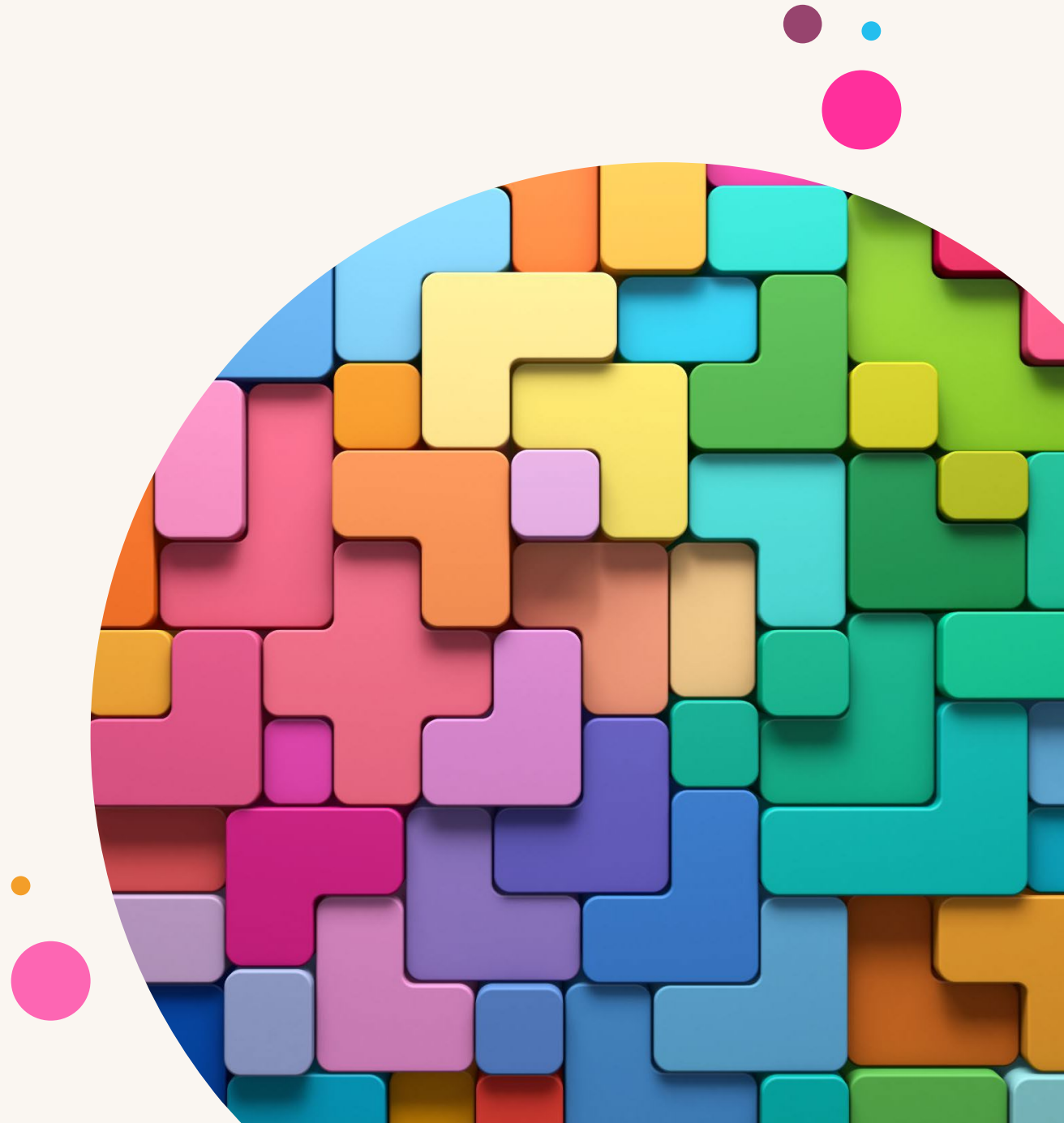


FFY2026 CDBG Application Training

City of Gardner
Department of Community Development and Planning

December 18, 2025

Presented By:
Amy Yuhasz, Assistant Director
ayuhasz@gardner-ma.gov



Community Development Block Grant Program

- The Community Development Block Grant (CDBG) program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
- The program is authorized under Title 1 of the Housing and Community Development Act of 1974, as amended, and was designed to empower communities to implement housing and community development strategies tailored to their own needs and priorities.



