, Wikimedia Commons.*

Other Applicable Bylaws

Priority Development Sites - Massachusetts General Law Chapter 43D allows for streamlined permitting for development projects. The City of Worcester has opted into Chapter 43D, and the City Council has designated

four sites (49 Canterbury, City Square, Gateway Park, and North Main) as Priority Development Sites.⁷⁴ In these locations, permitting application decisions are guaranteed within 180 days.

Recent research has shown that discretionary approvals, such as those involved with Site Plan Review, can lead to delays in housing production. One 2023 research paper, published in the Journal of the American Planning Association, found that by-right projects that did not require discretionary approvals were permitted 28 percent faster than their counterparts. Furthermore, the authors found that “the faster approval times, moreover, have been accompanied by an increase in average project size and the number of units reserved for low-income households.”⁷⁵

Cluster Zoning - Cluster Zoning allows for compact development that often preserves adjacent land for conservation. Worcester’s Cluster Zoning provisions require that at least 25 percent of the net site be dedicated as permanent open space and that a maximum of 40 percent of a lot can be impervious surface. This is offered in lieu of the conventional regulations offered under the subdivision control law.

Inclusionary Zoning – Worcester’s Inclusionary Zoning ordinance applies to development of 12 or more dwelling units, with 15 percent of the total units required to be reserved at 80 percent Area Median Income (AMI). A density bonus of up to 25 percent, as well as dimensional relief, is offered to projects that dedicate at least five percent of the overall units to households earning no more than 60 percent (AMI), or \$77,220 for a family of four in 2024.⁷⁶

Stretch Code – In July 2024, both the Stretch Code and Specialized Stretch Code for new buildings and additions in Worcester went into effect.⁷⁷ The Stretch Code requires new structures to conform with a performance-based HERS energy efficiency rating, while the Specialized Stretch Code calls for buildings to be “pre-wired” for future electrification. A 2023 joint report by MIT and Wenworth Institute of Technology found a cost premium of up to 3.8 percent for single-family construction, and 2.4 percent for multi-family construction.⁷⁸

Permitting – Residential building permits are issued by the City’s Inspectional Services Department. The Interdepartmental Review Team (IRT) offers regularly scheduled pre-development consultations, where landowners and developers can share their project and ask staff questions. Building permit applications are available electronically, via the City’s website.

⁷⁴ Executive Office of Economic Development, “Chapter 43D Communities,” 2024, *Executive Office of Economic Development*, <https://www.mass.gov/info-details/chapter-43d-communities>

⁷⁵ Manville, M., Monkkonen, P., Gray, N., and Phillips, S., “Does Discretion Delay Development?”, *Journal of The American Planning Association*, <https://www.tandfonline.com/doi/full/10.1080/01944363.2022.2106291#abstract>

⁷⁶ Department of Housing and Urban Development, “FY 2024 Income Limits Summary,” 2024, *Department of Housing and Urban Development*,

https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=25.0&INPUTNAME=METRO49340M49340*2502782000%2BWorcester+city&statelist=&stname=Massachusetts&wherefrom=%24wherefrom%24&statefp=25&year=2024&ne_flag=&selection_type=county&incpath=%24incpath%24&data=2024&SubmitButton=View+County+Calculations

⁷⁷ City of Worcester, “Specialized Stretch Energy Building Code,” 2024, *City of Worcester*, <https://www.worcesterma.gov/sustainability-resilience/renewable-energy-efficiency/specialized-stretch-energy-building-code#:~:text=Stretch%20Code%20vs.-,Specialized%20Stretch%20Code,envelope%20requirements%20and%20other%20requirements.>

,Specialized%20Stretch%20Code,envelope%20requirements%20and%20other%20requirements.

⁷⁸ Bakshi, et. al., “Public Policy for Net Zero Homes and Affordability,” May 2023, *Home Builders & Remodelers Association of Massachusetts*, <https://hbrama.com/wp-content/uploads/2023/05/Public-Policy-for-Net-Zero-Homes-and-Affordability-Final-6-14-23.pdf>



A mixed-use apartment building located in the Main South neighborhood. *Source: Kenneth C. Zirkel, Wikimedia Commons.*

Housing Development – Potential Barriers

Worcester’s zoning code regulates where certain types of housing can be built, including their dimensions, uses, and, in the case of Inclusionary Zoning and Stretch Energy Code requirements, the number of affordable units and the energy efficiency of the structure.

Development of four units or more (which is permitted by right in 25 percent of Worcester, predominantly in the Business and RG-5 districts) is required to undergo site plan review. This may serve as a potential barrier for smaller scale, “gentle density” type development, where additional levels of review may discourage developers from undertaking such projects. In this way, the zoning ordinance categorizes a five-unit project similarly to a fifty-unit project.

