



Community Development Block Grant

Consolidated Plan

2015-2019

City of Gloucester

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I. Executive Summary

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

1. Introduction

The Consolidated Plan for the City of Gloucester is a five-year strategic plan to address economic development, housing, infrastructure, public facility, and social service needs in the community. A concerted effort was made through public hearings, a survey and consultations to seek citizen input on the community development needs of Gloucester.

An important tool that the City will use to meet the community needs is the Community Development Block Grant (CDBG). The City also receives HOME funding through the North Shore HOME Consortium which is used in a first-time homebuyers program. 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. Each of these grant programs is 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 the issues it faces and to achieve the goals of the Consolidated Plan.

The City conducted an extensive analysis on all types of community development needs, ranging from creation of jobs and parks, as well as from housing rehabilitation to 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 Division of Grants within the Community Development Department (CD) 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 this Consolidated Plan, a five-year strategic plan to address community development needs. Assisted by a consultant, City staff made an extensive analysis of the housing market and community needs in several categories including housing development, job development, 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. As detailed later in the Needs Assessment and Market Analysis sections of the Consolidated Plan, citizen input, along with statistical information, sets the priorities the City will address with available funds. The City will work in years 2015-2019 to realize them.

Second, the City must complete an annual update of the Consolidated Plan. The Annual Action Plan is the method the City utilizes to specify which projects and third-party contracts will be used to accomplish the goals identified in the Consolidated Plan. The Annual Action Plan spells out which grants will fund those projects. Citizens can also provide input during this process as well, redefining the priorities of the community if necessary.

Third, the City must complete an annual performance report of the past year's projects called the Consolidated Annual Performance and Evaluation Report (CAPER). This report is a progress report on the five-year goals of the Consolidated Plan. It is a method for the public and elected officials to hold city projects and third party contractors accountable for their work.

All three reports have extensive ways to involve citizen input. Public meetings are held. All three reports are released in a draft format. A comment period allows citizens to comment and ask questions about the reports and for City staff to respond to those questions. Citizen input is solicited if the Annual Action Plan needs to be amended. This ensures that all these reports are in response to the actual need and these grant funds are paid in the manner in which citizens would like, within the parameters of the federal regulations.

2. Summary of the objectives and outcomes identified in the Plan

The shortage of 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 burden 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 to help qualified residents improve their homes and, particularly for seniors, reside in their homes for longer periods of time. The program provides safety, energy efficiency and accessibility improvements. Using HOME funds, the City also assists first-time homebuyers.

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 special needs population. Decreasing resources from other sources for these agencies will dictate that the City will commit the maximum allowable funding for public services. Services supported include those for seniors, youth as well as battered and abused spouses. The CDBG program will also support a food bank, health and mental health services, subsistence payments 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. Improvements will be made to the City's senior center, homeless facilities, parking facilities and streets as well as park and recreational spaces. Accessibility improvements will be made to parks, recreational facilities and sidewalks.

Over the next five years, the City also plans to increase economic opportunities for local businesses, which will employ low- and moderate- income people. Using CDBG funding, the City will strategically loan businesses capital to realize employment goals and offer technical assistance to businesses. The City will also support job training programs.

3. Evaluation of past performance

Gloucester has been successful in implementing many of the 2010-2015 Consolidated Plan initiatives. Still, Gloucester low-to-moderate income residents face numerous challenges related to housing affordability and job opportunities. Previously, the City's goals have been to increase affordable housing, provide economic opportunities, and provide a suitable living environment free from discrimination.

For affordable housing for low- and moderate-income residents, the City has: expanded access to homeownership, prevented displacement, 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

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. That plan, with an updated schedule, is available from the Community Development Department. 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 Consolidated Plan was formulated, in part, with input received as part of the citizen participation process and consultations with other entities.

Five public hearings were held throughout the Consolidated Planning process. The first public hearing on November 13, 2015 followed an evening community meal at Open Door, a Gloucester based non-profit serving low-income residents of Gloucester and neighboring communities with nutritional assistance. The second public hearing on December 10, 2014 was held at Willowood Gardens, a housing development operated by the Gloucester Housing Authority and located in the target neighborhood. The Rose Baker Senior Center was the site of the third public hearing on January 14, 2015. Two additional formal public hearings were held on February 5, 2015 and on March 5, 2015 (at the Sawyer Free Library), to explain the process behind the Consolidated Plan and provide applicants with an opportunity to present their proposed projects for CDBG funding. The locations of the public hearings were all fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided

advanced notice of each hearing. Advertisements for the public hearings were published on November 7, 2014; December 5, 2014, January 2, 2015 and January 16, 2015. All public hearing notices were also posted on the City website and at the City Clerk's Office.

The public hearings were complemented by extensive consultations to include local and regional institutions, business organizations, developers, community and faith-based organizations. In addition, the Consolidated Plan process built on extensive outreach efforts that were ongoing in the City. To plan for parks, open space and recreation, the City is undertaking an outreach effort that started with community meetings in early 2009 and has continued with the appointment of an advisory group representing the community development target neighborhood among others. The harbor economic development planning effort included public meetings in the fall of 2009. The City partnered with MAPC to reach out to residents and businesses in the downtown area as part of a Railroad Avenue Study. The resulting information was considered in the Consolidated Plan. Priority listing and project planning for community development considered the results of these community outreach efforts.

A survey on community development and housing needs was drafted and implemented by the Grants Division of the Community Development Department. With 297 responses, the survey generated additional feedback on eligible housing, public facility and infrastructure, economic development and public service priorities of the CDBG and HOME program.

This final Consolidated Plan reflects comments and suggestions received as part of the citizen participation process. Copies of notices and other citizen participation documentation are incorporated in the appendix.

5. Summary of public comments

No comments were received.

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

N/A.