Massachusetts' CDBG Program

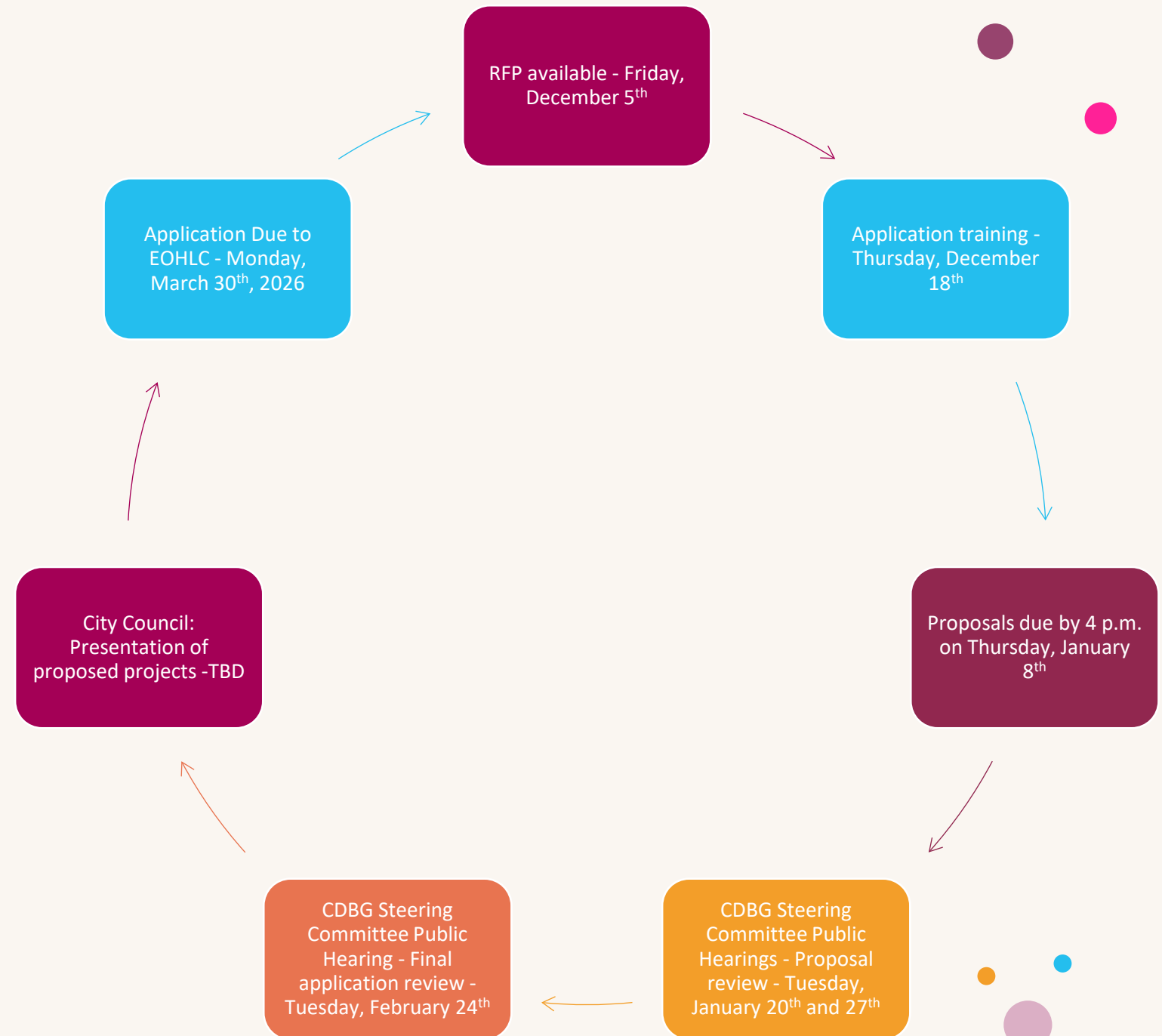
- The Commonwealth of Massachusetts receives an annual allocation of CDBG funds directly from the U.S. Department of Housing and Urban Development. Funds are administered by the Executive Office of Housing and Livable Communities and distributed to cities and towns through two programs:
 - Mini-Entitlement Program: Municipalities are selected for the Mini-Entitlement Program through use of a formula calculation based on high statistical indicators of need, poverty rate and population size. Gardner is currently designated as a Mini-Entitlement community.
 - Community Development Fund: Grants are awarded to eligible communities through a competitive application process.
- EOHLC expects to release their application for Federal Fiscal Year 2026 funds on January 26, 2026, with applications due on March 30, 2026.