The City’s Inclusionary Zoning requirements go into effect at twelve units. In a period of high interest rates, these requirements may serve to stymie the construction of smaller multi-family housing. It may be difficult for a 12-unit project to cross-subsidize the two required affordable units. The City’s three percent payment in lieu provision does mitigate this, but the requirement may serve as a challenge for this type of structure.

Parking requirements, too, may hinder smaller-scale infill development. As detailed in an earlier section, minimum parking mandates drive up construction costs, reduce potential buildable land, and can render development infeasible.⁷⁹

Potential Future Growth

Another geospatial analysis was conducted, looking at properties in Worcester that may be likely to be redeveloped in the near future. This analysis identified parcels with a low built improvement value relative to their underlying value.

Some of the parcels on the following maps are not likely to be redeveloped, such as the Worcester Regional Airport, the Upper Blackstone Treatment plant, or CSX’s railyards near downtown.

Others, like the Tatnuck Country Club, Worcester Country Club, 199 Moreland Street, and the Department of Public Works & Parks site at 1065 Millbury Street appear—at least on paper—more likely to be redeveloped.

⁷⁹ Spivak, Jeff. "A Business Case for Dropping Parking Minimums." *Planning*, Spring 2022. Accessed August 19, 2024. <https://www.planning.org/planning/2022/spring/a-business-case-for-dropping-parking-minimums/>.





- | | |
|------------|----------------------------------|
| Schools | Improvement-to-Land Ratio |
| Building | 0 - 0.5 (More Likely) |
| Parcel | 0.5 - 1 |
| Trail | 1 - 5 |
| Water Body | 5 - 15 |
| Open Space | 15 - 60 (Less Likely) |

REGULATORY CONSTRAINTS SUMMARY

- Worcester’s zoning code does not allow for by right mixed-use development.
- The City’s parking minimums may be outdated and contrary to current best practices.
- Deeply affordable and supportive housing, namely temporary shelters, lodging houses, and mobile homes, are not allowed by right in the City, requiring potentially contentious hearings and discretionary approvals to be built.
- Several Priority Development Areas under Chapter 43D allow for development with expedited permitting. Worcester’s City Square development benefited from inclusion in this program.
- An Inclusionary Zoning provision in the ordinance is applicable to buildings with more than 12 units, set at 15 percent of dwelling units at no greater than 80% Area Median Income (AMI).

SUMMARY

While there are some environmental constraints—notably flood zones and the City’s hilly topography—Worcester’s zoning appears to be the key barrier to housing production.

Through a combination of incongruent dimensional regulations and minimum parking requirements, many of the City’s historic buildings would be illegal to construct today. This serves as a burden in two ways: existing property owners who own a “nonconforming” structure must pass through an additional barrier (i.e. a petitioning for zoning relief) when they seek to invest in their property, such as building an addition on a dwelling that violates a rear yard setback.

It also serves as a disincentive for new housing production, requiring relief for a swathe of violations that can cause a developer to choose to walk away from a project. The true cost of outdated, conflicting zoning is disincentivizing investment both modernization and new homes in Worcester.

CHAPTER 6: LOCAL AND REGIONAL CAPACITY

This chapter summarizes existing housing-focused municipal departments, government agencies, and non-profit and affordable housing-focused organizations in the Worcester area. By assessing existing local and regional capacity, potential opportunities for collaboration can be identified.

MUNICIPAL CAPACITY

City of Worcester Executive Office of Economic Development (Housing Development Division, Neighborhood Development Division, and Division of Planning & Regulatory Services)

The Executive Office of Economic Development (EOED) oversees key divisions that support housing initiatives and neighborhood development in Worcester:

- **Housing Development Division** – Focuses on housing rehabilitation and new construction, aiming to provide quality affordable housing for residents.
- **Neighborhood Development Division** – Develops and administers programs to enhance quality of life in Worcester’s neighborhoods.
- **Division of Planning & Regulatory Services** – Manages land use, zoning, and regulatory programs.

