

Amending AAP to include CDBG-CV3 funding.

## **Executive Summary**

### **AP-05 Executive Summary - 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Gloucester, Massachusetts conducted a five-year community development planning effort - the 2015-2019 Consolidated Plan for the City of Gloucester and associated annual “Action Plans” in order to develop and enact a strategic plan to address economic development, housing, infrastructure, public facility, and social service needs in the community. Over the last year, efforts were made through public hearings, a survey and consultations to seek citizen input on the community development needs of Gloucester. Important tools that the City uses to meet the community needs are the Community Development Block Grant (CDBG) and HOME funds received through the North Shore HOME Consortium. These grant programs are funded through the United States Department of Housing and Urban Development (HUD). This plan seeks to outline how the City will use CDBG funds to address issues it faces and to achieve the goals of the Consolidated Plan in collaboration with other Federal funds received by local organizations. Non-profit agencies in Gloucester also receive funding from the Housing Opportunities for Persons with AIDS program, the Emergency Shelter Grant and the Continuum of Care.

The City conducted an extensive analysis on all types of community development needs, ranging from creation of jobs and parks, to housing rehabilitation and homelessness. Along with the analysis of the community development needs, the City developed goals to meet the needs of the community, within the confines of the federal funding regulations.

The Grants Division within the Community Development Department administers the community development program. The Division completes the necessary reports to remain in compliance. The City is in an “entitlement” category, which means that it does not compete for the CDBG funding. However, several steps must be taken to receive the funding.

First, the City must complete the aforementioned Consolidated Plan, a five-year strategic plan to address community development needs. The City staff made an extensive analysis of the housing market and community needs in several categories including housing development, economic development, job creation and retention, homeless services and non-housing community development in the City. Along with the analysis, the staff hosted a number of public hearings and sought out citizen input on the needs of the community. A detailed Needs Assessment and Market Analysis were conducted in 2015 as part of the Consolidated Plan effort; along with citizen input and statistical

information, these analyses helped set the priorities the City will work to address with available funds over the five-year period.

The City must complete an annual update of the Consolidated Plan. This document, the 2019 "Annual Action Plan (AAP)", is the method the City utilizes to specify which projects and third-party contracts we anticipate will be used to accomplish the goals identified in the Consolidated Plan.

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The shortage of safe, healthy and affordable housing stock in Gloucester is the most critical problem for the City's low-income population. The City's low- and moderate- income population faces a high cost burden, with one-third of all Gloucester households considered cost burdened. The City recognizes this problem and is committed to engaging in a variety of activities that provide its low- and moderate-income population with the opportunities and resources they need to continue to grow and expand their standard of living. Gloucester will continue to implement its Housing Rehabilitation program in Program Year 2019 to help qualified residents improve their homes and, particularly for seniors, reside in their homes for longer periods of time. The City will also continue its efforts to support the down payment assistance program so that income eligible households may purchase their first home. Gloucester has an extensive network of health, mental health and social service providers. With strategic support of CDBG funding, the City will assist these providers to serve the homeless and non-homeless population. As a result of decreasing resources from other sources for these agencies the City has decided to commit the maximum allowable funding for public services in PY19. Services supported include those for seniors, youth, and battered and abused spouses. The CDBG program will also support a food bank, health and mental health services, and housing counseling.

Facility and infrastructure improvements will address community needs to strengthen the urban fabric, serving low- and moderate- income households and the City's target neighborhoods. In PY19 funds will be allocated to support the acquisition and rehabilitation of additional real estate for the local food bank. This will enable the organization to build a new commercial kitchen, add cold dry storage and provide a training area. The City also plans to assist economic opportunities for local businesses, which will employ low- and moderate- income people. Using CDBG funding, the City will strategically loan small businesses working capital to realize employment goals and offer technical assistance to businesses. Micro-enterprise loans will be offered to low-income businesses and entrepreneurs. The City will also support job training programs.

## **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Gloucester was successful in implementing many of its 2010-2015 Consolidated Plan initiatives. Still, Gloucester's low-to-moderate income residents face numerous challenges related to housing affordability and job opportunities, causing the City to continue to strive to meet many of the same goals identified in the past. The City tailors its programs and policies to meet these goals based on evolving community needs and fluctuating program budgets due to shrinking federal appropriations.

Previously, the City's goals have been to increase affordable housing, provide economic opportunities, and provide a suitable living environment free from discrimination. These goals remain priorities to the City.

For affordable housing for low- and moderate-income residents, the City has: expanded access to homeownership; maintained affordability of existing housing; increased the supply of housing; leveraged private investment in affordable housing; and prevented homelessness.

For economic opportunity, the City has: supported the redevelopment of the maritime industry; provided loans for business growth and expansion; remediated environmentally-contaminated commercial properties; provided non-profits with resources for job training; and supported small businesses in commercial districts with youth service projects.

To provide a suitable living environment free from discrimination, the City has: supported social services; improved parks and playgrounds in the target area; and removed barriers to accessibility for those with disabilities.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Gloucester has been following a Citizen Participation Plan that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, during the administration of its Community Development Block Grant (CDBG) program. The City's Citizen Participation Plan was updated effective April 1, 2017 and is available for viewing at the City of Gloucester Community Development Department and online.

The plan was developed considering the input of other agencies in the City, including the Gloucester Housing Authority; regional entities, such as the North Shore HOME Consortium; and the previous experience and comments with local non-profits and residents.

The development of this Action Plan was formulated, in part, with input received as part of the citizen participation process and consultations with other entities.

The City of Gloucester, acting through its Community Development Department, conducted two (2) public hearings; an informational hearing on February 7, 2019, regarding the Annual Action and the RFP process to address any questions and March 7, 2019 to hear presentations on the submitted RFPs and any comments from the public.

The locations of all public hearings were all fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided advanced notice of each hearing. Advertisements for both public hearings were published on January 18, 2019. The Public Notice soliciting comments on the Annual Action Plan draft was published in the Cape Ann Beacon on April 26, 2019, with comment period extending until May 27, 2019. All public hearing notices and Plan drafts were also posted on the City website, Community Development Department, Sawyer Free Library, and at the City Clerk's Office.

The City of Gloucester utilized a HUD issued waiver to shorten the public comment period to 5 days in order to process a substantial amendment to this plan. The waiver was effective as of May 26, 2020. Public comment period for the amendment and changes to Citizen Participation Plan was advertised on June 19th in the local newspaper and on the City of Gloucester website. As of June 25th, no public comments were received.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No formal public comments were received. Copies of public hearing notices and hearing minutes can be found in the Appendix of this document.

No formal public comments were received. No public hearings were held for the substantial amendment.

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

Not applicable.

## **7. Summary**

This PY19 Annual Action Plan details the City's efforts to address local community development needs for the upcoming program year, Federal Program Year 2019, local Fiscal Year 2020. As stated previously, the City of Gloucester conducted a rigorous Consolidated Plan process in 2015, and produced a document that will guide the City over the next five years. The Needs Assessment and Market Analysis reviewed relative need in the areas of affordable housing, homelessness, special needs and community development. These sections also detailed community assets and market information for Gloucester.

The City reached out to the community with a coordinated effort that included a survey and public hearings at the neighborhood and city wide levels. Extensive consultations with local agencies and others complimented this outreach. Additional public hearings were conducted to capture additional public feedback on local need for this PY19 Annual Action Plan for (year five) of the 5-Year Consolidated Plan.

**PR-05 Lead & Responsible Agencies - 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

Agency Role	Name	Department/Agency
CDBG Administrator	GLOUCESTER	Community Development Department

**Table 1 – Responsible Agencies**

**Narrative**

The Grants Division in the Community Development Department administers the Community Development Block Grant (CDBG) program; the Department is responsible for planning and economic development so the program is efficiently incorporated into citywide efforts, which encourages the leveraging of funds and other resources. In addition to CDBG, Community Development staff also administers HOME, the Gloucester Affordable Housing Trust and the Community Preservation Act (CPA) program. HOME funding is provided through the North Shore HOME Consortium. The City also receives a variety of state and federal grants on a competitive basis.

In addition to internal coordination in the Community Development Department, staff members from the Grants Division collaborate with other departments in the City, including the Departments of Health, Inspectional Services and Public Works to plan and implement health related public service programs, public facility and improvement projects and architectural access improvements.

The success of the public service projects and programs depends on close coordination between the Community Development staff and the service providers. Interaction between staff and CDBG sub-recipients is on a continuing basis, through the submission of quarterly reports and project monitoring. The Grants Division also works closely with the non-profit community in Gloucester to continually assess housing, economic, and community development needs and to allocate funds in a way that addresses these needs.

Finally, the Grants Division holds an active membership in the National Community Development Association (NCDA). Grants Division staff attend conferences and workshops sponsored by the NCDA and remain up to date on regulatory changes through NCDA communication.

This 2019 Annual Action Plan, completed in-house by Grants Division staff, builds upon the comprehensive work performed in prior years.

### **Consolidated Plan Public Contact Information**

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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Community Development Department extended multiple outreach efforts as a platform for its 2015-2019 Consolidated Plan. Detailed consultations complemented public hearings and a community survey. The consultations were with a wide range of residents, local non-profit agencies, business interests, City department staff and other public agencies. These consultations were detailed conversations, often in person, analyzing community needs, programmatic approaches, cooperative efforts and funding priorities and limitations. In preparation of its 2019 Annual Action Plan, the City conducted additional public hearings and outreach to ensure its priorities and goals were current and addressing the local needs identified by the public and local service providers.