Gardner's CDBG Program

- The City of Gardner, acting through its Department of Community Development and Planning (DCDP), annually applies for CDBG funds from EOHLC as a Mini-Entitlement.
- Gardner is eligible for up to \$875,000 in FFY2026 CDBG funds.
- The City recently issue a Request for Proposals to solicit applications for projects to be considered for inclusion in the City's application.



Gardner's Application Process



Threshold Criteria



Be CDBG eligible under Title I of the Housing and Community Development Act of 1974



Meet a CDBG National Objective



Be consistent with local planning documents

Be CDBG eligible:

CDBG funds may be used on a variety of eligible activities. A complete list is available here: [Eligible Activities](#).

Some examples include:

- Public social services: food assistance programs, athletic program participation scholarships, childcare subsidies, elder services, assistance for people at-risk or experiencing homelessness, services for people with disabilities, and assistance for survivors of domestic violence (EOHLC typically limits applicants to no more than five of this type of project per grant application.)
- Public facility improvements: senior centers, neighborhood centers, parks and playgrounds, youth centers, architectural barrier removal, and improvements at other types of facilities that serve the needs of low- and moderate-income persons
- Infrastructure improvements: reconstruction of streets and sidewalks, drainage improvements, and construction or repair of water and sewer lines

Threshold Criteria



Be CDBG eligible under Title I of the Housing and Community Development Act of 1974