Housing & Neighborhood Development Initiatives

The Housing Development and Neighborhood Development Divisions administer several programs and grants to support property owners, developers, and residents, including:

- **Landlord Summit:** An annual event providing information and resources for landlords in Worcester. The March 2024 Landlord Summit included guidance on the City’s Rental Registry & Inspection Program, energy efficiency, and working with municipal departments. The 2025 summit is scheduled for May.
- **Pre-Development Consultation:** Interdepartmental Review Team (IRT) meetings are free pre-development consultations that are offered free of charge to assist developers and landowners in navigating city requirements and land use considerations. The meetings include staff from multiple municipal departments, including the Executive Office of Economic Development, Inspectional Services Department, Fire Department, and the Department of Public Works & Parks.
- **Community Development Block Grants (CDBG):** A HUD-funded program that offers grants for community development projects, including housing. CDBG grantees must undertake activities that benefit low- and moderate-income areas and clientele, and can include acquisition of real property, rehabilitation, and site clearance. CDBG funds in Worcester have been used to support a variety of activities including the rehabilitation of residential structures as well as homeless facilities.
- **Down Payment Assistance Programs:** The CDBG-funded Down Payment Assistance Program provides first-time income-qualified homebuyers with up to \$5,000 in down payment and closing cost assistance. The City also used funds from the American Rescue Plan Act (ARPA) to provide up to \$25,000 to eligible first-time homebuyers for down payment and closing costs. Worcester Community Housing Resources administered the program in coordination with the Housing Development Division.
- **Worcester Housing Now Initiative:** The Worcester Housing Now Initiative is a tiered program that provides resources for the City’s older multifamily housing stock, primarily triple-deckers, which, due to their age, may have deferred maintenance and code violations. A Tier 1 application (for owner-occupied 2–4-unit properties) can result in up to \$25,000 for rehabilitation funding, although a five-year 80

percent AMI affordability restriction is required. Tier 2 is similarly structured for larger-scale multifamily properties, with a ten-year affordability restriction, and additional requirements.

- **Elder Home Repair Program:** Up to \$25,000 in CDBG funding for income-eligible seniors to make necessary home repairs, with a five-year owner-occupancy requirement.
- **Worcester Lead Abatement Program (WLAP):** The WLAP is a federally-funded program that assists eligible properties with lead paint remediation. The program is open to applications from tenants, homeowners, and investor-owned properties.
- **HOME Program:** The HOME Investment Partnerships Program (HOME), funded through HUD, provides formula grants to municipalities to fund a wide range of activities including building, buying, and rehabilitating affordable housing for rent and providing direct rental assistance to low-income households through the Tenant Based Rental Assistance Program (TBRA).
- **Emergency Solutions Grants (ESG):** The ESG program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents, (5) rapidly re-house homeless individuals and families, and (6) prevent families/individuals from becoming homeless.
- **Housing Opportunities for Persons With AIDS (HOPWA) Program:** The HOPWA Program is the only Federally-funded program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, grants are made to nonprofit organizations for projects that benefit low-income persons living with HIV/ AIDS and their families.

Affordable Housing Trust Fund

Worcester's Affordable Housing Trust Fund (AHTF) was established in 2021 by city ordinance to address the community's affordable housing needs. Its mission is to "provide for the creation and preservation of affordable homeownership and rental housing that meets the needs of low- and moderate-income residents."

The pandemic underscored the urgency of housing quality and stability, while community input reinforced affordable housing as a critical priority. In response, \$28 million in American Rescue Plan Act (ARPA) funding was dedicated to housing, with an initial allocation of \$15 million to the AHTF. In total, the AHTF has committed \$18.4 million in ARPA funds to 13 projects, leveraging nearly \$380 million in additional investment to create 324 net new affordable housing units.

Community Preservation Committee

In 2022, the City of Worcester opted in to the Community Preservation Act (CPA), adding a 1.5 percent surcharge to annual real estate property taxes. A minimum of 10 percent of Community Preservation funds must be budgeted toward Community Housing each year, which includes housing up to 100 percent AMI. The Community Preservation Committee released their Spring 2025 Pilot Round application in March 2025 and anticipates providing funding recommendations to the City Council in Summer 2025.

Worcester Housing Authority

The Worcester Housing Authority manages nearly 3,000 federal and state public housing units in the City. In addition, the Housing Authority administers approximately 4,000 rental vouchers (often referred to as the Section 8 program), which limit the rent a voucher holder might pay to no more than thirty percent of their gross income. A full summary of the Worcester Housing Authority's portfolio is provided in the Housing Conditions chapter of this plan.

In May 2024 the Housing Authority celebrated the start of the phase redevelopment of the 1950's era Curtis Apartments. The 372 public housing units will be redeveloped into 529 new mixed-income apartments, with the first phase expected to be complete in early 2025.

LOCAL NONPROFITS AND COMMUNITY-BASED ORGANIZATIONS

Worcester Common Ground

Worcester Common Ground (WCG) is a community development corporation (CDC) dedicated to enhancing housing stability and promoting neighborhood revitalization in Worcester, Massachusetts. Since its establishment in 1988, WCG has focused on creating affordable housing, preserving green spaces, and empowering low-income residents. By developing and managing affordable rental units and facilitating homeownership opportunities, WCG helps combat housing insecurity in a city where rising housing costs and gentrification pose significant challenges. In total, WCG has created 176 housing units, as well as 25 first-time homeownership units. The organization also provides support services for tenants, such as financial literacy education, and advocates for policies that promote equitable housing solutions. Through these efforts, WCG plays a crucial role in fostering long-term stability for Worcester's most vulnerable populations.