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

The Community Development Department both supports efforts to enhance coordination for overall community development and, in particular, between public and private housing providers and service organizations. As an example, the Gloucester High-Risk Task Force, is comprised of representatives from the housing, health and social service agencies serving the Gloucester area. Meetings are held once a month, during which the Task Force focuses on high-risk clients that need a range of services, oftentimes from different agencies or departments. Our programs often receive referrals for potential clients from the task force. The Mayor is also an ex-officio member of the Affordable Housing Trust, with the Community Development Director as an appointee. In 2019 the City hired a Grants Administrator, who will serve as the Fair Housing Officer. The Community Development Department also consults with organizations that are listed within the Cape Ann Resource Exchange, (now known as "North Shore/Cape Ann Community Resource Manual – 2016") a networking group of human service providers and faith-based organizations on the North Shore and Cape Ann that began in 2009 by Wellspring, Inc. with the goal of establishing a shared understanding of available homeless prevention resources. The group is comprised of approximately 30 organizations that meet bi-monthly. Since members each have homeless prevention resources that vary in amount and eligibility requirements, the regular meetings help the providers to better serve the community by pooling and coordinating resources to assist different populations.

The Analysis of Impediments to Fair Housing for Gloucester was completed in 2013. The findings of this analysis were incorporated into our Housing Production Plan, completed in 2017.

The City of Gloucester is part of the North Shore Continuum of Care (NSCoC), which provides a regional network to assist the homeless, near-homeless and formerly homeless with shelter, permanent housing

and supportive services. Members collaborate to apply for McKinney-Vento funds and administer the Point-in-Time count of unsheltered homeless.

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

The City of Gloucester, Wellspring House Inc., Action, Inc., HAWC, and the Gloucester Housing Authority all participate in the North Shore Continuum of Care (NSCoC) efforts to end homelessness. Gloucester homeless providers are represented on each of the five NSCoC committees: Proposal Review, CoC Application, HMIS, CoC Structure and Governance and the Regional Network Leadership Council. The NSCoC addresses chronically homeless individuals and families, families with children, veterans, and unaccompanied youth and persons who were homeless but are now in permanent housing.

The City of Gloucester utilizes Community Preservation funds, Affordable Housing Trust funds and monies from the U.S. Department of Housing and Urban Development with the goals of preventing, treating and ending homelessness through the provision of permanent housing and public services.

The State of Massachusetts has mandated policies for the discharge of youth aging out of foster care, patients exiting health and mental care facilities and offenders exiting the corrections system. The MA Department of Children and Families, MA Department of Public Health, Executive Office of Health and Human Services, MA Department of Mental Health and the MA Interagency Council on Housing and Homelessness collaborate on the discharge planning process. The NSCoC regularly shares discharge planning information and updates from these agencies with homeless providers in Gloucester.

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

The ESG funds in the CoC region are overseen and distributed through the MA Non-Entitlement Grant program. These funds are used to provide emergency shelter to homeless families and individuals, shelter diversion and rapid re-housing funds for homeless families. The MA Department of Housing and Community Development (DHCD), the ESG recipient, collaborates with all MA CoCs in determining how these funds should be best allocated. DHCD distributes ESG funds statewide in proportion to need and utilizes HMIS participant data from ESG funded agencies to evaluate performance. The NSCoC participates in meetings lead by DHCD to review this performance data and provide input on program evaluation.

The City of Gloucester is part of the NSCoC. Action, Inc., Gloucester's primary homeless provider, and the Gloucester Housing Authority represent Gloucester on each Continuum of Care Committee,

including the HMIS Committee. The HMIS Committee is responsible for designating and overseeing the work of the HMIS Lead Agency, the City of Peabody. The implementation of a privacy plan, data quality plan, security plan and confidentiality protocols are the responsibility of this Committee. Additionally, the HMIS Committee utilizes HMIS data to evaluate outcomes and measure the performance of the CoC in relation to the CoC's goals. This Committee also ensures overall compliance with HUD and CoC HMIS requirements as well as implements any HMIS directives in accordance with the coordinated assessment system. This Committee is charged with planning and implementing the Point-in-Time count.

## **2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	GLOUCESTER HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Gloucester Housing Authority (GHA) is the major provider of assisted housing the City. The GHA has 619 units of public housing and 580 Housing Choice Vouchers under lease. The GHA has accessible housing units and works to make modifications in housing units when residents have disabilities. The GHA hosted one of the Consolidated Plan public forums, allowing the City opportunity to consult public housing residents directly in 2015. Consultations in preparation of PY19 focused on housing need and the GHA's program offerings. The GHA established and continues to staff the Cape Ann Homeownership Center serving Gloucester residents on homeownership and foreclosure counseling.
2	<b>Agency/Group/Organization</b>	North Shore Home Consortium
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Shore Home Consortium is the recipient of approximately two million dollars annually for the Federal Home Investment Partnerships (HOME) program. These funds are then allocated throughout the region to assist in the development of affordable housing. The Consortium was a source of data and general information on new affordable housing development in the region.

3	<b>Agency/Group/Organization</b>	North Shore Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless Other government - Local Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Shore Continuum of Care (NSCoC) is led by the City of Peabody; Gloucester homeless providers represent the City of the NSCoC to provide a network of shelter, permanent housing and supportive services for the homeless and near-homeless. Members collaborate to apply for McKinney-Vento funds from the U.S. Department of Housing and Urban Development. Part of this effort includes the Point-in-Time count and the Housing Inventory Survey, which are completed each year in January. Staff to the NSCoC were consulted to better understand the current goals, policies and data centered on homelessness in Gloucester and the region.
4	<b>Agency/Group/Organization</b>	The Grace Center
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with HIV/AIDS Services-homeless Services-Health

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy  Market Analysis  Anti-poverty Strategy</p>	
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Grace Center is a drop-in center that opened in 2011 to provide homeless individuals a place to go during the day when the local emergency shelter is closed. The Center's mission has been extended to provide supportive services to homeless, near-homeless and low-income individuals. These services include psychiatric assessments, HIV/AIDS testing, rental assistance, transportation and housing search assistance, benefits case management, nutrition, holistic therapies and life skills education. The Center's location is now located at 10 Church Street and operates five days per week. The Grace Center was a source on the needs and characteristics of the near-homeless and homeless population, and consulted with the City on expansion needs in 2016.</p>	
<p>5</p>	<p><b>Agency/Group/Organization</b></p>	<p>Wellspring House, Inc.</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Housing  Services-homeless  Services-Education  Services-Employment</p>	

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy  Market Analysis  Anti-poverty Strategy</p>	
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Wellspring House, Inc. (Wellspring) was established in 1981 to help families and individuals living in poverty through the provision of housing, jobs and education. Wellspring's portfolio of housing includes emergency shelter for families and 11 units of permanent housing. Emergency homeless prevention funding is also provided by the organization. Wellspring administers an adult education program and English proficiency classes; a job training program and job opportunities are available to clients through a relationship with the North Shore Medical Center. DCA consulted Wellspring staff with regards to the needs of imminently homeless and homeless families and individuals in 2015; City staff consulted in PY16 on job training needs for very low-income to address poverty.</p>	
<p>6</p>	<p><b>Agency/Group/Organization</b></p>	<p>North Shore Health Project</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Persons with HIV/AIDS  Services-Health</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Non-Homeless Special Needs  Anti-poverty Strategy</p>

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The North Shore Health Project (NSHP) was founded in 1988 to address the lack of services for persons with HIV/AIDS; in 2006 NSHP also began providing services to persons living with Hepatitis C. The services offered by the NSHP include: case management, education and awareness, testing, support groups, emergency financial housing assistance, nutritional assistance and holistic health care services. The NSHP was a source on the size, characteristics and needs of Gloucester residents living with HIV/AIDS and Hepatitis C.</p>
7	<p><b>Agency/Group/Organization</b></p>	<p>The Open Door</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-homeless Services-Health Services-Employment</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy</p>

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Open Door works to alleviate the impact of hunger in Gloucester and surrounding communities. Open Door programs include: a food pantry; regular community meals; Mobile Market, a summer meal and after school supper program for low-income children; Supplemental Nutrition Assistance Program (SNAP)/food assistance; nutritional education and job training. Open Door works closely with community partners, including the Grace Center, Gloucester Public Schools, Action Inc., Wellspring House, Pathways for Children, Inc., the Gloucester Senior Center and the NSHP to provide nutritional assistance to their clients. The Open Door staff provided insight on the needs of near-homeless and low-income households in the City. In PY16, The Open Door expanded its hours and meals to Sundays, providing the homeless and other food-insecure Cape Ann residents with a warm place to obtain a meal on weekends. In PY19, they plan on expanding their property to accommodate a new commercial kitchen, add dry storage and a training area.</p>
<p>8 <b>Agency/Group/Organization</b></p>	<p>Action, Inc.</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Housing Services-Education Services-Employment</p>
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy</p>