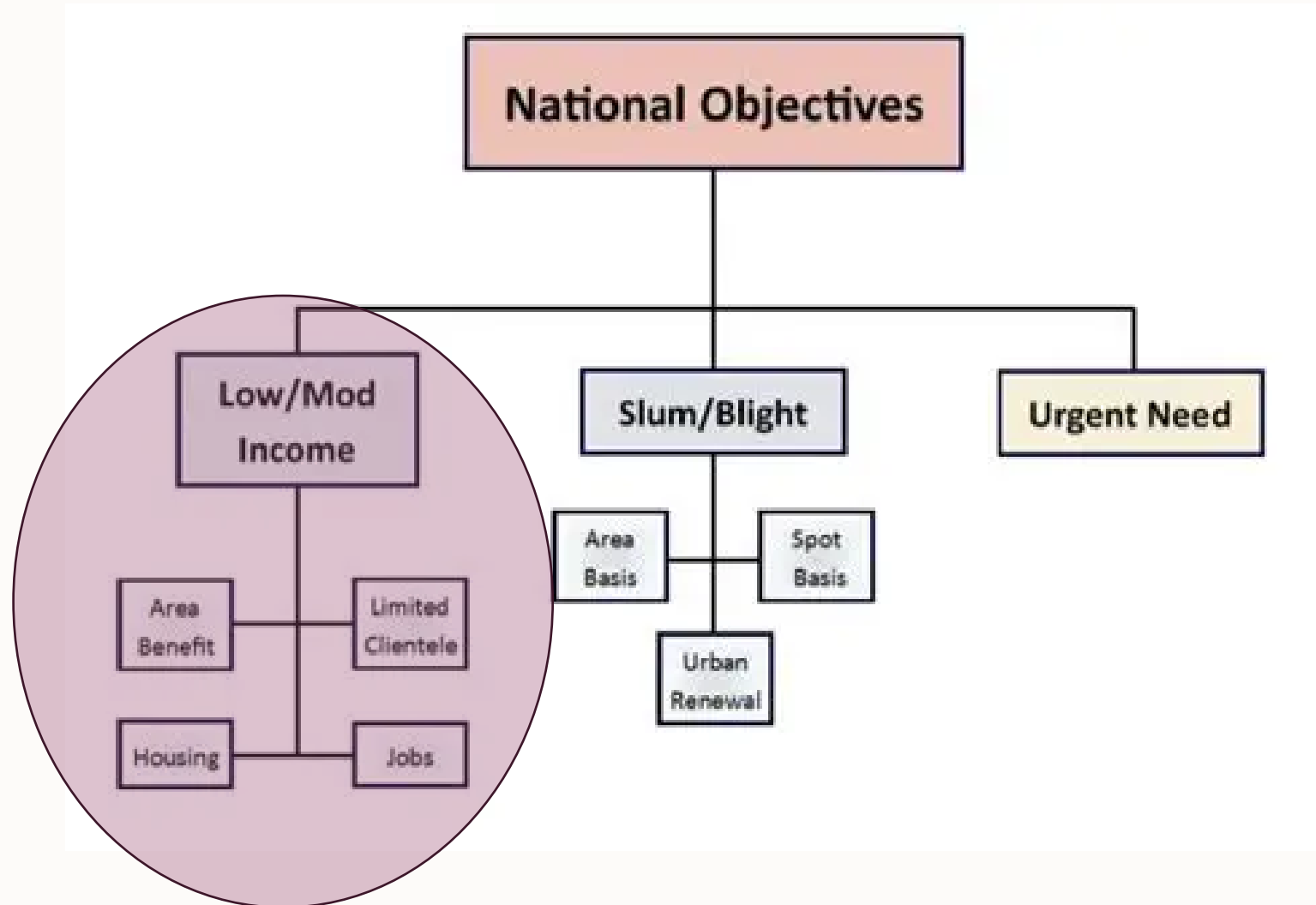


Meet a CDBG National Objective



Be consistent with local planning documents

Meet a CDBG National Objective



Low/Mod Income (LMI) National Objective

- Benefit to low and moderate income (LMI) persons:
 - area benefit activities
 - limited clientele activities
 - job creation/retention activities
 - housing activities
- A LMI person is defined as a member of a family or household having an income that is less than or equal to 80 percent of the median family income for the Metropolitan Statistical Area (MSA).
- HUD publishes income limits annually, and these income limits are used to qualify persons as eligible beneficiaries of CDBG-assisted activities.

2025 CDBG Income Limits for Gardner, MA

Effective June 1, 2025

People in Family	1	2	3	4	5	6	7	8
30% AMI Extremely low income	\$26,200	\$29,950	\$33,700	\$37,400	\$40,400	\$43,400	\$46,400	\$49,400
50% AMI Low income	\$43,650	\$49,900	\$56,150	\$62,350	\$67,350	\$72,350	\$77,350	\$82,350
80% AMI Moderate income	\$69,850	\$79,800	\$89,800	\$99,750	\$107,750	\$115,750	\$123,700	\$131,700

At least 51% of the program participants served by a CDBG-funded Social Service Program must be at or below 80% of Area Median Income.

Note that the following groups are presumed to be low- and moderate income. A Social Service Program that **primarily** serves one of these groups is not required to collect beneficiary income information.

- abused children (extremely low income)
- battered spouses (low income)
- elderly persons (low income)
- severely disabled adults (low income)
- homeless persons (extremely low income)
- illiterate adults (low income)
- persons living with AIDS (low income)
- migrant farm workers (low income)

LMI National Objective: Area Benefit

- An activity which is available to benefit all the residents of an area which is primarily residential in nature and at least 51% of the residents are LMI persons.
 - Gardner's current city-wide percentage of LMI residents is 47.3% which makes it difficult to meet the area benefit criteria. Projects that could meet the criteria are those where a case can be made that the project will serve a particular LMI neighborhood, such as improvements to neighborhood pocket park or a residential street in an LMI neighborhood.
 - If considering the use of the area benefit national objective, we will work with you to review the LMI Census data for your proposed project.

• LMI National Objective: Limited Clientele (LMC)

- An activity which provides benefits to a specific group of persons rather than everyone in an area. At least 51% of the beneficiaries of the activity must be L/M income persons.
- There are four subcategories under the LMC national objective:
 - Groups presumed by HUD to be low- and moderate-income: These include the elderly; severely disabled adults, abused children, battered spouses, homeless persons, persons with HIV/AIDS, illiterate adults, and migrant farm workers. No income verification is required for these groups unless an “income payment,” such as fuel assistance or childcare subsidies is being provided. Architectural barrier removal projects meet this national objective.
 - Groups that can be documented to be predominantly LMI (at least 51%): Such projects must be designed to collect information on household size and income to document income eligibility of program participants.
 - Groups of persons already documented as low- and moderate-income: For example, a recreation program for the exclusive use of residents in a low-income housing development complies. Usually, no further income documentation is required.
 - Groups whose composition is such that it can be concluded that a majority of their clientele will be LMI persons: For example, projects involving homeless shelters will usually qualify under this provision without further proof of income eligibility.

LMI National

Objective: Job Creation/Retention



Be located in a predominantly L/M income neighborhood and serve the L/M income residents (e.g., a grocery store serving a L/M income neighborhood qualifies as area benefit)



Involve facilities designed for use predominantly by L/M income persons (e.g., a for-profit hospital that is designed to serve patients on Medicaid or welfare qualifies as limited clientele)



Involve the employment of persons, the majority of whom are L/M income persons (e.g., a retail clothing store creates or retains jobs principally for L/M income persons)

LMI National Objective: Housing



At least 51% of the units in a multi-unit structure must be occupied by low- and moderate-income households. In buildings with two units, at least one of the units must be occupied by a low- or moderate-income household.