Worcester Community Housing Resources (WCHR)

Worcester Community Housing Resources (WCHR) is a nonprofit organization dedicated to increasing affordable housing opportunities and fostering housing stability for low- and moderate-income residents in Worcester, Massachusetts. Founded in 1993, WCHR has focused on acquiring, developing, and rehabilitating properties to create affordable rental units and homeownership opportunities. Notably, WCHR hosts a Community Loan Fund with \$4 million for low-interest financing for home repairs and the development of affordable housing. The organization is currently developing Whitmarsh Center, the expansion of Zion Lutheran Church with affordable housing, emergency shelter, and community space, as well as 50 Oriol Drive, which will involve the conversion of a former hotel into 90 income-restricted units.

Main South Community Development Corporation

The Main South Community Development Corporation (Main South CDC) is a nonprofit organization dedicated to enhancing the quality of life in Worcester's Main South neighborhood. Established in 1986, the organization focuses on developing safe, affordable housing and fostering economic opportunities for residents. To date, Main South CDC has developed 400 housing units, including the recent Grand Street Commons, which offers 48 new affordable units. The organization is currently developing a 9,000-square-foot affordable commercial condominium structure at 807 Main Street to support local businesses with a unique "lease to own" structure.

STATE AND REGIONAL RESOURCES

Central Massachusetts Housing Alliance (CMHA)

The Central Massachusetts Housing Alliance (CMHA) is a nonprofit organization committed to addressing homelessness and promoting housing stability in Worcester and the surrounding areas. CMHA serves as Worcester County's Continuum of Care (CoC) coordinator, coordinating housing and services funding for families and individuals experiencing homelessness. CMHA offers a range of programs, including emergency shelters, homelessness prevention services, and affordable housing advocacy. The organization also provides financial assistance for rent and utilities, elder home repair and maintenance, housing counseling, and long-term case management to help at-risk populations maintain stable housing. CMHA works to create comprehensive

solutions to the region's housing challenges, aiming to prevent homelessness before it occurs and ensure safe, sustainable housing options for all residents.

Habitat For Humanity MetroWest/Greater Worcester

Habitat for Humanity MetroWest/Greater Worcester is a nonprofit organization focused on building affordable homes and providing homeownership opportunities for low- and moderate-income families in the Worcester area. Through its volunteer-driven model, Habitat constructs and rehabilitates homes, offering families a pathway to homeownership with affordable mortgages and financial counseling services. Notable projects in Worcester include a duplex at 21 Aetna Street and 81 Harrison Street, which included three attached homes.

RCAP Solutions

RCAP Solutions is a regional nonprofit that provides comprehensive housing and community services in Worcester and beyond, addressing housing instability and supporting economic development. As part of its mission, the organization offers a wide range of housing programs, including rental assistance through the Section 8 Housing Choice Voucher program, homelessness prevention, homeownership counseling, and financial literacy education. RCAP Solutions also administers funds from the state Home Modification Loan Program (HMLP), providing no-interest loans to help homeowners or their family members to add accessibility improvements to their home.

Sources

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Worcester Common Ground, “About Us,” 2024, *Worcester Common Ground*, <https://www.wcgcdc.org/about-us/>

Worcester Community Housing Resources, “What We Do,” 2024, *Worcester Community Housing Resources*, <https://www.wchr.org/>

Worcester Housing Authority, “Admissions,” 2024, *Worcester Housing Authority*, https://worcesterha.org/admissions_eligibility.html#:~:text=The%20Worcester%20Housing%20Authority%20manages,state%20subsidized%20public%20housing%20units.

ACRONYMS & KEY DEFINITIONS

ACS	US Census Bureau’s American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
ARPA	American Rescue Plan Act
AUL	Activity and Use Limitation designation, monitored by DEP
BIPOC	Black, Indigenous, and People of Color
CHAS	Comprehensive Housing Affordability Strategy
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
DEP	Massachusetts Department of Environmental Protection
EA	Emergency Assistance
EEA	Executive Office of Energy & Environmental Affairs
EJ	Environmental Justice
EPA	U.S. Environmental Protection Agency
ELI	Extremely Low Income
EOHLC	Executive Office of Housing and Livable Communities
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s) (July 1-June 30)
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDEP	Massachusetts Department of Environmental Protection
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MSBA	Massachusetts School Building Authority
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MSA	Metropolitan Statistical Area
MWRA	Massachusetts Water Resources Authority
NHESP	Massachusetts Natural Heritage and Endangered Species Program
NOAH	Naturally Occurring Affordable Housing
SHI	Massachusetts Subsidized Housing Inventory
SOI	Statement of Interest
STR	Short-Term Rental
VLI	Very Low Income
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23
40R	Smart Growth Overlay District Act, per MGL Chapter 40R

Key Definitions

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Area Median Income (AMI) – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2024, the HUD area median family income (AMFI) for the Worcester, MA HUD Metro FMR Area was \$117,300.⁸⁰ AMI is also referred to in the document as median family income (AMFI).