7. Summary

The City of Gloucester has undertaken a rigorous Consolidated Plan process and produced a document that will guide the City over the next five years. The Needs Assessment and Market Analysis review relative need in the areas of affordable housing, homelessness, special needs and community development. These sections also detail 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 citywide levels. Extensive consultations with local agencies and others complemented this outreach. The Strategic Plan shows how the City will address its priority needs, while ensuring HUD regulations are followed. The Annual Action Plan details these efforts for the upcoming program year.

II. The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		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 Health Department and the Department of 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 subrecipients 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 NCDAs as well as remain up to date on regulatory changes through NCDAs communication.

The Community Development Department was assisted in completing the Consolidated Plan by Dan Cahill and Associates (DCA).

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The Community Development Department, with its consultant Dan Cahill and Associates (DCA), extended multiple outreach efforts as a platform for the 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.

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

The Community Development Department both supports and leads efforts to enhance coordination for overall community development and, in particular, between public and private housing providers and service organizations. As an example, the High-Risk Task Force is led by the Gloucester Health Department and 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, often times from different agencies or departments.

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 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 Community Development Department 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 (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 North Shore Continuum of Care (NSCoC) includes the City of Gloucester. Wellspring House Inc., Action, Inc., HAWC, and the Gloucester Housing Authority all participate in the Continuum

of Care (CoC) 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. Conversations with homeless providers serving Gloucester point to faults in the implementation of these discharge planning policies whereby patients are released from health facilities into homelessness.

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

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 in FY12, FY13 and FY14 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. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	GLOUCESTER HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gloucester Housing Authority (GHA) is the major provider of assisted housing in the City. The GHA has 602 units of public housing and 632 Housing Choice Vouchers under lease. The GHA has accessible housing units and works to make modifications in housing units when residents have disabilities. Consultation focused on housing need and the GHA's programs. The GHA established and continues to staff the Cape Ann Homeownership Center serving Gloucester residents on homeownership and foreclosure counseling.
2	Agency/Group/Organization	North Shore Home Consortium
	Agency/Group/Organization Type	Housing Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore Home Consortium is the recipient of approximately two million dollars annually from 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	Agency/Group/Organization	North Shore Continuum of Care
	Agency/Group/Organization Type	Services-homeless Other government - Local Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore Continuum of Care (NSCoC) is led by the City of Peabody. Gloucester homeless providers represent the City on 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	Agency/Group/Organization	The Grace Center
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</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, transportation and housing search assistance, benefits case management, nutrition, holistic therapies and life skills education. The Center's location rotates between the community halls of three local churches. The Grace Center was a source on the needs and characteristics of the near-homeless and homeless population.</p>
5	<p>Agency/Group/Organization</p>	<p>Wellspring House, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-homeless Services-Education Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 is available to clients through a partnership with the North Shore Medical Center. DCA consulted Wellspring staff with regards to the needs of imminently homeless and homeless families and individuals.
6	Agency/Group/Organization	North Shore Health Project
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 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.
7	Agency/Group/Organization	The Open Door
	Agency/Group/Organization Type	Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 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, the Gloucester Senior Center and the NSHP to provide nutritional assistance to their clients. The Open Door hosted a neighborhood public meeting for the Consolidated Plan and staff provided insight on the needs of near-homeless and low-income households in the City.
8	Agency/Group/Organization	Action, Inc.
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
9	Agency/Group/Organization	Healing Abuse Working for Change
	Agency/Group/Organization Type	Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	SENIORCARE, INC.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SeniorCare, Inc. provides and coordinates services to elders. Consultations concerned senior needs.
11	Agency/Group/Organization	Cape Ann Social Club
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Social Club is a peer-run community based educational and recreational program for emotionally challenged adults. Consultations concerned mental health.
12	Agency/Group/Organization	North Shore Workforce Investment Board
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.

13	Agency/Group/Organization	Seaport Gloucester
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Seaport Gloucester helps to provide tourism and hospitality businesses in Gloucester with marketing material. Consultation with the organization concerned economic development.
14	Agency/Group/Organization	Gloucester Tourism Commission
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gloucester Tourism Commission (Commission) is focused on marketing hospitality businesses to the region and beyond. The Commission has a direct link to the City as the Mayor appoints members. Consultation with the Commission concerned economic development and workforce development.
15	Agency/Group/Organization	Cape Anne Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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. Consultation with the Chamber concerned economic development.
16	Agency/Group/Organization	Gloucester Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 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 concerned the Department concerned lead based poisoning educational efforts and the City's Hepatitis C population.

17	Agency/Group/Organization	Massachusetts Department of Health and Human Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
18	Agency/Group/Organization	Addison Gilbert Hospital
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Department of Care Coordination staff person. Impact of discharges considered for coordination efforts with Gloucester's High Risk Task Force.
19	Agency/Group/Organization	Town of Ipswich
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
20	Agency/Group/Organization	Town of Rockport
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
21	Agency/Group/Organization	Town of Manchester-by-the-Sea
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
22	Agency/Group/Organization	Town of Essex
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
23	Agency/Group/Organization	MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.

Table 2– Agencies, groups, organizations who participated

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

N/A.

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.
2014 Gloucester Municipal Harbor Plan	City of Gloucester	Job creation through economic development, particularly maritime trades/industry and hospitality industry.
Community Development Plan, City of Gloucester	City of Gloucester	Policy initiatives for housing, including affordable housing and senior housing.
The 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.
Economic Development Assessment Team Report for GI	U.S. Economic Development Administration	Identify opportunities for economic resiliency, provide collaborative technical assistance, 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	The Gloucester Housing Authority works to provide accessible, assisted and affordable housing, advance homeownership and reduce homelessness.
Community Health Needs Assessment for Gloucester	Lahey Health, owner of Addison Gilbert Hospital in Gloucester	Health needs and goals, including use of parks and open space to decrease obesity.

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

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.

Cape Ann Resource Exchange, the regional networking group of human service providers and faith-based organizations in the Gloucester region provides a platform for exchange of information and service coordination for private and public entities. The group focuses on homeless prevention.