Threshold Criteria



Be CDBG eligible under Title I of the Housing and Community Development Act of 1974



Meet a CDBG National Objective



Be consistent with local planning documents



- **Be consistent with local planning documents:**

- Mini-Entitlement communities must prepare and submit a Community Development Strategy (CDS) to EOHLC. This strategy is based on various planning documents used by a community and outlines a plan of action intended to accomplish specific community development goals that will have an impact on the community.
- It identifies the goals and objectives of community development efforts over a 3-to-5-year period and explains how the community expects to address priorities with both CDBG and non-CDBG funds.
- The City of Gardner's current CDS is available here: [FY22-25 Community Development Strategy](#).
- Note that the City's current CDS may change based on discussion and feedback received during a public hearing of the CDBG Steering Committee scheduled for Tuesday, January 20, 2026, at 4:30 p.m.



Gardner's RFP: Project Description

Please provide information on:

- the scope of the project
- how the project will benefit low- and moderate-income Gardner residents
- an estimate of the number of low- and moderate-income residents who will be served by the project and how the income of beneficiaries will be documented (if applicable).

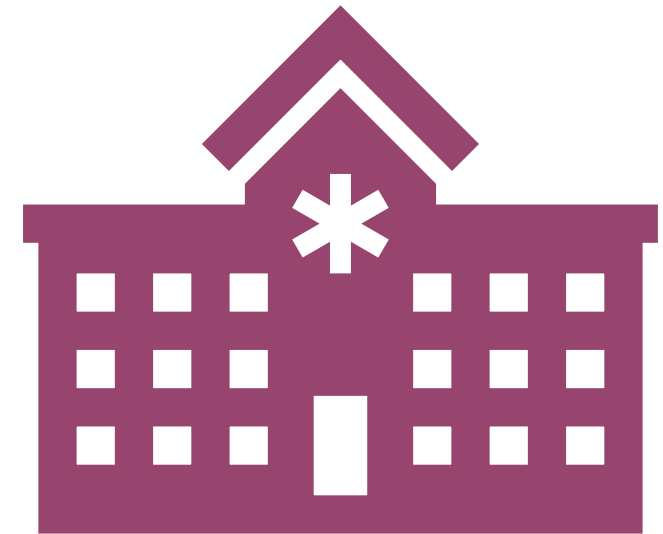
This is the information we will use to determine whether the proposed project demonstrates that it is a CDBG eligible activity and will meet a National Objective.



Gardner's RFP: Unmet Need

Please explain how the proposed project will address an unmet need.

- Public social services:
 - Is there currently a long waiting lists for services? Are you turning people away?
 - Are people requesting services that are not currently being provided in the community?
 - Have you lost funding for the critical services you provide?
- Public facility improvements:
 - Are program participants unable to access or fully access programs because of architectural barriers?
 - What are the existing facility conditions and how do you propose to use CDBG funds to address identified facility needs.



Gardner's RPF: Project Timeline/Milestones

Please provide a timeline for implementation of the proposed project. Note that the anticipated period of performance for FFY2026 projects is from July 1, 2026, through December 31, 2027.