Black, Indigenous, and People of Color (BIPOC) – Pronounced “bye-pock,” this is a term specific to the United States, intended to center the experiences of Black and Indigenous groups and demonstrate solidarity between communities of color. It acknowledges that people of color face varying types of discrimination and prejudice. Additionally, it emphasizes that systemic racism continues to oppress, invalidate, and deeply affect the lives of Black and Indigenous people in ways other people of color may not necessarily experience. Lastly and significantly, Black and Indigenous individuals and communities still bear the impact of slavery and genocide.⁸¹

Cost-Burdened Household – a household that spends 30 percent or more of its income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

Environmental Justice - Environmental justice is the fair treatment and meaningful involvement of all people, regardless of race, color, national origin, or income, concerning the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no population bears a disproportionate share of negative environmental consequences resulting from industrial, municipal, and commercial operations or from the execution of federal, state, and local laws, regulations, and policies. Meaningful involvement requires effective access to decision-makers for all and the ability in all communities to make informed decisions and take positive actions to produce environmental justice for themselves.⁸²

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

Family Household – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Non-Family Household – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

⁸⁰ U.S. Department of Housing and Urban Development. FY 2024 Income Limits Summary.

<https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn> (accessed May 2024).

⁸¹ BIPOC definition from Seattle YWCA <https://www.ywcaworks.org/blogs/ywca/wed-04062022-0913/why-we-use-bipoc#:~:text=BIPOC%20stands%20for%20Black%2C%20Indigenous,solidarity%20between%20communities%20of%20color.>

⁸² U.S. Department of Energy, Office of Legacy Management, "What is Environmental Justice" <https://www.energy.gov/lm/what-environmental-justice>

Income Thresholds – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Worcester is part of the Worcester, MA HUD Metro FMR Area.

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is greater than 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2024 ELI income limit for a household of one is \$27,050, and for a household of four is \$38,600.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2024 VLI income limit for a household of one is \$45,000, and for a household of four is \$64,350.

Low/Moderate income (LMI) – an individual or family whose annual gross income is at or below 80 percent of the Area Median Income (AMI).⁸³ The FY2024 LMI income limit for a household of one is \$68,500, and for a household of four is \$97,800.

Labor Force – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job), or those who cannot work due to a disability.

Missing Middle – a term coined by planner and architect Daniel Parolek, describing small and moderately-sized housing types (such accessory units, duplexes, triplexes, townhomes, and cottage courts) that blend well with neighborhoods that primarily consist of single-family homes.

Naturally Occurring Affordable Housing (NOAH) – NOAH refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. NOAH properties are typically Class B and Class C rental buildings or complexes built between 1940 and 1990. Rents are lower-ranging and affordable to low- and moderate-income households. NOAH units are the most common affordable housing in the United States.⁸⁴

Non-Family Households – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Open Space – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake, and pond frontage, beaches, dunes, and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

Short-Term Rental - A short-term rental is typically defined as a rental of any residential home unit or accessory building for a short period of time. This generally includes stays of less than a month (30 days), but the maximum length can vary depending on the state and jurisdiction in which the rental is located.

⁸³ For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

⁸⁴ NOAH Impact Fund. <https://noahimpactfund.com/impact-investing-affordable-housing-minnesota/what-is-noah/#:~:text=NOAH%20stands%20for%20Naturally%20Occurring,to%20the%20regional%20housing%20market.>