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Action, Inc., is a non-profit human service organization and the designated Community Action Agency serving primarily the City of Gloucester and the immediate region. The City works with Action on a number of programs, including job creation, housing and services to the homeless. Extensive consultations with the Director and staff focused on the need for housing and social services as well as programmatic approaches to housing rehabilitation, housing development and economic development during Consolidated Plan consultation. The City continues to consult with Action, Inc. regularly on issues pertaining to affordable housing development, and routinely consult to find opportunities to leverage funding between programs (such as Action's Weatherization Program and the City's Housing Rehab Program).
9	<b>Agency/Group/Organization</b>	Healing Abuse Working for Change
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Healing Abuse Working for Change (HAWC) is a regional non-profit serving victims of domestic abuse living in the North Shore. HAWC's Cape Ann office is located in Gloucester. Services provided by HAWC include: a 24-hour emergency hotline, case management, support and safety planning, legal advocacy and support groups. The organization also operates an 8 unit, 18 bed shelter at a confidential location in Massachusetts. Staff at Gloucester's HAWC office provided information on the characteristics, size and needs of victims of domestic violence in Gloucester.
10	<b>Agency/Group/Organization</b>	SENIORCARE, INC.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	SeniorCare, Inc. provides and coordinates services to elders. Consultations conducted in 2015 concerned senior needs (services and housing) for the ConPlan period and on an annual basis. Consultation with SeniorCare has generated a clearer pathway for referrals between the City's housing programs, the Health Department and the agency to date. In PY19 they will be focusing on a pilot program to address hoarding issues with the elderly population.
11	<b>Agency/Group/Organization</b>	North Shore Workforce Investment Board
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Shore Workforce Investment Board (WIB) provides workforce training, information on job opportunities and counseling to Gloucester residents. The WIB has a satellite office in Gloucester. Consultation with the WIB concerned workforce development needs over the ConPlan period.
12	<b>Agency/Group/Organization</b>	Seaport Gloucester
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Seaport Gloucester/Discover Gloucester is a destination marketing organization that helps provide tourism and hospitality businesses in Gloucester with marketing material. Consultation with the organization concerned economic development needs. The Community Development Director sits on the Board of Directors for Discover Gloucester, providing opportunity for economic development coordination during the 2015-2019 period.
13	<b>Agency/Group/Organization</b>	Gloucester Tourism Commission
	<b>Agency/Group/Organization Type</b>	Other government - Local Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Gloucester Tourism Commission (Commission) is focused on the visitor experience while in Gloucester. The Commission has a direct link to the City as the Mayor appoints members. Consultation with the Commission concerned economic development and workforce development.
14	<b>Agency/Group/Organization</b>	Cape Ann Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Cape Ann Chamber of Commerce (Chamber) is a business membership organization that organizes and represents businesses in Gloucester. The Chamber often hosts economic development forums. Recent consultation with the Chamber concerned economic development and workforce housing needs.

15	<b>Agency/Group/Organization</b>	Gloucester Health Department
	<b>Agency/Group/Organization Type</b>	Services-Health Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Gloucester Health Department educates the community on lead based paint hazards. The Department also maintains data on the number of Hepatitis C cases in the City. Consultation with the Department concerned lead based poisoning educational efforts and the City's Hepatitis C population.
16	<b>Agency/Group/Organization</b>	Massachusetts Department of Health and Human Services
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Massachusetts Department of Health and Human Services maintains HIV/AIDS surveillance data. Consultation with the HIV/AIDS Surveillance Program concerned the number of persons with HIV/AIDS in Gloucester. Accurate data provided opportunity to improve analysis of local need (HIV/AIDS population).
17	<b>Agency/Group/Organization</b>	Addison Gilbert Hospital
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with the Department of Care Coordination staff person. Impact of discharges considered for coordination efforts with Gloucester's High-Risk Task Force. The High-Risk Task Force meets regularly throughout the year.
18	<b>Agency/Group/Organization</b>	Town of Ipswich
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town was contacted in 2015 for their input on regional community development needs solicited. For regional and state issues relative to the Consolidated Plan or Action Plan, Gloucester would expect to work with the adjacent Towns and the State.
19	<b>Agency/Group/Organization</b>	Town of Manchester-by-the-Sea
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan or Action Plan, Gloucester would expect to work with the adjacent Towns and the State.
20	<b>Agency/Group/Organization</b>	Town of Rockport
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan or Action Plan, Gloucester would expect to work with the adjacent Towns and the State.
21	<b>Agency/Group/Organization</b>	Town of Essex
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan or Action Plan, Gloucester would expect to work with the adjacent Towns and the State.
22	<b>Agency/Group/Organization</b>	MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	DHCD was contacted in 2015, their input on community development needs solicited. For regional and state issues relative to the Consolidated Plan or Action Plans, Gloucester would expect to work with the adjacent Towns and the State. Through recent consultation and collaboration with DHCD, the City completed its Housing Production Plan. The plan was approved by DHCD, Gloucester City Council and Gloucester Planning Board and is being used to guide the City's community development, fair housing, and housing development strategies throughout PY19 and the remainder of the ConPlan 2015-2019 period..

23	<b>Agency/Group/Organization</b>	NORTH SHORE COMMUNITY ACTION PROGRAMS, INC.
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The North Shore Community Action Program was consulted in regards to services for people with HIV/AIDS. NSCAP receives HOPWA funding through HUD and HOME funds through the North Shore HOME Consortium, and offers programs to Gloucester residents through their regional office. While Action, Inc.'s QUEST Program provides supportive housing to Gloucester's HIV/AIDS population, NSCAP offers additional services, such as legal advocacy, eviction counseling, tenant-based rental assistance (through the HOME Consortium), and self-sufficiency assistance (financial assistance for medical and nutritional services). The majority of Gloucester clients are referred to NSCAP through the North Shore Health Project, local medical providers, and Action. Long waiting lists for services, housing, and rental assistance indicate that outreach and coordination between agencies and providers is successful, but that additional support for programs for people with HIV/AIDS may be warranted if annual federal allocations continue to decline. Consultation is ongoing throughout the year between NSCAP and the City via the North Shore Health Project. In PY2016, NSCAP received a funding award from the HOME Consortium for tenant-based rental assistance to serve the Consortium member communities.
24	<b>Agency/Group/Organization</b>	METROPOLITAN AREA PLANNING COUNCIL
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving the 101 cities and towns of Metro Boston. Their mission as a quasi-state planning agency is to promote smart growth and regional collaboration. The City is a participant in MAPC's MetroFuture planning initiative, which guides regional transportation, housing, and economic development. MetroFuture is recognized by HUD as a "Sustainable Communities" initiative, which allows the City to access planning funding and receive bonus points when applying for HUD grants (such as the Lead Hazard Control grant). MetroFuture's goals include "sound municipal management, sustainable land use, protection of natural resources, efficient and affordable transportation, a diverse housing stock, public safety, economic development, clean energy, healthy communities, an informed public, and equity and opportunity among people of all backgrounds" in the Metro Boston area. Community Development staff participate as members of the North Shore Task Force, a local MAPC-sponsored task force that addresses North Shore transportation planning, land conservation, and housing issues, which helps communities to better coordinate and collaborate their planning efforts beyond political boundaries. The City also regularly consults with MAPC on fair housing issues (accessing their "Fair Housing Toolkit" and fair housing services to participant communities) and affordable housing development strategies. MAPC assisted the City on the completion of a 2017 "Housing Production Plan"; a plan to increase the local supply of affordable housing.
25	<b>Agency/Group/Organization</b>	The Fair Housing Center of Greater Boston
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Regional organization

<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Gloucester consulted with the Fair Housing Center of Greater Boston to improve coordination on fair housing issues. The Fair Housing Center is the primary fair housing service provider in metro Boston aside from the Attorney General, Massachusetts Commission Against Discrimination, and HUD. The Fair Housing Center provides training, educational services, outreach, and testing to prevent or identify fair housing violations, and case advocacy when discrimination is suspected. The City provides direct referrals to The Fair Housing Center when residents suspect that they have been discriminated against. The City also provides current outreach materials and web-links to the Fair Housing Center on its website and in its offices for residents.

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

Not applicable.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody	Goal to prevent, treat and end homelessness through the provision of shelter, permanent housing and supportive services.
2015 Gloucester Municipal Harbor Plan	City of Gloucester	Job creation through economic development, particularly maritime trades/industry and hospitality industry. For PY16, this Plan informed the City's decision to fund microenterprise loans to assist low-income waterfront micro-business owners in addition to its traditional Special Economic Development lending program.