PR-15 Citizen 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. The first public hearing on November 13, 2015 followed an evening community meal at Open Door, a Gloucester based non-profit serving low-income residents of Gloucester and neighboring communities with nutritional assistance. The second public hearing on December 10, 2014 was held at Willowood Gardens, a housing development operated by the Gloucester Housing Authority and located in the target neighborhood. The Rose Baker Senior Center was the site of the third public hearing on January 14, 2015; this meeting began after an afternoon bingo game. Two additional formal public hearings were held on February 5, 2015 and on March 5, 2015 (at the Sawyer Free Library), to explain the process behind the Consolidated Plan and provide applicants with an opportunity to present their proposed projects for CDBG funding. The locations of the public hearings were all fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided advanced notice of each hearing. Advertisements for the public hearings were published on November 7, 2014; December 5, 2014, January 2, 2015 and January 16, 2015. All public hearing notices were also posted on the City website.

The Grants Division of the Community Development Department administered a Citizen Participation Survey to generate additional feedback on eligible housing, public facility and infrastructure, economic development and public service priorities of the CDBG and HOME program. Completion of the survey required respondents to rank specific funding opportunities within each priority. Respondents had the option of completing the survey online or in hard copy. The City received 297 survey responses; yielding a measurable data set to help inform Gloucester's goal-setting for the Consolidated Plan.

The availability of the 2015-2019 Consolidated Plan for public viewing and comment was advertised in the Cape Ann Beacon on April 15, 2015. The comment period extended until May 15, 2015. A link to the Plan was on the City's website and hard copies of the Plan were made available at the City Hall Annex and the Sawyer Free Library. The City also works with the Gloucester Housing Authority and its residents and clients. 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)
1	Public Hearing	Non-targeted/ broad community	Well attended meeting had a broad spectrum of participation: near homeless recipients of Open Door assistance, neighborhood residents, non-profit workers and city council members. Questions about the program were addressed.	Participants also indicated their priority concerns in the following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264
2	Public Hearing	Residents of Public and Assisted Housing	Broad spectrum of participants. Meeting format was in discussion groups, with priorities reported. Questions about the program were addressed.	Participants also indicated their priority concerns in following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

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	Public Hearing	Seniors.	More focused group of participants. Questions about the program were addressed.	Participants also indicated their priority concerns in following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264
4	Survey	Non-targeted/ broad community	A total of 297 completed online and hard copy surveys were received and tabulated by the Community Development Department.	Priority needs indicated in: housing, public safety, public facilities, economic development, public services. For full survey results see appendix.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

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)
5	Public Hearing	Non-targeted/ broad community	This initial public hearing was to explain the purpose of community development and planning process. Outreach for meeting was through non-profits, posted announcements and web announcements. Attendees included representatives of non-profits and agencies, including the Gloucester Housing Authority.	After presentation on community development, discussion focused on the program and program requirements.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

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)
6	Public Hearing	Non-targeted/broad community	The second public hearing reviewed basic information on community development and allowed people/ agency representatives to make a presentation concerning proposed projects. Outreach for meeting was through non-profits, posted announcements and web announcements. 15 presenters reviewed proposals. In addition, there were some audience questions about the program.	Non-profit presentations of proposed projects. Some questions about the program, which were answered by staff.	None.	http://www.gloucestermma.gov/index.aspx?NID=264

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)
7	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish & Portuguese. Non-targeted/broad community	This publication has a wide circulation. The 30 day notice for public comment of the draft Consolidated Plan was noted.	No comments were received.	None.	

Table 4– Citizen Participation Outreach

III. Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment uses detailed data complemented by the results of community outreach to present prevalent, local needs in the following areas: housing affordability, homelessness, non-homeless special needs, and community development. The identification of these needs assists the City and its community partners to define programs and projects that will address current local and regional challenges. The formulation of these priorities is addressed in the Strategic Plan portion of this document. As an entitlement consortium member, the City has provided detailed information on specific housing needs and market conditions for incorporation into the lead entity's (City of Peabody) preceding Strategic Plan as well. This Needs Assessment includes an abbreviated discussion of Gloucester's individual housing needs found through the Assessment by staff and Dan Cahill Associates, which were reported for inclusion in the Consortium 2015-2019 Plan.

The shortage of affordable housing stock and the increase of housing costs in Gloucester is a critical problem for the low-income population. In Gloucester, 44% of households are considered low-income by HUD standards and 66% of these households struggle with a housing problem related to affordability. Cost burden is the most common of these problems. Nearly one-third of all Gloucester households are considered cost burdened because they pay more than 30% of their income toward housing costs. This data was reinforced by feedback received during the public participation process.

Homeless housing and service providers in the City also cite the need for affordable permanent housing for their clients. Gloucester's strong network of housing and services for the homeless population has resulted in a small unsheltered population, according to the City's 2014 Point-In-Time Count of homeless. However, housing waitlists are long and chronic homelessness among individuals is a persistent problem.

The GHA's waiting lists for subsidized housing indicate a substantial need for more affordable or assisted housing for families in Gloucester. The wait time for family housing at the GHA is 4 years and there are currently 800 qualified applicants in line for a Gloucester housing voucher. Housing and service providers as well as GHA residents identified a need for more flexible, affordable transportation options. This is also true city-wide for the elderly, people with disabilities and persons with HIV/AIDS.

In terms of non-housing community development needs, Gloucester's "Open Space and Recreation Plan, 2010-2017" establishes long range plans for recreational improvements. Gloucester's parks continue to be an important asset to the population, including persons with disabilities, elderly, and youth. Infrastructure improvements for roadways, sidewalks, sewage collection and water supply were identified as community development needs. As the cost of living goes up and incomes remain the same, public services for low-income households in

Gloucester are essential. A demand for the following public services was identified by local stakeholders and recent studies: mental health services, services for the persons living with Hepatitis C and HIV/AIDS, transportation, job training, child care, housing counseling, legal assistance, and services for the homeless and near homeless (i.e. housing search, nutritional assistance, education).