ATTACHMENTS

Worcester Subsidized Housing Inventory

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3507	Addison Street Apts	2-26 Addison & 130-140 Dorchester Sts.	Rental	50	Perp	No	HUD
3508	Belmont Towers	40 Belmont St.	Rental	166	Perp	No	HUD
3509	Elm Park Towers	425 Pleasant St. & Hudson	Rental	193	Perp	No	HUD
3510	Great Brook Valley Gardens	69 Tacoma/75-203 Chino/1-45 Freedom Way/1-291 Constitution/New Vista Ln	Rental	523	Perp	No	HUD
3511	Hooper Street Apts	25 Hooper St.	Rental	26	Perp	No	HUD
3512	Lincoln Park Towers	11 Lake Ave.	Rental	199	Perp	No	HUD
3513	May Side Apartments	May & Mayside Sts.	Rental	47	Perp	No	HUD
3514	Mill Pond Apartments	1-11 Lowland Court	Rental	50	Perp	No	HUD
3515	Mill Pond Extension	527-600 Mill St.	Rental	24	Perp	No	HUD
3516	Murray Avenue Apartments	50 Murray Ave.	Rental	72	Perp	No	HUD
3517	North Street Apartments	North, Sigourney, Providence Sts.	Rental	29	Perp	No	HUD
3518	Pleasant Tower	275 Pleasant Street	Rental	141	Perp	No	HUD
3519	Southwest Gardens	Dix/Cottage/Wachusett/N. Ashland/Homes/Richards Sts.	Rental	25	Perp	No	HUD
3520	Webster Square East	1050 Main St.	Rental	252	Perp	No	HUD
3521	Webster Square Tower	1060 Main St.	Rental	215	Perp	No	HUD
3522	Wellington Apartments	30 Wellington St.	Rental	104	Perp	No	HUD
3523	Curtis Apts.	60-80 Boylston St, 2-64 Great Brook Valley Av, 64-68 Tacoma St.	Rental	390	Perp	No	EOHLC

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Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3524	Lakeside Apts.	0-50 Circuit Av, 52-54 S. Circuit Av, 2-46 Lakeside Ave, etc..	Rental	204	Perp	No	EOHLC
3525	Booth Apts.	698-732 Lincoln St; New Haven Lane	Rental	75	Perp	No	EOHLC
3526	Greenwood Gardens	335 Greenwood St.	Rental	61	Perp	No	EOHLC
3527	John J. Curran	201 Providence St.	Rental	50	Perp	No	EOHLC
3528	Lafayette Place	2 Lafayette Street	Rental	66	Perp	No	EOHLC
3529	Comm. Residence, Inc.	309 Hamilton St.	Rental	8	Perp	No	EOHLC
3530	CTC Comm. Residence	32 Oberlin St.	Rental	8	Perp	No	EOHLC
3531	Monson Development Ctr	8-10 Hudson St.	Rental	7	Perp	No	EOHLC
3532	Monson Development Ctr	197-199 Providence Street	Rental	8	Perp	No	EOHLC
3533	You, Inc.	975 Millbury St.	Rental	8	Perp	No	EOHLC
3534	Main South Gardens	Kilby/Cheney/Ripley/ Beacon/Gardner/Benefit St.	Rental	24	Perp	No	EOHLC
3535	Scattered Sites	Albert/Jacques/Hancock/Newport/Lincoln/ Perkins Sts.	Rental	16	Perp	No	EOHLC
3542	800 Main Street	800 Main Street	Rental	5	2023	No	EOHLC
3543	866 Main Street	866 Main St.	Rental	16	2029	No	EOHLC
3545	Abby's House I	77 Chatham St	Rental	7	2035	No	EOHLC
							EOHLC
							FHLBB
3547	Aurora Hotel	660 Main St	Rental	85	2040*	No	HUD

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DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3547	Aurora Hotel	660 Main St	Rental	85	2040*	No	EOHLC
3548	Beacon & Oread Sts Nghd Redev.	24,34,40-42,56-58 Oread; 140 Beacon	Rental	34	Perp	No	MHP EOHLC EOHLC
3549	Beacon Brightly	Beacon/Lagrange/Hammond	Ownership	7	2030-2032	No	EOHLC
3550	Beaver Apartments	974 Main St & 1-5 Beaver St	Rental	26	2032	No	EOHLC HUD
3551	Beaverbrook Co-op	Main St/Agawam St	Ownership	11	2028	No	EOHLC
3552	Bell Hill Commons	5 East Kendall St	Ownership	23	2030	No	EOHLC
3553	By-the-Way	5 (or 9?) Sever St.	Rental	15	2035*	No	HUD
3554	Canterbury Tower	Lancaster & Dix St. (6 Wachusett St?)	Rental	156	2036*	No	MassHousing
3555	Castle Hill Nghd FTHB	6-8,2029 King St, 99 Bellevue St, 2028 Bell St	Rental	7	2029	No	EOHLC
3556	Channing Terrace	26 Channing St	Rental	45	2062	No	MassHousing EOHLC
3557	Chatham Street	85 Chatham St	Rental	16	2031	No	EOHLC
3558	Chatham Street Apts	99 Chatham Street	Rental	6	2101	No	FHLBB
3559	Christopher Heights	20 Mary Scano Drive	Rental	80	2047	No	EOHLC