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Community Development Plan, City of Gloucester	City of Gloucester	Policy initiatives for housing, including affordable housing and senior housing.
Open Space and Recreation Plan (2010)	City of Gloucester	Identification of priority park and open space improvements.
Consolidated Plan (2010 - 2014)	North Shore HOME Consortium	Priority for affordable housing, reduce homelessness, preserve existing housing stock.
Consolidated Plan (2015 - 2019)	North Shore HOME Consortium	Priority for affordable housing preservation, increase in local economic opportunity, provision of public services to address critical, basic needs.
Economic Development Assessment	U.S. Economic Development Administration	Identify opportunities for economic resiliency, provide collaborative technical assistance, and understand federal resources.
Railroad Avenue Study	Metropolitan Area Planning Council (MAPC)	Market analysis, identify housing and economic development opportunities for downtown.
Five Year Plan	Action, Inc.	Programs to address housing and social service needs of low income residents of region, in particular, the homeless.
Five Year and Annual Plan	Gloucester Housing Authority (GHA)	The Gloucester Housing Authority works to provide accessible, assisted and affordable housing, advance homeownership and reduce homelessness.
Community Health Needs Assessment	Lahey Health, owner of Addison Gilbert Hospital	Health needs and goals, including use of parks and open space to decrease obesity.
Fair Housing Toolkit	Metropolitan Area Planning Council (MAPC)	The Fair Housing Toolkit brings together available resources (data, fair housing state and federal case law and requirements, and civic engagement strategies) to assist municipalities to develop plan to affirmatively further fair housing.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Production Plan	City of Gloucester Community Development Dept.	The Community Development Department began the Housing Production Plan process in early 2016 in order to address Gloucester's housing needs. A Housing Production Plan is a tool to maintain and increase affordable and market-rate housing, analyze local housing needs, opportunities, and challenges, as well as identify housing goals for the future. In PY18 implementation of the Housing Task Force Committee has been began meeting.
Municipal School Facility Assessment (2019)	City of Gloucester	To assess the conditions of each school building including ADA accessibility.

**Table 3 - Other local / regional / federal planning efforts**

## Narrative

The North Shore Home Consortium allocates approximately two million dollars of HOME funding to all 30 communities in the region to assist in the development of affordable housing. Gloucester participates as a member community to set policy for allocation and work with all member communities for affordable housing on a regional basis. Gloucester has used its HOME funding for homeownership assistance in the past, but will now advocate for rental rehab or rental assistance projects. The decision to move to rental assistance projects was based on regional consultation and analysis of need during the Strategic Planning process. In PY19 the City will seek to award their HOME funds to a worthwhile affordable housing project within the City.

Cape Ann Resource Exchange (now known as the North Shore/Cape Ann Resource Exchange, 2016), the regional networking group of human service providers and faith-based organizations, provides a platform for exchange of information and service coordination for private and public entities. The group focuses on homeless prevention. Consultation between the City and group members is ongoing.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

Outreach and transparency in the development and implementation of the CDBG and HOME program is a priority for Gloucester. The City's Citizen Participation Plan was updated during the development of the 2015-2019 Consolidated Plan. A total of five public hearings were held throughout the Consolidated Planning process. Three public hearings were hosted by the Community Development Department to assess the housing, homelessness, economic development, public facility and public service needs of Gloucester's low-income residents. Two additional formal public hearings were held in February and March of 2015, at the Sawyer Free Library, to explain the process behind the Consolidated Plan and present the draft for comment. A web and hard copy survey was also distributed to engage the public; a total of 297 survey responses; yielding a measurable data set to help inform Gloucester's goal-setting for the Consolidated Plan and associated Action Plans.

The PY2019 Annual Action Plan citizen participation process built upon the public process mentioned above by providing additional opportunities for the public and stakeholders to engage in dialogue regarding community development goals and funding priorities for the 2019 Program Year. The City of Gloucester, acting through its Community Development Department, conducted two (2) public hearings; an informational hearing on February 7, 2019, regarding the Annual Action Plan to obtain the views and comments of the citizens of Gloucester and to explain the RFP requirements and address any questions and on March 7, 2019, to hear the presentations on behalf of the submitted RFPs.

The locations of all public hearings were fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon newspaper provided advanced notice of each hearing. Advertisement for the public hearings was published on January 18, 2019. All public hearing notices were also posted on the City website. The Public Notice soliciting comments on the Annual Action Plan draft was published in the Cape Ann Beacon on April 26, 2019, with comment period extending until May 27, 2019. As of May 29, 2019 no public comments were received.

Links to the Consolidated Plan and PY2019 Draft Annual Action Plan were posted on the City's website and hard copies of the 2019 Action Plan were made available at the City Hall Annex, City Clerk's Office, and the Sawyer Free Library for the open comment period. The City encourages participation of all its citizens, including minorities and non-English speaking minorities as well as persons with disabilities. For instance, the City publishes notices in Spanish and Portuguese and will provide translation services for people who are not English speaking.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	A total of ten (10) members of the public attended the initial public hearing held on February 7, 2019, for the 2019 Annual Action Plan. Attendees represented a variety of local social service and housing organizations. City staff provided information on the Request for Proposals process, CDBG regulations and sub-recipient obligations, and solicited public comments on proposed goals and funding priorities established for the Consolidated Plan period and 2019	No formal comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Program Year.			
2	Public Hearing	Non-targeted/broad community	<p>A total of thirteen (13) members of the public attended the second public hearing held on March 7, 2019 for the 2019 Annual Action Plan. Attendees represented a variety of local social service and housing organizations. Applicants for 2019 CDBG funding were given the opportunity to present on behalf of their organization's proposal. Public comments and questions were welcomed on all proposals.</p>	No formal comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-English Speaking - Specify other language: Portuguese & Spanish  Non-targeted/broad community	Notices for hearings above were published in English, Portuguese & Spanish in the Cape Ann Beacon. The Public Notice soliciting comments on the Annual Action Plan draft was published in the Cape Ann Beacon on April 26, 2019 with comment period extending until May 27, 2019.		Not applicable.	
4	Internet Outreach	Non-targeted/broad community	All hearings, public notices and draft AAP were posted on the City's website.	None received.	Not applicable.	<a href="http://www.glooucester-ma.gov">http://www.glooucester-ma.gov</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The City of Gloucester has been awarded \$662,525 in funding from HUD for PY2019. The City will also have an additional \$619,570 from prior year un-programmed funds and anticipates \$100,000 in program income to fund 2019 projects. These funds will be reprogrammed to be used for public facility activities in 2019. Public services will receive \$123,597 in funding, utilizing as many funds as possible under the 15% cap. The balance of funds will support, down payment assistance, economic development, acquisition of a public facility and public infrastructure and accessibility improvements in local facilities.

The City gives special funding consideration during the RFP process towards projects that leverage multiple funding sources and serve identified high-priority needs in the community. Social services funded by CDBG in PY19, for example, will leverage a total of \$3.6M in match from other resources (such as private donations and foundations), and address needs such as food insecurity, homelessness and employment.

In PY19, the City will receive additional noteworthy federal, state, and local resources that can be used to further the goals of the City's ConPlan. The City received a \$1.28M Lead-Based Paint Hazard Control Grant award from HUD in late 2015, which allowed the City to leverage CDBG Housing Rehabilitation funds as match to improve the safety, affordability and availability of rental and ownership housing for the low-income population. As of October 2018, the Grant has been closed and 46 units were made lead safe, including 11 units with children under the age of 6. We received a MassHousing Planning for Production grant to help with the implementation of our Housing Production Plan. We have grant applications pending that, if awarded, will support economic development initiatives, public safety and accessibility, housing and parks and recreation. Gloucester has identified their leading Opportunity Zone Goals to be generating investment in the marine industrial waterfront, driving stimulation of job growth through increasing investment opportunities in the Blue Economy, increasing mixed use development in downtown and waterfront, and attracting additional investment in our innovative small businesses. A description of other local, private, and state funds available for community development in Gloucester follows.

Due to the COVID-19 pandemic, the City of Gloucester has received a total of \$697,049 in federal CARES Act funding. The first funding allocation (CDBG-CV1) totaled \$405,819. This sum was used for economic development and public services, primarily microenterprise and housing

assistance. The second allocation (CDBG-CV3) totaled \$291,230, and was used for public services, housing services and administration. This funding is reflection in the anticipated resources chart.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition and Planning Economic Development Housing Public Improvements Public Services	662,525	100,000	619,570	1,382,095	0	CDBG resources will fund a variety of projects, including: housing rehabilitation, down payment assistance, economic development, public facility and infrastructure improvements, public services and accessibility improvements for persons with disabilities.
Other	public - federal	Admin and Planning Public Services	697,049	0	0	697,049	0	CDBG-CV funds were received as part of the CARES Act in an effort to fund COVID-19 preparations, response, and recovery. These funds will be used to support public service agencies , as well as administration and planning.

**Table 1 - Expected Resources – Priority Table**

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

The City’s residents will benefit from HOME, Public Housing and Continuum of Care financial resources in the 2019 Program Year. These funds

assist the municipality's residents, but are not administered by the City of Gloucester directly.

HOME funds: Approximately, \$87,110 in set-aside funds from the North Shore HOME Consortium for City of Gloucester use. The City planned on using these funds to supplement a local Tenant-Based Rental Assistance (TBRA) program through a local service provider, however, no one responded to the RFP in PY16. The City was unable to allocate its PY16 HOME funds to a project; PY17 and PY18 funds were allocated to an affordable rental project on Main Street, called Harbor Village, however, DHCD funding has not been finalized. PY19 funding will be allocated to an affordable housing project yet to be determined. Local municipalities and developers can also apply for North Shore HOME Consortium competitive pool funds.