Housing Needs Assessment, Gloucester Summary of Housing Needs

A shortage of affordable housing stock places pressure on households to spend more than 30% of their income on housing costs, or in some cases to sacrifice the quality of their housing situation. Of particular concern is the impact that this problem has on lower income households because of their already limited financial resources. The Housing Needs Assessment analyzes the number and type of households, by income and tenure, which experience these housing problems.

According to the 2007-2011 ACS, Gloucester's current population is 28,869, which represents a 5% decrease since the last decennial census in 2000 (see the *Housing Needs Assessment Demographics* Table). There are 12,310 households in the City; a total of 17% of Gloucester households earn equal or less than 30% of the HUD Adjusted Median Family Income (HAMFI), 14% earn >30-50% of the HAMFI, and 13% earn >50-80% of the HAMFI.

HUD separates lower-income households into categories: extremely low-income, very low-income and low-income. The Area Median Income (AMI) limits, which are determined annually by HUD, are set for geographic regions called Fair Market Rent (FMR). Gloucester is part of Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. The table entitled *Boston-Cambridge-Quincy FMR Area FY2014 Income Limits*, in the appendix, shows the current household income limits for this area.

In Gloucester, 5,375 or 44% of households are considered low-income (earning 0-80% of the AMI). A total of 1,465 small family households (2-4 persons) are low-income and 235 large family households (5+ persons) are low-income. A total of 1,344 low-income households include at least one person 62-74 years of age and 1,075 low-income households include at least one person age 75 or older. There are 509 low-income households with one or more children 6 years old or younger.

In terms of housing problems experienced by low-income households, 80% of extremely low-income households, 59% of households earning >30-50% of AMI and 55% of households earning >50-80% of the AMI experience one of five housing problems. These housing problems include: substandard living, overcrowding, extreme overcrowding, cost burden or extreme cost burden. A total of 1,855 renters and 2,189 owners experience one of these housing problems. The most common problem experienced by both renters and owners in Gloucester is cost burden.

Cost burden is an indicator of housing affordability. Households are considered cost burdened if they spend more than 30% of their income on housing costs and extremely cost burdened if they spend more than 50% of their income on housing costs. In Gloucester a total of 28.4% of

households are considered cost burdened; over half (15.1%) of these households are extremely cost burdened. Although cost burden is experienced by renters and owners at the same rate, extremely low-income renter households and elderly owner households are most impacted by this housing problem. Extreme cost burden is experienced at a high percentage by extremely low-income households and elderly household types in Gloucester.

Substandard housing and overcrowding is not a housing problem commonly experienced by Gloucester's population. Substandard housing, or housing that lacks complete plumbing or kitchen facilities, is only experienced by .16% of households in Gloucester. Less than 1% of households experience overcrowding, defined as 1.01-1.5 people per room, or severe overcrowding, defined as greater than 1.51 people per room.

Detailed data tables on Housing Cost Burden and Housing Problems for the City of Gloucester are available for review at the City of Gloucester Community Development Office.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	30,273	28,869	-5%
Households	12,588	12,310	-2%
Median Income	\$47,722.00	\$59,061.00	24%

Table 5 - Housing Needs Assessment Demographics

Housing Needs Assessment, Specific Housing Needs

Number and type of single person households in need of housing assistance:

The 2007-2011 American Community Survey indicates that 30% or 3,705 households in Gloucester are comprised of householders living alone. A total of 12% (448 households) of householders living alone are 65 years or older.

Single-person households are included in the "other" household type under the 2007-2011 CHAS data. A total of 560 "other" renter households are cost burdened; the greatest percentage of which are extremely low-income. A total of 304 owner households are cost burdened. Extremely low-income renter and owner households--and owner households earning >50-80% AMI--encounter this housing problem in the highest percentages.

Number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking:

The (2009-2011) American Community Survey indicates that 11% (3,214) of Gloucester's population has a disability. The housing assistance needs of this population vary greatly, however there is a correlation between disability status and decreased earning potential. A total of 68% (939) of Gloucester's population with a disability, 18-64 years of age, is either

unemployed or not in the labor force. Persons with a disability comprise 19% (264) of individuals living at or below the poverty line in the City. The Gloucester Housing Authority has 222 households that include a person with a disability on their waiting list for public housing.

Healing Abuse Working for Change (HAWC) is the primary service provider for victims of domestic violence in Gloucester. HAWC assists victims of domestic violence throughout the North Shore; the organization has a satellite office in Gloucester. In 2013, HAWC provided services to 294 Gloucester residents. It is likely that the majority of these residents need either emergency shelter or affordable, permanent housing. HAWC operates a transitional house on Cape Ann with a capacity for 18 individuals. In 2013, HAWC housed 33 families in this facility. Due to the nature of domestic violence, individuals and families that are the victims of domestic violence need to relocate as far away as possible from their abuser. HAWC works within the network of Massachusetts domestic violence housing providers to secure housing for their clients.

What are the most common housing problems?

Households experiencing housing cost burden is the most common housing problem in the City. A total of 28.4% of Gloucester households are considered cost burdened because they pay more than 30% of their income toward housing costs. A portion (15.1%) of these cost burdened households are extremely cost-burdened, meaning they spend more than 50% of their income on housing costs. This problem has a particularly negative impact on lower-income households due to their limited financial resources.

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

Homeowners and renters in Gloucester experience cost burden at approximately the same rate. A total of 1,763 renters and 1,739 owners are cost burdened.

Elderly owners (48%) disproportionately experience this housing problem. A total of 49% (410) of elderly cost burdened households are extremely-low income.

More Gloucester homeowners (1,025) than renters (835) are extremely cost-burdened.

Characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered; needs of formerly homeless families and individuals who are receiving rapid re-housing assistance:

Action, Inc. is the regional anti-poverty organization and the Community Action Program serving Gloucester's near-homeless and homeless population. The first stop for most near-homeless individuals and families with children is Action, Inc.