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EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3561	Clark U/Main South FTHB	15,31,33,51 Beaver St.; 14 Florence; 71 Gates; 79 Hollis; 17-19 Grand St	Ownership	27	2027	No	EOHLC
3562	Coe's Pond Village	39 First Street	Rental	250	2028	No	EOHLC MassHousing
3563	Colony Retirement Homes I	485 Grove St.	Rental	61	2043*	No	HUD
3564	Colony Retirement Homes II	485 Grove St.	Rental	78	2039*	No	HUD
3565	Colony Retirement Homes III	41 (or 101) Chadwick St.	Rental	100	2041*	No	HUD
3566	Colony Retirement Homes IV	521 Grove St. (123 Holden St)	Rental	70	2040*	No	HUD
3567	Concord Apts	11 Sever St.	Rental	132	2046	No	HUD
3568	Conway Gardens	10 Newbury St (31 Oread too?)	Rental	40	2028*	No	HUD EOHLC
3569	Dale Street Phase I	21-23&31-33 Dale Street	Rental	18	2037	No	EOHLC EOHLC MHP
3570	Dale Street Phase II	11-15 Dale St; 1 Allensdale St.	Rental	15	2030	No	EOHLC EOHLC
3571	Dewey/Canterbury	17-19 Dewey St; 124-128 Canterbury St.	Ownership	22	2029	No	EOHLC
3573	Emanuel Senior House	59 Evelyn St.	Rental	75	2031	No	HUD
3575	Florence St. Co-op	6 Florence St.	Ownership	5	2035	No	EOHLC
3576	Freeland Apartments	979 Main Street	Rental	21	Perp	No	EOHLC

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DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3576	Freeland Apartments	979 Main Street	Rental	21	Perp	No	MHP EOHLC
3577	Greenhill Towers	20, 26, 27, 30 Mt. Vernon St	Rental	185	2033*	No	MassHousing
3578	Independent Living Project	1030-1036 Main St.	Rental	20	2032	No	HUD HUD
3579	King-Quincy-Newbury-Chatham	48 King St; 9 Quincy St; 7 Newbury St; 90-92 Chatham St.	Ownership	13	2027	No	EOHLC EOHLC
3580	La Grange Street	24 Lagrange St	Rental	3	2024	No	EOHLC
3581	Lincoln Village	Lincoln St./ Pleasant Valley Dr	Rental	1213	2024*	No	HUD
3582	Main & Oread Corp./Refinance	2 Oread St.,799-805 and 866 Main St	Rental	24	2029	No	EOHLC
3583	Marble Street Apartments	11,21,31,41 A-D Marble St (1010 Main St)	Rental	162	2037*	No	MassHousing
3584	Matheson Apartments	Main/37,49 Wellington St./Murray	Rental	70	2039*	No	HUD
3585	Meadow Brook Gardens	545 Salisbury St.	Rental	72	2031	No	EOHLC HUD
3586	Mountain Village	200 East Mountain St.	Rental	200	2029*	No	HUD HUD
3587	Mt. Carmel Apartments	60 E. Central St (50 Shrewsbury St.)	Rental	75	2031	No	HUD
3588	New Horizons	507 Main St. (65 Merrick St)	Rental	34	2025*	No	HUD
3590	Oak Hill Estates	33-35 Wall Street	Ownership	9	2030-2032	No	EOHLC

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DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3591	Oberlin House	28 Marble St.	Rental	22	2024	No	HUD
3592	Plantation Towers	501 Plantation St.	Rental	107	2024*	No	EOHLC MassHousing
3593	Plumley Village	16 Laurel Street	Rental	430	2031*	No	HUD EOHLC
3595	Seabury Heights	240 Belmont St./Belmont & Elliott	Rental	302	2023	No	HUD
3596	Section 8 Mod Rehab	Scattered sites	Rental	58	2024*	No	EOHLC
3597	Stratton Hill	161 W. Mountain St. & Brook Sts.	Rental	156	2069	No	EOHLC MassHousing MHP
3599	Teamster Retiree Housing	Clark & Mountain Sts./295 Clark St	Rental	24	2032	No	HUD
3600	The Royal Worcester	45 Grand Street	Rental	155	2023*	No	EOHLC HUD MassHousing
3601	Union Hill	50,63,68,69,82-84,87 Norfolk St.	Ownership	40	Perp	No	EOHLC MHP EOHLC EOHLC
3602	Union Hill Nghd FTHB	68 Harrison, 42 Penn Ave; 59 Coral; 18 Clarkson	Ownership	11	2027	No	EOHLC