Action, Inc. receives approximately, \$443,790 per year McKinney-Vento funds through the North Shore Continuum of Care (NSCoC) to address the needs of homeless and near homeless populations. In PY19, the Gloucester Housing Authority (GHA) will receive \$185,083 in Capital Improvement funds. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

Local funding sources such as the Community Preservation Act (CPA) funds and Gloucester Affordable Housing Trust (AHT) funds support the City's priority to provide affordable housing for low- and moderate-income residents. As of January 2019, there was \$250,317 in Gloucester's AHT funds. The City expects a total of \$1,575,000 in CPA funds to be allocated to the City between 2015-2019. The Gloucester Community Preservation Act dictates that a minimum of 10% of the annual CPA funds received must be spent on affordable housing, historic preservation or open space/recreation. The CPA Committee decides on the how much of the CPA funds are spent on each category. At the start of PY18, the City has a "set-aside" CPA account balance of \$271,330 that can be dedicated to affordable housing projects. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. In PY19, the City anticipates receiving up to an additional \$400,000 in "Complete Streets" grant earmarked for ADA Accessible sidewalk and street improvements around O'Maley School, award decisions are pending.

The City of Gloucester receives approximately \$670,000 each year in Chapter 90 funds from the Commonwealth of Massachusetts. It is expected that a total of \$3,250,000 in Chapter 90 funds will be allocated to the City during the Consolidated Plan period. These funds are used to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements.

The City has been awarded a grant for \$12,000 from the MA Department of Marine fisheries to promote locally caught Gloucester fresh seafood. We have received \$110,000 for the Gloucester Fresh marketing initiative from the MA Seaport Economic Council. These funds are used by the City and community partners Gloucester Fishermen's Wives Association, and SnapChef culinary training to exhibit at trade shows, branding and

marketing, and advertise our local seafood to a local, regional and international audience.

The City has been working with local service agencies to assist in the coordination of COVID-19 response, including facilitating the use of the local YMCA as a satellite shelter for the vulnerable homeless population. These coordinated efforts will continue to be supported with local donations, City staff time, and organizational general funds. The City is using their most recent round of CARES Act funds to support citywide public services and administration activities.

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

In PY19 funds will be allocated for the rehabilitation of additional real estate for the local food bank to build a new commercial kitchen, add cold dry storage and provide a training area to support the acquisition and rehabilitation of additional real estate for the local food bank. This will enable the organization to build a new commercial kitchen, add cold dry storage and provide a training area. Improvements to public infrastructure in community development target areas and to remove architectural barriers for the disabled population city-wide. Unallocated funds will be used for improvements in streets, sidewalks and parks in low/moderate income neighborhoods, and public buildings, with a focus on ADA accessibility.

**Discussion**

In PY17, the City of Gloucester completed its Housing Production Plan, which was funded by a Massachusetts Department of Housing and Community Development (DHCD) Planning Assistance Towards Housing Grant (\$15,000) and District Level Technical Assistance funds (\$5,000). The goal of the Housing Production Plan is to help maintain and increase affordable housing opportunities within Gloucester. The Housing Production Plan consisting of four main parts: a housing needs and demand assessment, development constraints, housing goals, and implementation strategies. These strategies include the modification of current zoning in order to encourage affordable housing, the identification of specific sites for which the municipality will encourage the development of affordable housing, and the commitment of the municipality to issue RFPs to develop affordable housing on municipally-owned parcels or with local financial resources (such as Affordable Housing Trust funds or HUD funds). This Housing Production Plan is, and will, provide additional strategies to meet the goals and needs identified through the ConPlan, this Annual Action Plan process, as well as future Action Plans. The City recently received a MassHousing Planning for Production grant to begin implementation of the strategies related to zoning.

The Needs Assessment and Market Analysis sections of the Gloucester Consolidated Plan conclude that Gloucester needs additional quality, affordable rental units. The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. Response's to the City's 2015 Citizen Participation Survey identified affordable, rental housing as a high priority, which was echoed by feedback from local service providers and housing agencies.

The COVID-19 pandemic continues to have unprecedented, unforeseen effects on local communities throughout the nation. The economic fallout of the pandemic has disproportionately impacted LMI community members, the disabled, minorities, ESL community members, and LMI business owners. As the Commonwealth of Massachusetts and the nation navigate through the crisis, the City of Gloucester will continue to utilize all available resources to assist and support those most affected and in need, including CARES Act funding. Funds may be redistributed and programmatic alterations may be implemented to serve the greatest needs in this challenging time.

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$350,000	Rental units rehabilitated: 6 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$200,000 CDBG-CV: \$300,000	Jobs created/retained: 20 Jobs Businesses assisted: 50 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$370,993	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5534 Persons Assisted
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3603 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$102,597 CDBG-CV: \$133,049	Public service activities other than Low/Moderate Income Housing Benefit: 9500 Persons Assisted
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$6,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
8	Housing Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$5,000 CDBG-CV: \$125,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Homeless Person Overnight Shelter: 20 Persons Assisted
9	Down Payment Assistance for FTHB	2016	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$85,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted

Table 2 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Residential Rehabilitation
	<b>Goal Description</b>	Rehabilitation of Gloucester's aging housing stock is needed to preserve and maintain safety and affordability of local rental and homeownership housing.
2	<b>Goal Name</b>	Assistance to local businesses & job creation
	<b>Goal Description</b>	<p>Funding for City of Gloucester economic development initiatives to assist in business expansion and job creation for the low-income. Initiatives include micro-enterprise loans to benefit low-income entrepreneurs and small business owners; special economic development activities (Gloucester Small Business Loan Program) to assist businesses to create or retain jobs, and job training programs to assist low-income residents to obtain jobs in growing local fields like home health care and medical services.</p> <p>CDBG-CV funds will be used to assist local small businesses and microenterprises while they have been closed due to COVID-19. We are hoping to assist 50 businesses with grants of \$10,000 each. Our goal is for this to lead to 20 created or retained jobs for LMI individuals.</p>
3	<b>Goal Name</b>	Public facility improvements
	<b>Goal Description</b>	<p>Improvements to public facilities are needed to better serve low/moderate income target areas, low-income clientele (such as the homeless) and the City's disabled populations.</p> <p>Funds in the amount of \$75,000 were reallocated to COVID-19 response during the first round of CARES Act funds. An additional \$30,000 has been reallocated to FHTB Down Payment Assistance (from the second round of funds).</p>
4	<b>Goal Name</b>	Public infrastructure improvements
	<b>Goal Description</b>	Improvements to public infrastructure in community development target areas and to remove architectural barriers for the disabled population city-wide. Unallocated funds will be used for improvements in streets, sidewalks and parks in low/moderate income neighborhoods, with a focus on ADA accessibility. Any additional projects funded will be posted for public comment.

5	<b>Goal Name</b>	Basic services
	<b>Goal Description</b>	The goal of provision of basic services refers to the assistance needed for extremely low-income citizens to meet basic household and family needs such as food and housing. The City endeavors to provides as much assistance as possible to ensure struggling families do not go hungry, lack childcare, or fall behind in their education attainment. Programs to support these goals include food pantries, summer literacy and childcare programs and youth employment programs.  CDBG-CV funds will be used to increase support for the local food pantry and other critical social services as the need arises.
6	<b>Goal Name</b>	Services for victims of domestic violence
	<b>Goal Description</b>	Annual goal to provide services like case management, legal advocacy and housing placement to victims of domestic violence.
7	<b>Goal Name</b>	Employment training
	<b>Goal Description</b>	Educational program for low-income, unemployed and underemployed adults who lack the educational credentials, training and skills to be competitive in the job market.
8	<b>Goal Name</b>	Housing Services
	<b>Goal Description</b>	Gloucester residents require a variety of housing services to remain stably-housed as local housing costs continue to rise. Foreclosure and housing counseling services, as well as rental assistance, are necessary to help reach the goal of assisting the low-income to find and retain affordable housing and prevent homelessness.  CDBG-CV funds will be used to assist the local Action Inc homeless shelter offer a satellite shelter in the local YMCA in order to continue accommodating all of their current clients while maintain safe COVID-19 protocols.
9	<b>Goal Name</b>	Down Payment Assistance for FTHB
	<b>Goal Description</b>	Provide 50% of the required down payment and/or closing costs for eligible first time home buyers.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The projects funded in the PY 2019 Annual Action Plan meet the needs of low- and moderate-income individuals and households. In PY19 funds will be allocated to support the rehabilitation of additional real estate for the local food bank. This will enable the organization to build a new commercial kitchen, add cold dry storage and provide a training area. Any additional projects funded will be posted for public comment. Public service activities comprise approximately 15% of Gloucester's CDBG grant for 2019 and are designed to serve low- and moderate-income individuals and families with housing counseling, youth and educational services, nutrition and health, case management and advocacy services, and senior services. Economic development activities include support for Action, Inc.'s Home Health Aide and Certified Nurse programs. These funds will assist low-income individuals with job training, direct placement and retention as home health aides and medical clerks with local home healthcare companies and hospitals, as well as microbusiness loans and loans for businesses that create or retain jobs. The City will continue to administer the Housing Rehabilitation program to address safety, health and code violations for low-income households in multi- and single-family residences. Housing assistance will be available for first time home buyers with a down payment assistance program. The City's total CARES Act (CV) funds equal \$697,049 - distributed between two rounds. The first round of funding was \$405,819 for Economic Development and Public Services. The second round of funding was \$291,230, allocated to Public Services and Administration.