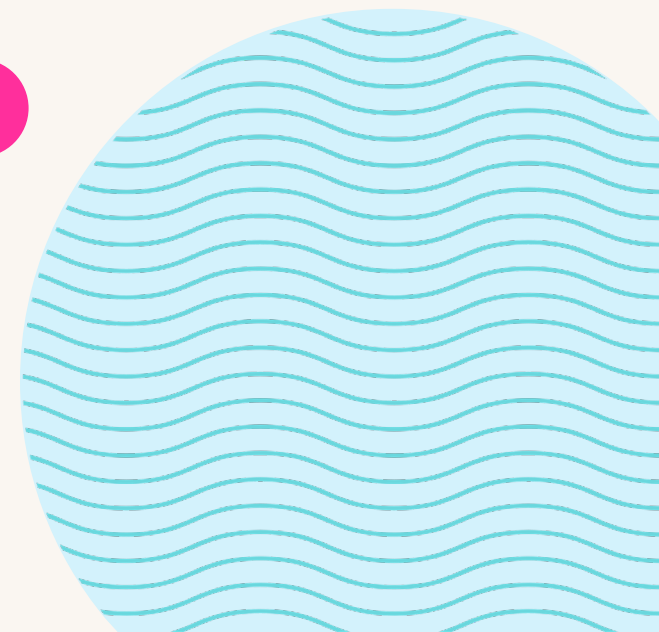
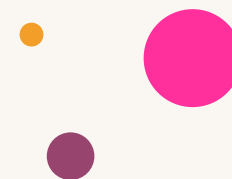
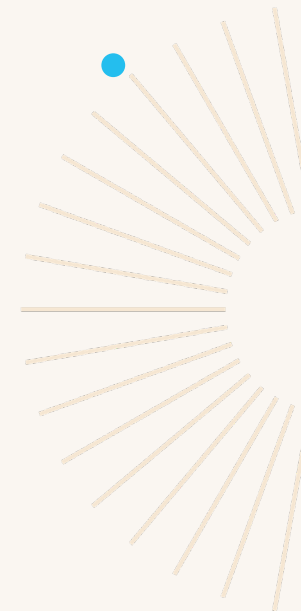
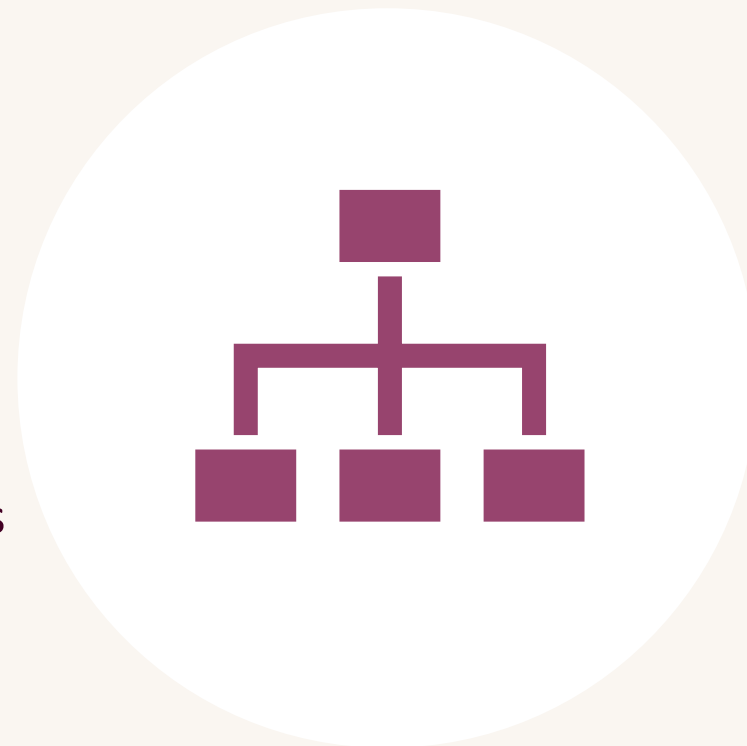
- This will look different for public social service activities than it will for projects that include construction (public facility or infrastructure improvements).
- Public social service activities that request CDBG funds to hire additional staff should include information on the estimated timeline for on boarding and training.
- Construction projects should include information that describes the status of the project design (if applicable) and the target date for completion.

Gardner's RPF: Agency/Organization Capacity

Please provide a brief summary of the agency/organization's experience carrying out similar projects. List key staff positions that will be responsible for implementation of the proposed project.

Things to consider including:

- team's qualifications
- organizational structure and capacity
- prior experience managing federal grants
- systems for financial and program oversight



Gardner's RFP: Project Budget

Please provide a detailed project budget. For any proposed staff costs, please list the rate of pay and fringe benefits. The budget should tie back to the proposed project description.

- List each budget line item included in the proposed project.
 - Example:
 - Program coordinator (.5 FTE) salary
 - Program coordinator fringe benefits (13%)
 - Training materials
 - Supplies
 - Equipment
 - Printing
- Total CDBG Funds Requested
- Other Non-CDBG Funds
- Total Project Budget
- Source(s) of Other Funds

The background of the image is a dense field of light-colored wooden question marks. The marks are scattered and vary in focus, with some in sharp foreground and others blurred in the background. In the top-left and bottom-left corners, there are several colorful circles in shades of pink, purple, and orange, some of which are semi-transparent. The overall lighting is soft and warm, creating a textured, three-dimensional effect for the wooden letters.

Questions & Answers

Thank you!