Action has a Memorandum of Understanding with Emmaus Inc., a Haverhill-based homeless organization that receives Emergency Shelter Grant (ESG) funds from the Massachusetts Department of Housing and Community Development. Action assists individual clients eligible for rapid re-housing to access these funds in the form of move-in costs. In 2013, 5 Action clients

received rapid re-housing assistance. In order to be eligible for rapid re-housing, clients must have supplemental resources in place to ensure they will be stably housed once the assistance expires.

Wellspring House, Inc., is a Gloucester-based shelter and service provider assisting homeless and formerly homeless families. Wellspring works with approximately 40 families to provide stabilization services to ensure that they remain housed after they have exited their shelter. Through small, one-time case grants, active case management and referrals, Wellspring staff coordinate assistance for nearly 300 families each year that contact the organization's Homeless Prevention Fund to request emergency assistance. Annually, approximately 20 families are assisted with grants from the Homeless Prevention Fund. The grants average about \$900 per family.

Estimates of the at-risk population(s):

No current estimates available.

Housing characteristics that have been linked with instability and an increased risk of homelessness:

Action, Inc. has identified three primary characteristics among Gloucester residents that are linked with an increased risk of homelessness: households living below the poverty line, a lack of employment opportunity, and single-parent households. According to the 2008-2012 American Community Survey, 8.3% of individuals and 5.6% of families in Gloucester live below the poverty line. A total of 16.3% of single-parent female households in Gloucester are living below the poverty line; 55% of these households have children under 5 years of age. Wellspring House, Inc. staff identified families with low wage jobs or inconsistent employment as those at an increased risk of homelessness; staff notes that many of Gloucester's working poor find themselves one car repair or health crisis away from homelessness.

Disproportionately Greater Need: Housing Problems

Nearly 33% of Gloucester households experience a housing problem that is related to the quality and/or affordability of their housing situation. In addition to household type and household tenure, examining the occurrence of housing problems by race and ethnicity will help the City develop and refine programs and policies that are focused on addressing these needs.

Gloucester's population is primarily White. According to the 2007-2011 American Community Survey, a total of 96.87% of the population is White, .62% is Black/African American, .05% is American Indian and Alaskan Native and .67% is Asian. Approximately 3% of the City's population identifies themselves as Hispanic.

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10

percentage points or more) than the income level as a whole. The incidence of four housing problems is tracked as part of the following data: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing facilities 3. overcrowding (more than one person per room) and 4. cost burden (expending more than 30% of household income toward housing costs).

The share of households with one or more housing problems must be calculated to arrive at the disproportionate need for each race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.”). The share for each race/ethnicity at each income level is available in tables for public review at the Gloucester Community Development Office.

In terms of households experiencing disproportionate greater need within the area of housing problems, extremely-low income Asians and Hispanics that are experiencing at least one housing problem is nearly 25 percentage points above the general population. The majority of African American households in the City are extremely low-income and experience one or more of the four housing problems.

The percentage of Hispanic households earning 50-80% of the AMI that are experiencing at least one housing problem is over 53 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 65 percentage points above the general population. These populations are small but significant. The extremely-low income Asian and Hispanic households experiencing a disproportionate greater housing need in the area of housing problems is of particular concern because of the combined negative effect an extremely low-income and any one of the housing problems may have on these households.

Disproportionately Greater Need: Severe Housing Problems

As part of the Consolidated Plan process, the City assessed the housing needs of any racial or ethnic group that has disproportionately greater need compared to the greater population.

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The incidence of four severe housing problems is tracked as part of the following data: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing facilities 3. severe overcrowding (more than 1.5 persons per room) and 4. extreme cost burden (expending more than 50% of household income toward housing costs). Severe housing problems are different from housing problems because they track severe overcrowding (more than 1.5 persons per room) and extreme cost burden (expending more than 50% of household income toward housing costs) in place of overcrowding (1.01-1.5 person per room) and cost burden (expending more than 30% of household income toward housing costs).

The share of households with one or more severe housing problems must be calculated to arrive at the disproportionate need for each race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more severe housing problem / total # of households for that race/ethnicity.”)

Asian and Hispanic households were found to be the racial and ethnic groups in Gloucester with a disproportionate share of severe housing problems. The percentage of extremely-low income Asians that are experiencing at least one severe housing problem is over 40 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 85 percentage points above the general population. These populations are small but significant. The extremely-low income Asian households experiencing a disproportionate greater housing need in the area of severe housing problems is of particular concern because of the combined negative effect an extremely low-income and any one of the severe housing problems may have on these households.

Disproportionately Greater Need: Housing Cost Burdens

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Different levels of housing cost burden, or the percentage of income expended by a household on housing costs, is measured by HUD as part of this data set. The following three levels of housing cost burden are tracked as part of this data: 1. $\leq 30\%$ of household income is expended on housing costs 2. 30-50% of household income is expended on housing costs 3. $>50\%$ of household income is expended on housing costs.

The share of households within each cost burden level was calculated by the City to arrive at the disproportionate need for each race/ethnicity.

The share of total households in the city that expend $\leq 30\%$ of income is 62.10% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parentheses:

General Population: 62.10%

White: 62.72% (+0.62 percentage points)

Black/African American: 34.78% (-27.31 percentage points)

Asian: 75.00% (+12.90 percentage points)

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 30.43% (-31.66 percentage points)

Households in this category expend at most 30% of their income on housing costs. This generally means that these households are living in housing that is affordable to their income.

The share of total households in the city at a housing cost burden level of 30-50% is 22.73% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parenthesis:

General Population: 22.73%

White: 22.39% (-0.35 percentage points)

Black/African American: 30.43% (+7.70 percentage points)

Asian: -

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 43.48% (+20.74 percentage points)

The percentage of Hispanics with a cost burden level of 30-50% is over 20 percentage points above the general population.

The share of total households in the city at a housing cost burden level of >50% is 15.17% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parenthesis:

General Population: 15.17%

White: 14.90% (-0.27 percentage points)

Black/African American: 34.78% (+19.61 percentage points)

Asian: 25.00% (+9.83 percentage points)

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 26.09% (+10.92 percentage points)

The percentage of Black/African Americans with a cost burden level of >50% is over 19 percentage points above the general population. The percentage of Asians with extreme cost burden is just shy of 10 percentage points above the general population and the percentage of Hispanics in this category of cost burden is nearly 11 percentage points above the general population.

Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	7,880	2,885	1,925	80
White	7,705	2,750	1,830	70
Black/African American	40	35	40	10
Asian	30	0	10	0
American Indian, Alaskan Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	35	50	30	0

Table 6 - Greater Need: Housing Cost Burdens AMI

Disproportionately Greater Need: Discussion

According to the preceding assessment, Asians and Hispanics are the racial and ethnic group with a disproportionate share of housing problems in the City. Extremely-low income Asians and Hispanics that are experiencing at least one housing problem is nearly 25 percentage points above the general population. The majority of African American households in the City are extremely low-income and experience one or more of the four housing problems. The percentage of Hispanic households earning 50-80% of the AMI that are experiencing at least one housing problem is over 53 percentage points above the general population, and the percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 65 percentage points above the general population.

Asians and Hispanics are also the racial and ethnic group with a disproportionate share of severe housing problems. The percentage of extremely-low income Asians that are experiencing at least one severe housing problem is over 40 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 88 percentage points above the general population.

The percentage of Hispanics with a cost burden level of 30-50% is over 20 percentage points above the general population. The percentage of Black/African Americans with extreme cost burden level of >50% is over 19 percentage points above the general population. The percentage of Asians with extreme cost burden is just shy of 10 percentage points above the general population and the percentage of Hispanics in this category of cost burden is nearly 11 percentage points above the general population.

The available data does not show a concentration of racial and ethnic groups in specific areas in Gloucester, which can make it difficult to target specific populations.

Public Housing

The Gloucester Housing Authority (GHA) is the primary source of assisted housing in the City. GHA has 632 public housing units in Gloucester. The Commonwealth of Massachusetts supported the development of the great majority of those units, 515. The GHA housing units are both in larger multi-family housing and “scattered site” housing in single family and duplexes. Eighteen of the federally supported housing units are at “scattered sites” throughout the City.

In addition to the public housing developments, GHA also administers two housing voucher programs. GHA has 601 Federal Housing Choice Vouchers, supporting rent and utilities in private housing for GHA voucher holders. The GHA participates in a state-wide centralized waiting list system for the Federal Housing Choice Voucher program, reducing the GHA’s administrative cost and allowing applicants greater access to vouchers. In addition, the GHA has 31 units supported by the Commonwealth of Massachusetts.

The GHA has a positive community impact beyond the provision of housing. The GHA has been the principal sponsor of the Cape Ann Homeownership Center, counseling first-time homebuyers and those experiencing foreclosure or the financial issues that can lead to foreclosure. The GHA participates in the Housing First program, assisting families in transition from state-funded emergency shelters. Family Self Sufficiency, and Resident Opportunity and Self-sufficiency programs run by the GHA provide assistance to eligible residents for educational opportunities, job training and placement, computer and financial literacy services. GHA's supportive housing for seniors provides 24 hour a day on-site personal care staff, housekeeping, daily meals, transportation, shopping and laundry service to seniors at McPherson Park.

The waiting list for family housing at the GHA is 4 years. The waiting list for the Housing Choice Voucher program is always open and has gone from 500 qualified Gloucester applicants 3 years ago to 800 applicants in 2014. Those waiting lists indicate a substantial need for affordable or assisted housing for families in Gloucester.

The GHA and the City work together closely to assess and address housing needs in Gloucester. For instance, the City has funded housing counseling work by the GHA. One of the outreach sessions for the Consolidated Plan was held at Willowood Gardens, a GHA housing development.

Homeless Needs Assessment

The City of Gloucester is part of the North Shore Continuum of Care. Action, Inc., Wellspring House, Inc., and the Gloucester Housing Authority represent the City of Gloucester on the North Shore Continuum of Care, working as part of the Continuum to provide a regional network to assist the homeless and near-homeless with shelter, permanent housing and

supportive services. Part of this effort includes the Point-in-Time Count (PITC) and the Housing Inventory Survey, which is completed each year in January. Although the unsheltered homeless population in the City is small, homelessness among families and individuals is a community problem, and many are chronically homeless.

During the development of the City and Consortium Consolidated Plan(s), it was discovered that the North Shore Continuum of Care's (NSCoC) HMIS sustained a failure to sync with the State's HMIS system, resulting in categories of missing data. Due to this issue, data estimating annual homelessness in Gloucester was unable to be generated by the NSCoC. However, Action, the only emergency shelter in Gloucester serving homeless individuals, and Wellspring House (serving families) provided estimates on the population experiencing and exiting homelessness each year. In 2013-2014, 204 individuals experienced homelessness, of these individuals 99 were chronically homeless, 13 were veterans, 23 were unaccompanied youth (18-24) and none had HIV/AIDS. Of the 204 homeless individuals, 78 ultimately exited homelessness into permanent housing situations. Homeless individuals in Gloucester experience homelessness an average of 83 days. Homeless families in Gloucester experience homelessness an average of 90 days.

Number and type of families in need of housing assistance for families with children and the families of veterans:

Homeless families with children in Gloucester have a need for housing assistance that far exceeds the eight families represented in the 2014 Point-in-Time Count. The waitlist for family housing at the Gloucester Housing Authority is four years long. Additionally, the waiting list for the Housing Choice Voucher program has gone from 500 qualified Gloucester applicants 3 years ago to 800 applicants in 2014. As of the 2014 Point-in-Time Count, two veterans in Gloucester were homeless. During 2013-2014, 23 veterans were counted in HMIS.

Nature and Extent of Homelessness by Racial and Ethnic Group:

Action provided data on the race and ethnicity of the 30 guests in the shelter on the night of the Point-In-Time Count (January 29, 2014). A total of 29 of these guests were White and one was Black; three identified as Hispanic/Latino.