#	Project Name
1	Administration and Planning
2	Housing and Rehabilitation Single
3	Housing Rehab Multi
4	Economic Development
5	Public Facilities
6	Public Services
7	FTHB Down Payment Assistance
8	CV - Economic Development
9	CV - Public Services
10	CV – Administration and Planning

Table 3 – Project Information

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

The majority of Gloucester's projects, including public service, economic development, public facility and public infrastructure activities, are selected through a competitive process. All of the CDBG projects and programs funded in PY2018 were chosen because they address the high priority needs identified by the City through the Needs Assessment. The greatest obstacle to meeting underserved needs is insufficient

funds. Projects selected for CDBG funding were chosen because of the project applicant's ability to serve the greatest number of low-income residents.

The current global pandemic has lead the program to shift focus to responding to the changing needs of the community as businesses, schools, and many other services remain closed or restricted. Certain projects may be prioritized or reevaluated to service those most disproportionately impacted by COVID-19 and in high need.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Administration and Planning
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Residential Rehabilitation Assistance to local businesses & job creation Public facility improvements Public infrastructure improvements Basic services Services for victims of domestic violence Employment training Housing Services
	<b>Needs Addressed</b>	Affordable housing for low/mod-income residents Provision of local economic opportunities Provision of public facilities and infrastructure Coordination & provision of public services
	<b>Funding</b>	CDBG: \$152,505
	<b>Description</b>	General management, oversight and coordination of the City's Community Development Block Grant Program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	See Description
2	<b>Project Name</b>	Housing and Rehabilitation Single
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Residential Rehabilitation
	<b>Needs Addressed</b>	Affordable housing for low/mod-income residents
	<b>Funding</b>	CDBG: \$175,000
	<b>Description</b>	Housing rehabilitation improvements in single-family homes to address safety, health and code violations.
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 6 low- to moderate-income households.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Housing Rehabilitation Loan Program. City offers deferred, 0% interest, loans to income-qualified homeowners seeking emergency housing repairs, correction of code violations, and energy efficiency improvements.
<b>3</b>	<b>Project Name</b>	Housing Rehab Multi
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Residential Rehabilitation
	<b>Needs Addressed</b>	Affordable housing for low/mod-income residents
	<b>Funding</b>	CDBG: \$175,000
	<b>Description</b>	Housing rehabilitation improvements in multi-family homes to address safety, health and code violations.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 6 low- to moderate-income rental households.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Multi Housing Rehabilitation Program. Deferred payment, 0% interest loans for improvements in multi-family homes to address safety, health and code violations in owner-occupied and multi-family rental units and condominiums. Assisted rental units will be "affordability restricted" through deed restriction for a period of 15 years to preserve the affordability of local rental housing.
<b>4</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Assistance to local businesses & job creation Employment training
	<b>Needs Addressed</b>	Provision of local economic opportunities

	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Funds will provide technical assistance and direct financial assistance to local businesses, micro-enterprise assistance and job training to low-income individuals.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 9 low- to moderate-income families. We are increasing funding by \$75,000 to assist small businesses and microenterprises with grants of up to \$10,000.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Planned activities include special economic development and micro-enterprise low-interest loan programs to for-profit businesses in Gloucester. Action, Inc. will be funded in the amount of \$25,000 to provide job training programs for low-income clients in the field of nurses aides. Graduates of this program will be placed in jobs.  We will be offering grants up to \$10,000 to local business impacted by the COVID-19 closures.
5	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	Community Development Target Neighborhood
	<b>Goals Supported</b>	Public facility improvements Public infrastructure improvements
	<b>Needs Addressed</b>	Provision of public facilities and infrastructure
	<b>Funding</b>	CDBG: \$470,993
	<b>Description</b>	Improvements to streets, public buildings, sidewalks, parks, and playgrounds.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist over 5,534 persons/households that are considered low- to moderate-income.
	<b>Location Description</b>	Citywide and TBD.

	<b>Planned Activities</b>	In PY19 funds will be allocated to support the rehabilitation of additional real estate for the local food bank. This will enable the organization to build a new commercial kitchen, add cold dry storage and provide a training area.  Unallocated funds will be used for improvements in streets, sidewalks and parks in low/moderate income neighborhoods, and public buildings, with a focus on ADA accessibility.
6	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Basic services Services for victims of domestic violence
	<b>Needs Addressed</b>	Coordination & provision of public services
	<b>Funding</b>	CDBG: \$123,597
	<b>Description</b>	This project provides public services including: youth, nutrition, education, housing counseling, health, childcare services as well as services for victims of domestic violence.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 4,818 individuals from low- to moderate-income families. Any funds remaining will be used to support services being offered to prevent, respond to, and recover from Coronavirus.
	<b>Location Description</b>	Citywide.

<b>Planned Activities</b>	<p>Gloucester Schools, O'Maley Academy After School - \$5,000</p> <p>Gloucester Housing Authority Cape Ann Homeownership Center, Foreclosure Counseling -\$5,000</p> <p>Healing Abuse Working for Change (HAWC), Domestic Violence Crisis Intervention and Prevention -\$6,000</p> <p>Cape Ann YMCA, Clean Team Youth Employment Program-\$15,000</p> <p>Cape Ann YMCA, After School Program-\$15,000</p> <p>Cape Ann YMCA, Mobile Y Program - \$5,000</p> <p>Pathways for Children, Inc., School Age Care STEM Works and Community Builders Enrichment - \$20,000</p> <p>Cape Ann Art Haven, Youth Programming for Cost Burdened Children - \$7,000</p> <p>Open Door, Alleviating the Impact of Hunger in Gloucester - \$20,000</p> <p>Wellspring House, Inc., Adult Learning Initiative (or ALI Program) - \$10,000</p> <p>Senior Care Inc., Harm Reduction &amp; Decluttering Program for Elders - \$9,000</p> <p>Backyard Growers, Inc. , Backyard Programs for Seniors &amp; L/M clients - \$5,000</p> <p>The remaining, unallocated \$1,597 will be used to support basic services, the City will follow its Citizen Participation Plan when allocating the funds.</p>														
7	<table border="1"> <tr> <td data-bbox="250 1262 548 1318"><b>Project Name</b></td> <td data-bbox="548 1262 1427 1318">FTHB Down Payment Assistance</td> </tr> <tr> <td data-bbox="250 1318 548 1375"><b>Target Area</b></td> <td data-bbox="548 1318 1427 1375">Citywide</td> </tr> <tr> <td data-bbox="250 1375 548 1432"><b>Goals Supported</b></td> <td data-bbox="548 1375 1427 1432">Down Payment Assistance for FTHB</td> </tr> <tr> <td data-bbox="250 1432 548 1488"><b>Needs Addressed</b></td> <td data-bbox="548 1432 1427 1488">Affordable housing for low/mod-income residents</td> </tr> <tr> <td data-bbox="250 1488 548 1545"><b>Funding</b></td> <td data-bbox="548 1488 1427 1545">CDBG: \$85,000</td> </tr> <tr> <td data-bbox="250 1545 548 1640"><b>Description</b></td> <td data-bbox="548 1545 1427 1640">Assist FTHB with downpayment assistance and/or closing costs for low/mod households, in order for families to own their first home.</td> </tr> <tr> <td data-bbox="250 1640 548 1690"><b>Target Date</b></td> <td data-bbox="548 1640 1427 1690">6/30/2020</td> </tr> </table>	<b>Project Name</b>	FTHB Down Payment Assistance	<b>Target Area</b>	Citywide	<b>Goals Supported</b>	Down Payment Assistance for FTHB	<b>Needs Addressed</b>	Affordable housing for low/mod-income residents	<b>Funding</b>	CDBG: \$85,000	<b>Description</b>	Assist FTHB with downpayment assistance and/or closing costs for low/mod households, in order for families to own their first home.	<b>Target Date</b>	6/30/2020
<b>Project Name</b>	FTHB Down Payment Assistance														
<b>Target Area</b>	Citywide														
<b>Goals Supported</b>	Down Payment Assistance for FTHB														
<b>Needs Addressed</b>	Affordable housing for low/mod-income residents														
<b>Funding</b>	CDBG: \$85,000														
<b>Description</b>	Assist FTHB with downpayment assistance and/or closing costs for low/mod households, in order for families to own their first home.														
<b>Target Date</b>	6/30/2020														