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Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3603	Union Hill Scattered Site Co-op	Penn Ave/Aetna St/ Mendon St	Ownership	9	2029	No	EOHLC
3604	Upland Gardens	80 Upland St	Rental	274	2031	No	HUD
3605	Upsala St. Elderly Apts	36 Upsala St.	Rental	49	2037	No	EOHLC HUD
3606	WAARC Community Residence	100 West Chester St.	Rental	11	2032	No	HUD
3607	Washington Heights	67 Outlook Dr/ 55 Williamsberg Dr	Rental	404	Perp	No	HUD MassHousing
3608	Wellington Community	714 Main Street/ 84 Murray Ave	Rental	180	2037*	No	MassHousing
3609	Wellington House	41 Wellington St.	Rental	0		No	HUD
3610	Whittier Terrace	29-33, 38-42 Oxford St; 86 Austin St	Rental	163	2036*	No	MassHousing
3611	Bet Shalom	475 Chandler St./ S. Flagg St	Rental	70	2028*	No	HUD
3612	Worcester Youth Guidance	Burncoat Street	Rental	8	2025	No	EOHHS
3743	Standish Apartments	767 Main St	Rental	28	2034	No	EOHLC EOHLC
3771	Austin Street 98-102	98-102 Austin St	Rental	9	perp	No	EOHLC MHP
4064	Bet Shalom II	475 Chandler St		24	2042	No	HUD
4069	Chandler Street	133 Chandler St	Rental	5	4/03/2023	No	MHP
4530	DDS Group Homes	Confidential	Rental	139	N/A	No	DDS

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Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
4623	DMH Group Homes	Confidential	Rental	140	N/A	No	DMH
7882	Remembrance House	Lewis St	Rental	2	2046	NO	HUD
9767	Village at Ascension Heights	48 Vernon Street	Rental	35	2036	NO	EOHLC HUD
9786	149 Belmont Street	149 Belmont Street	Rental	10	2057	NO	HUD MassHousing MHP EOHLC
9787	5 Benefit Street	5 Benefit Street	Rental	4	2039	NO	EOHLC HUD
9789	767-771 Main Street	767-771 Main Street	Rental	28	2034	NO	EOHLC HUD
9790	6 Florence Street	6 Florence Street	Rental	8	2103	NO	EOHLC HUD
9791	300-302 Pleasant Street	300-302 Pleasant Street	Rental	6	2036	NO	EOHLC MassHousing HUD
9792	674 Main Street	674 Main Street	Rental	24	2032	NO	EOHLC MassHousing MHP

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Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9793	1-7 Piedmont Street	1-7 Piedmont Street	Rental	12	2059	NO	EOHLC HUD MassHousing MHP
9794	9 May Street	9 May Street	Rental	46	2058	NO	MassHousing EOHLC HUD
9795	Southgate Place	146 Grand Street	Rental	25	2041	NO	MHP EOHLC HUD
9796	Canal Lofts	39, 45, 48 Water Street	Rental	64	2061	NO	EOHLC HUD MassHousing MHP
9797	Voke Lofts	21 Salisbury Street	Rental	84	2064	NO	EOHLC HUD MassHousing
9798	Austin Corridor II	Piedmont St, Austin St, Bellevue St, Bancroft St	Rental	20	2063	NO	HUD MassHousing MHP

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Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9798	Austin Corridor II	Piedmont St, Austin St, Bellevue St, Bancroft St	Rental	20	2063	NO	EOHLC
9799	Channing Terrace Apartments	26 Channing Street	Rental	45	2062	NO	EOHLC HUD MassHousing
9800	Castle Hill Initiative-LaGrange Street	13, 15, 17, 19 LaGrange Street	Rental	10	2042	NO	EOHLC HUD MassHousing
9801	651-659 Main Street	651-659 Main Street	Rental	45	2059	NO	EOHLC HUD MassHousing
10022	Loomworks I	93 Grand Street	Rental	39	2065	NO	EOHLC MassHousing
10023	Loomworks II	93 Grand Street	Rental	55	2065	NO	EOHLC
10807	Central Building	322 Main St	Rental	55	2069	NO	EOHLC MHP
10808	AKFC Renovations	52 High St	Rental	56	2058	NO	EOHLC
10809	Forbest St Development	7 Forbest St	Rental	8	2046	NO	EOHLC
10810	126 Chandler St	126 Chandler St	Rental	31	2071	NO	EOHLC

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EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Worcester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
10810	126 Chandler St	126 Chandler St	Rental	31	2071	NO	MassHousing
							MHP
10811	Trinity Worcester	2 Main St	Rental	118	2073	NO	MHP
							EOHLC
							MassHousing
Worcester Totals				10,222	Census 2020 Year Round Housing Units		84,071
					Percent Subsidized		12.16%

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EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, EOHLC has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the Town or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.
- **Veterans:** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force, Coast Guard or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 *Affordable Homes Act* is expected to be forthcoming. The full guidelines can be found here: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>.

INTERAGENCY BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: EOHLC Comprehensive Permit Regulations, 760 CMR 56.03(8)