Nature and Extent of Unsheltered and Sheltered Homelessness:

The 2014 Point-In-Time Count conducted by North Shore Continuum of Care in January recorded 4 homeless families comprised of 8 adults and children. A total of 32 homeless individuals were documented as part of the Point-In-Time Count, 63% (20) were considered chronically homeless. These homeless individuals and families were sheltered in emergency housing provided by Action and Wellspring House. Action reports an average length of stay of 83 days. Gloucester has a low unsheltered population. Only one person was counted as unsheltered the night of the Point-in-Time Count; consistent with recent years. Feedback generated from public participation suggests that there may be a population of homeless that chooses to be unsheltered because of their addiction status and recovery stage. Currently there is a lack of local and regional housing for homeless with substance addictions. The Grace

Center, a day shelter for the homeless, serves unsheltered homeless individuals, several of whom camp out in the woods at night. Grace Center staff estimate that there are currently 6 regularly unsheltered homeless in Gloucester.

Non-Homeless Special Needs Assessment

This section describes the needs of Gloucester's elderly/frail elderly, persons with mental, physical and/or developmental disabilities, alcohol or drug abusers, victims of domestic violence and persons with HIV/AIDS.

People 65 years of age and older represent a growing segment of Gloucester's population. In 2010, the population share over age 65 in Gloucester was 17.7%, compared to 15.6% in 2000. SeniorCare, Inc., located in Gloucester, reports that 7% of that population over 65 was in poverty in 2010.

The 2009-2011 American Community Survey reports that 11.2% of the Gloucester population is disabled. The U.S. Census includes the disability types having to do with the following difficulties: hearing, vision, cognitive, ambulatory, self-care and independent living. The elderly/frail elderly make up the majority of Gloucester's disabled: 28.6%, the greatest portion (20%) having an ambulatory difficulty.

The Gloucester Health Department assesses local health needs on a continuous basis. The Department notes per capita drug and alcohol abuse and Hepatitis C infection rates are higher in Gloucester than in Massachusetts. According to the North Shore Health Project, drug abuse with shared needles is the primary source of infection. The Gloucester Health Department reports 113 confirmed cases of Hep. C (2010-2013), and the majority of the infected are low-income, and often homeless and unemployed.

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

SeniorCare's "Area Plan on Aging, 2014-17" identified elderly/frail elderly needs as transportation, housing and health care. Transportation needs reported were: increased service, especially to medical appointments, more public transport options, and expanded hours. Homeowner housing needs were: help with mortgage payments and utility bills, property taxes, modifications, and maintenance (snow removal). Renters voiced a need for rental assistance. Health care needs documented by the Plan included: affordable ancillary care (dental, hearing and vision), and health insurance/medication cost assistance.

The majority of the population experiencing domestic violence in Gloucester needs some form of housing, emergency or permanent, that provide them safety from their abuser. Other needs, according to HAWC, include low-cost child care and affordable legal representation.

Hep. C patients have all the needs listed for HIV/AIDS patients, but lack dedicated resources such as HOPWA.

The Gloucester Housing Authority helps to address housing needs for all categories of special needs populations in Gloucester. The GHA partners with agencies for supportive services for special needs residents, and provides accessible units or modifications for the elderly and disabled.

The Consolidated Plan public hearings indicated local concerns for special needs populations-- housing for people in recovery and those with mental health issues, accessible housing; separate homeless facilities ('wet' for people using drugs or alcohol, 'dry' for those in recovery); and pedestrian accessibility.

Size and characteristics of the population with HIV/AIDS and their families:

HIV/AIDS is a continuing health issue for Gloucester. According to the North Shore Health Project, there are 70 active HIV/AIDS clients in regular treatment. The great majority of these clients are unemployed, reliant on disability income, and report needing housing referrals, help preparing for housing re-certification, and/or financial assistance.

Discussion:

Gloucester's special needs require a targeted approach; the City and GHA's housing programs will continue to address physical disability needs, and other needs will be served by specialized non-profit agencies.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

As part of an island community, Gloucester public facilities are key elements in an urban fabric for residents with limited geographic access. Quality parks, open space and recreational facilities address residents' needs directly and support healthy neighborhoods. "The Community Health Needs Assessment" was completed in 2012 for the City by Lahey Health. The Assessment reported that 58% of Gloucester's population was either overweight or obese; 60% of the low-income population was overweight or obese. The Assessment indicated 22% of Gloucester's population had no physical exercise; 34% of the low income population in Gloucester indicated no physical exercise. The need for child care facilities and service in Gloucester relates to the working low- and moderate-income population where households include children. Nationally, 26% of children in child care arrangements are at a child care center. In 2012, in Massachusetts, 96% of the child care requests received by information centers are for full-time child care. This figure is slightly higher than the national average, indicating a greater need.

How were these needs determined?

Gloucester's "Open Space and Recreation Plan, 2010-2017" details improvements to address many of the needs indicated in The Community Health Needs Assessment, with a specific capital improvement program. Improvements to specific parks in target neighborhoods, such as Burnham's Field, are reviewed in the Plan. The planning documents for the North Shore Continuum of Care indicate the need for additional permanent housing to serve the homeless. Participation at neighborhood meetings also pointed to the need for public facility improvement, particularly for parks and open space. In general terms, The Comprehensive Plan for the City of Gloucester recommended a proactive plan for open space and specific parks and recreation improvements.

Community outreach for the Consolidated Plan was successful in establishing needs as perceived by the community. In the 3rd quarter of 2014, planning meetings were held for the neighborhood around Railroad Avenue in a process supported by the Metropolitan Area Planning Council. Recreation, park and public facility improvements were detailed during this process. The Community Health Needs Assessment was completed in 2012 for the City of Gloucester by Lahey Health, indicating lack of physical exercise by Gloucester residents. Child care needs are annually reported by Child Care Aware, a national non-profit research agency. Outreach and the consultation process for this Consolidated Plan included information on public facilities. The City conducted a Citizen's Participation Survey for community development in late 2014 and early 2015, with over 290 responses. The survey indicated preferences for the following public facilities: community and neighborhood centers, parks and recreational facilities, youth facilities, and facilities for abused and neglected children. Also, the City assesses need for public facilities through its application process for community development funding each year. National, state and local child care statistics are presented in the annual report of Child Care Aware, a non-profit located in Arlington, VA.