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 8 low- to moderate-income families.
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Plan on assisting 5 households per year with downpayment assistance and/or closing costs.
<b>8</b>	<b>Project Name</b>	CV - Economic Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Assistance to local businesses & job creation
	<b>Needs Addressed</b>	Provision of local economic opportunities
	<b>Funding</b>	CDBG-CV: \$300,000
	<b>Description</b>	Small business and microenterprise grants to businesses impacted by Coronavirus for job creation and working capital expenses.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate assisting a minimum of 30 LMI households through microenterprise grants and LMI job creation/retention.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	We plan on offering grants of up to \$10,000 per business. Small businesses will be required to create/retain 1 FTE permanent position and microenterprises will be using the funds for working capital.
<b>9</b>	<b>Project Name</b>	CV - Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Basic services Housing Services
	<b>Needs Addressed</b>	Coordination & provision of public services
	<b>Funding</b>	CDBG-CV: \$258,449
	<b>Description</b>	Public services offering programs to prevent, respond to, and recover from the impacts of Coronavirus. There will be \$75,000 allocated to Housing Services and \$77,230 allocated to basic services.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipated assisting 20 homeless persons, 15 households, and 4,682 LMI individuals.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	We plan to support the local homeless shelter's efforts to offer a satellite shelter which allows for safe social distancing practices and round the clock housing for homeless individuals. We will also be supporting the Open Door food pantries expanded services for all Gloucester residence experiencing hardships, especially delivery of food and essentials to elderly residents.
10	<b>Project Name</b>	CV - Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Residential Rehabilitation Assistance to local businesses & job creation Public facility improvements Public infrastructure improvements Basic services Services for victims of domestic violence Employment training Housing Services
	<b>Needs Addressed</b>	Affordable housing for low/mod-income residents Provision of local economic opportunities Provision of public facilities and infrastructure Coordination & provision of public services
	<b>Funding</b>	CDBG CV: \$139,000
	<b>Description</b>	General management, oversight and coordination of the City's Community Development Block Grant Program and CARES Act funds. Administration activities will be dedicated to assisting those impacted by COVID-19.
	<b>Target Date</b>	6/30/2021

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	See Description

## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

*Please note that CARES Act funding will be distributed on a citywide basis and not allocated geographically.*

There is no concentration of minority or low income populations in the City, nor are there any census tracts where more than 50% of residents are low or moderate income. Therefore the City has created a target area that includes the highest percentage of low- and moderate- income residents in Gloucester, which qualify by "Exception" at 49.13% in PY19. This neighborhood includes the following block groups: census tract 221500 (blocks groups 1, 2); census tract 221600 (block groups 1,2,); census tract 221700 (block group 1); census tract 221902 (block group 2); 221400 (block groups 1,2,3). In PY19, a total of \$575,993 will be utilized for public facility improvements including infrastructure and rehabilitation; \$100,000 to the Open Door for rehabilitation of the adjacent building to expand their property to better serve their clientele. The remainder of \$475,993 unallocated funds will be used for improvements to streets, sidewalks and parks in low/moderate income neighborhoods, and public buildings, with a focus on ADA accessibility.

### Geographic Distribution

Target Area	Percentage of Funds
Community Development Target Neighborhood	1
Citywide	99

Table 4 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Gloucester's public service, housing rehabilitation activities and down payment assistance will directly benefit low- and moderate-income people and will be carried out on a city-wide basis. The projects under the economic development program will also be undertaken city-wide and require the creation or retention of jobs for low- and moderate-income people. One hundred percent of CDBG funds will be used for activities that benefit Gloucester's low- and moderate-income residents. In order to be eligible, public facility and infrastructure improvement must be located in income-qualified areas. Public facility projects that are designed to remove architectural barriers for people with disabilities are the one exception to this eligibility requirement. These projects are intended to serve the entire population and may be located city-wide.

Substantial park and street improvements in the "target neighborhood" were also completed within the last four years which included Burnham's Field Park Improvements, Burnham's Field Community Gardens, Maplewood Avenue ADA Sidewalk Improvements, and City Hall ADA parking. Also, in PY17

upgrades to the Unitarian Universalist Church kitchen facilities, public facility that serves Gloucester's homeless population as a day shelter and soup kitchen were completed.

## **Discussion**

The Needs Assessment and Market Analysis section of the Gloucester Consolidated Plan conclude that Gloucester needs additional quality, affordable rental units. The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. Responses to the City's Citizen Participation Survey identified affordable, rental housing as a high priority. Further, the Gloucester Housing Authority struggles to find rental units that meet U.S. Department of Housing and Urban Development Housing Quality Standards and notes that many of the two-bedroom rental units in the City are not lead-safe. Through this Housing Production Plan process completed to date, the City has found again that federal HUD funding allocated for the City of Gloucester would be best applied in the production of preservation of affordable rental housing or the rehabilitation of existing rental units, with a priority placed on the development and rehabilitation of units in close proximity to transit, echoing the goals established through the Consolidated Plan process.

In PY2019, the City will be funding its Housing Rehabilitation Program to rehabilitate properties housing low-income owners and tenants, and will preserve the affordability of rehabbed units through a long-term (15 year) Affordable Housing Restriction. The City will also utilize HOME funds to provide funds for an affordable housing project TBD. All with the goals of increasing and improving the City's affordable housing stock. Further changes to ameliorate the negative effects of public include extension of the City's Housing Rehabilitation Program lending to investor owners in order to encourage correction of code violations, adoption of a long-term affordability restriction, and adoption of affirmative marketing requirements in assisted rental housing to promote fair housing practices, and preserve the safety and affordability of rental units in the City. A goal of assisting rental property is also to incentivize landlords to keep their rentals as long-term leases, rather than convert them to lucrative short-term seasonal rentals for the wealthy tourists. As found in the Consolidated Plan, many rentals in the City are becoming seasonal, which is further tightening the rental market for year-round residents.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

*Please noted that recent CARES Act funding has been allocated to housing and basic services to help residents remain stably and safely housed during the COVID-19 pandemic.*

The City of Gloucester recognizes that it has a fundamental obligation to ensure that people who choose to live and work in the City can continue to afford to do so, and that the City needs to be proactive in bringing about choices for a broad spectrum of housing types, costs and locations in order to preserve the diversity of the City--the foundation of its social and economic identity. As real estate costs continue to rise locally and regionally, affordable housing has been repeatedly identified as a high priority need in the community. The City endeavors to identify any barriers to the production or preservation of affordable housing and develop strategies to ameliorate such conditions or remove such barriers.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In PY2017, the City of Gloucester completed its Housing Production Plan which was funded by a Massachusetts Department of Housing and Community Development (DHCD) Planning Assistance Towards Housing Grant (\$15,000) and District Level Technical Assistance funds (\$5,000). The goal of municipal Housing Production Plan is to develop a strategy to help maintain and increase affordable housing opportunities within Gloucester. MAPC is developing a Housing Production Plan consisting of four main parts: a housing needs and demand assessment, development constraints, housing goals, and implementation strategies. These strategies include the modification of current zoning in order to encourage affordable housing, the identification of specific sites for which the municipality will encourage the development of affordable housing, and the commitment of the municipality to issue RFPs to develop affordable housing on municipally-owned parcels or with local financial resources (such as Affordable Housing Trust funds or HUD funds). This Housing Production Plan is, and will, provide additional strategies to meet the goals and needs identified through the ConPlan, this Annual Action Plan process, as well as future Action Plans.

Gloucester currently fosters affordable housing through the City's Inclusionary Zoning Ordinance (IZO). The ordinance requires that 15 percent of all new residential developments involving eight or more dwelling units be made affordable. A cash contribution to the City's Affordable Housing

Trust is allowable under the ordinance as an alternative to building affordable units, with specific stipulations. The AHT currently has a balance of \$256,066. and is expected to support the production of affordable housing over the next year. Last year they awarded \$10,000 to the Harbor Village project. The City also sets aside a minimum of 10% of its annual Community Preservation Act (CPA) funding for support of affordable housing. This CPA set-aside account will total \$271,330 in PY18. In PY17, the CPA awarded \$120,000 to the Pearl Street project for a seven (7) affordable studio apartments.

## Discussion

The Needs Assessment and Market Analysis section of the Gloucester Consolidated Plan conclude that Gloucester needs additional quality, affordable rental units. The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. Responses to the City's Citizen Participation Survey identified affordable, rental housing as a high priority. Further, the Gloucester Housing Authority struggles to find rental units that meet U.S. Department of Housing and Urban Development Housing Quality Standards and notes that many of the two-bedroom rental units in the City are not lead-safe. Through this Housing Production Plan process completed to date, the City has found again that federal HUD funding allocated for the City of Gloucester would be best applied in the production or preservation of affordable rental housing or the rehabilitation of existing rental units, with a priority placed on the development and rehabilitation of units in close proximity to transit, echoing the goals established through the Consolidated Plan process. In PY2019, the City will be funding its Housing Rehabilitation Program to rehabilitate properties housing low-income owners and tenants, and will preserve the affordability of rehabbed units through a long-term (15 year) Affordable Housing Restriction. HOME funds are planned to fund an affordable housing project within the city but location is not yet determined. All with the goals of increasing and improving the City's affordable housing stock. Further changes to ameliorate the negative effects of public policies include extension of the City's Housing Rehabilitation Program lending to investor owners in order to encourage correction of code violations, adoption of a long-term Affordability Restriction, and adoption of affirmative marketing requirements in assisted rental housing to promote fair housing practices, and preserve the safety and affordability of rental units in the City. A goal of assisting rental property is also to incentivize landlords to keep their rentals as long-term leases, rather than convert them to lucrative short-term seasonal rentals for wealthy tourists. As found in the Consolidated Plan, many rentals in the City are becoming seasonal, which is further tightening the rental market for year-round residents.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

*Please noted that recent CARES Act funding has been allocated to serve Gloucester's underserved residents and LMI community members most in need during the COVID-19 pandemic. This funding is designed to address immediate needs via direct assistance, while also developing the City's institutional structure.*

The City of Gloucester strives to identify underserved low- and moderate-income populations in the City, and to develop strategies to address their unique needs. A discussion of these efforts follows.

### **Actions planned to address obstacles to meeting underserved needs**

Limited funding is the primary barrier to addressing underserved needs in the City of Gloucester. In Gloucester, there are 5,375 lower income households and 1,732 individuals living below the poverty level. Community development funds support programs and services that directly reach this population, but the growing demand combined with decreasing state, federal and local resources presents a continuous challenge. The City of Gloucester will continue to utilize local and federal funds, including CDBG monies to support programs, public facility improvements, and the maintenance of affordable housing for the homeless, near homeless and non-homeless special needs. In PY2018, the City remains committed to allocate the maximum allowable percentage of CDBG funds to public services.

### **Actions planned to foster and maintain affordable housing**

Section AP-55 reflects the City of Gloucester's one-year goals to address affordable housing needs in the City. In PY2015, the City utilized HOME funding to provide first time homebuyer assistance to five households, which will be tracked by the North Shore HOME Consortium. In PY16 an amendment to utilize CDBG funding for FTHB assistance was added. The Gloucester Housing Rehabilitation program will continue to assist lower income homeowners with health, safety, energy efficiency, and accessibility improvements so that they are able to remain in their home affordably. Gloucester fosters affordable housing through the City's Inclusionary Zoning Ordinance (IZO). The ordinance requires that 15 percent of all new residential developments involving eight or more dwelling units be made affordable. A cash contribution to the City's Affordable Housing Trust is allowable under the ordinance as an alternative to building affordable units, with specific stipulations. The AHT currently has a balance of \$250,317 and is expected to support the production of affordable housing over the next five years. The City's aforementioned Housing Production Plan includes strategies to utilize Affordable Housing Trust funds to leverage additional funding sources to construct or rehabilitate housing serving the needs of Gloucester's low-income. All units created with Housing Trust or Community Preservation Act funds will be eligible for the State's Subsidized Housing Inventory; meaning, they will be subject to a 15-year, 30-year, or greater "Affordability Restriction", Affirmative Marketing requirements, and rents will be

capped at or below HUD Fair Market Rents.

### **Actions planned to reduce lead-based paint hazards**

The City takes several actions itself and with agency and non-profit partners to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards. A critical part of eliminating lead paint poisoning is education. The Gloucester Community Development Department and the Health Department provide education to clients and the general public about LBP hazards. The City also partners with the Massachusetts Department of Public Health, through its Childhood Lead Poisoning Prevention Program (MassCLPPP) to increase education awareness. The City of Gloucester Health Department accepts and offers referrals for case management, crisis intervention and environmental services when incidences of lead poisoning arise in the community. Action, Inc. and the Gloucester Housing Authority both educate Gloucester residents about LBP hazards. Any new affordable housing, either directly supported by the Community Preservation Act funds, the Gloucester Affordable Housing Trust, the HOME program or built through the City's Inclusionary Zoning Ordinance will be free of LBP hazards.

In 2015, the City applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. The City was pleased to be funded for \$1.28M under this program in the fall of 2015, greatly increasing its ability to impact the level of lead-safe homes for the low-income in the City. The City received the three-year grant in November 2015, and planned to delead a total of 72 units. The Lead Grant was closed in October of 2018 and completed lead abatement in 46 units. The City's CDBG-funded Housing Rehabilitation Program did provide more than the 10% required match (\$140,000) for the 3-year grant through the correction of code violations at properties enrolled in the deleading program.

The adopted regulations for the Gloucester CDBG-funded Housing Rehabilitation and Lead-Based Paint Hazard Control programs ensure that any project undertaken by the program where a child under six years of age resides will include lead paint abatement. If the Rehab Program expends over \$25,000 per housing unit, a lead risk assessment and inspection will be completed and interim controls of LBP will be completed. All HUD-funded programs triggering temporary displacement of tenants will cover temporary relocation of residents in those units when relocation is necessary. The regulations also require any contractor working on LBP hazards to be experienced and certified. All contractors are required to observe lead safe practices during rehabilitation.

### **Actions planned to reduce the number of poverty-level families**

The Gloucester Rehabilitation program, funded with CDBG funds, will continue to assist income-eligible homeowners with safety and accessibility improvements so that they are able to remain in their home affordably. In PY2019, the City will also partner with Action, Inc. to provide homeowners with weatherization and energy efficiency improvements with the goal of reducing their housing costs

through a partnership between the City's Rehab Program and Action's Weatherization Program.

A total of 15 percent of Gloucester's CDBG allocation supports public services, including job training, nutrition, education and other services that help move families and individuals out of poverty. The City's economic development initiatives aim to increase the number of jobs for low- and moderate-income individuals. These opportunities help move people out of poverty as well as prevent households from slipping below the poverty line. The City also supports the provisions of Section 3 by encouraging contractors working on large contracts to train, hire and subcontract with low- and moderate-income residents in Gloucester.

### **Actions planned to develop institutional structure**

The Grants Division of the Community Development Department is the lead agency for the administration of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester. The City's longstanding experience in this role means that the institutional structure is well established. The strength of the CDBG program is due largely to the City's productive partnerships with local, regional, state and federal organizations. The High Risk Task Force, which is led by the Gloucester Health Department and comprised of representatives from the Gloucester Housing Authority, Gloucester Police and Fire Departments, Addison Gilbert Hospital, Veterans' Services and several other social service agencies serving the Gloucester area will continue to be essential in effective delivery of public services in PY2019.

The Community Development Department's Small Business Loan program is an important initiative for local economic development. The Small Business Loan program, which is funded with CDBG, is promoted to marine industries as well as other local businesses such as restaurants, grocery stores, and manufacturers. This program will continue in PY2019. Formal underwriting guidelines were recently updated and ratified by the City's Economic Development Loan Committee, promoting consistency and transparency in the City's lending practices.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Community Development Department both supports and leads efforts to enhance coordination between public and private housing providers and service organizations. The High-Risk Task Force, which was formed in 2011, is one example of the community's efforts to improve cooperation between both housing and human service providers. The Task Force, which is led by the Gloucester Health Department, is comprised of representatives from the Gloucester Housing Authority, Gloucester Police and Fire Departments, Community Development Department, Addison Gilbert Hospital, Action Inc., Veterans' Services and several other social service agencies serving the Gloucester area. Meetings are held once a month, during which the Task Force focuses on high-risk clients that need a range of services, oftentimes from different agencies or departments. The level of collaboration that is achieved

as a result of these meetings has both increased the efficiency and effectiveness of service delivery for the provider and the client.

Cape Ann Resource Exchange is a networking group of human service providers and faith-based organizations in Cape Ann that was begun by Wellspring, Inc. in 2009 with the goal of establishing a shared understanding of available homeless prevention resources. The group is comprised of approximately 30 organizations that meet bimonthly. Since members each have homeless prevention resources that vary in amount and eligibility requirements, the regular meetings help the providers to better serve the community by pooling and coordinating resources to assist different populations.

The Community Development Department also supports the Gloucester Fair Housing Committee. The Analysis of Impediments to Fair Housing for Gloucester was completed in 2013.

The City of Gloucester is part of the North Shore Continuum of Care, which provides a regional network to assist the homeless and near-homeless with shelter, permanent housing and supportive services. Members collaborate to apply for McKinney-Vento funds and administer the Point-in-Time count of unsheltered homeless.

Finally, the Grants Division holds an active membership in the National Community Development Association (NCDA), a national nonprofit organization that represents more than 550 local governments across the country that administer federally-supported community and economic development, housing and human service programs, including the CDBG and HOME programs. Grants Division staff attend conferences and workshops sponsored by NCDA as well as remain up to date on programmatic or budgetary changes through NCDA communication.

For COVID-19 response, the City of Gloucester utilizes the Emergency Management arm of the Fire Department to coordinate efforts between City departments and local service agencies. City departments, particularly public safety, continue to collaborate with service agencies and nonprofit partners to overcome the challenges posed by the pandemic.

## **Discussion**

In terms of economic development, the City works continuously with private industry, businesses and developers. The Community Development Department's CDBG-funded Small Business Loan program is designed specifically for local businesses. The City's Economic Development and Industrial Corporation works with emerging businesses and businesses relocating to Gloucester. The Gloucester Tourism Commission, Cape Ann Chamber of Commerce and Seaport Gloucester all collaborate with the City to address the needs of existing businesses and attract new industry. The Planning Division staff, part of the Community Development Department, work closely with commercial and residential developers to achieve sustainable development.

# Program Specific Requirements

## AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

### Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>10,000</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## Discussion

The City of Gloucester has received CDBG dating back to almost federal program's inception. In PY2019, the City will receive \$662,525 in funds. The City anticipates receipt of \$100,000 in additional program income, and is reprogramming \$619,570. In prior year resources and program income towards 2019 activities. The City does not receive any income from float-funded or Section 108 activities. 100% of PY19 funds are dedicated to programs that benefit the low- and moderate-income. These programs include: housing rehabilitation, special economic development loans, micro-enterprise loans, accessibility improvements to remove architectural barriers for presumed benefit disabled adults, ADA Street and Sidewalks improvements and park improvements in a target neighborhood, and public services that assist the homeless, underemployed or unemployed, provide housing counseling, rental assistance, down payment assistance, case management services and job training.