Describe the jurisdiction's need for Public Improvements:

Gloucester, the oldest seaport in the United States, is an aging City. Infrastructure and improvement needs for roadways, sidewalks, sewerage collection and water supply are continuous and an essential element of community renewal. An aging population and people with mobility disabilities require accessibility improvements to buildings and pedestrian ways. The City has detailed the need for street and sidewalk improvements in the Railroad Avenue area. A number of residential units in Gloucester need sewer line extensions. In addition to the Railroad Avenue area, infrastructure investment at the neighborhood level not only benefits specific groups such as the elderly and disabled (accessibility improvements) but also provides economic benefits to the low-and moderate-income population. In general terms, parking facilities help stimulate economic development. Streetscape improvements, including accessibility, lighting, and traffic calming can benefit neighborhood and stimulate economic development for local businesses.

How were these needs determined?

The following plans assessed the need for public improvements in the City:

- The Comprehensive Plan for the City details needs for water, sewer, roads and sidewalks. The City's Public Works Department continually assesses needs with reference to the "Water Works Master Plan", dating back several years.
- Public works planning in Gloucester embraces the complete street planning model, with accessible pedestrian ways.
- The Parks Recreation and Open Space Plan (2010 – 2017) details need for bikeways and accessible pedestrian ways.
- Railroad Avenue MAPC Study
- Senior Walk Audit, MAPC Railroad Study

Neighborhood meetings, a community survey and consultations for this Consolidated Plan included information on public facilities. For example, the Citizen Participation Survey indicated preferences for public improvements as follows: safer intersections, pedestrian accessibility improvements and street and sidewalk improvements.

Describe the jurisdiction's need for Public Services:

A number of these needs have been detailed above. "The Community Health Needs Assessment" was completed in 2012 for the City by Lahey Health. "The Community Health Needs Assessment" indicated 12% of the population in Gloucester indicated poor mental health, compared to 9% in the state; for low-income people, 18% indicated poor mental health. The Assessment also indicated 12% of the population reported heavy drinking, 10% of the Gloucester population reported abusing prescription drugs.

The Gloucester Health Department needs assessment indicates that Hepatitis C is has been and continues to be a serious threat to public health in Gloucester. The Department notes per capita drug and alcohol abuse is higher in Gloucester than in Massachusetts, based on hospital discharge information and other data. Previous reports indicate that HIV/AIDS prevalence in Gloucester is about the same at the State (2 per 1000). However, infection spread through injectable drug use is higher in Gloucester (49% vs. 30% in MA). The Health Department indicates that this accounts for the persistence of Hepatitis C in the City. Widespread intensive alcohol use is a gateway issue for other drug use. Again, youth drinking is a problem with 16% of students in the middle school reporting alcohol use. Youth services provide an alternative to this activity.

SeniorCare in Gloucester reported three transportation needs for elderly and frail elderly: a) assistance to get around especially for medical appointments, b) more affordable and more public transportation options and c) transit operation improvements including expanded service hours, service to out-of-geographic service areas for medical appointment, door to door service for frail elderly and operators who speak a second language.

The 2009-2011 American Community Survey reports that 11.2% of the population in Gloucester has a disability. Of this population with a disability, 28.6% are elderly or frail elderly. A total of 20% of the elderly/frail elderly sub-population with a disability have an ambulatory difficulty.

As noted above, infectious disease patients, particularly HIV/AIDS and Hepatitis C patients, also present a need in Gloucester. Hepatitis C patients often demonstrate a greater need for services because of the lack of dedicated resources such as HOPWA.

Crime awareness and prevention can complement neighborhood improvements, by creating a positive feeling for the neighborhood. If residents feel safe, they will spend more time at public gathering locations, including parks and recreation sites.

Employment training is vital in a changing economy. As a result of declining fishing stock and federal catch limits, the historic fishing port of Gloucester's employment base is diversifying.

In Gloucester, the priority need is to move people from poverty to self-sufficiency or to sustain a position of self-sufficiency. Child care and employment training can be important supports to maintain or achieve that self-sufficiency, particularly as the local economy continues to move away from fishing the industry. Housing counseling for new homeownership and households dealing with home mortgage foreclosure continue to be important, by helping people deal with or avoid the mistakes of years gone by caused by inappropriate home loans. Legal service can assist low-income clientele with issues from mortgage foreclosure to job discrimination.

Housing and service providers working with the homeless and near-homeless are challenged by decreasing resources and an increasing demand. Case management, nutritional assistance, housing search assistance, education and training are some of the essential services provided by homeless organizations in Gloucester.

How were these needs determined?

Sources referenced above include: "The Community Health Needs Assessment" completed in 2012 for the City by Lahey Health; periodic Gloucester Health Department needs assessments (reports reviewed date from 2007) and "Area Plan of Aging, 2014-2017" by SeniorCare, located in Gloucester. The Gloucester Health Department publishes an annual report on needs in Gloucester. In general terms, the "Comprehensive Plan" for the City of Gloucester also reviews needs for social services. "The Economic Development Assessment Team Report" for Gloucester, supported by the U.S. Economic Development Administration was published in 2011 and addressed needs, particularly with diminution of commercial fishing. Employment training is addressed in several reports on Gloucester's economy, including Harbor Economic Development Presentations (2013, 2014) by Ninigret Partners, which featured workforce opportunities in marine research and technology.

Other needs, such as those relating to the population with infectious disease, were detailed by providers in Gloucester including the North Shore Health Project.

Neighborhood meetings, a community survey and consultations for this Consolidated Plan included information on public facilities. For example, the Citizen Participation Survey indicated public priority for public services as follows: legal services, employment training, tenant landlord counseling, transportation services, supportive services for victims of domestic violence, sexual assault and stalking, drug and alcohol/substance abuse treatment or counseling, crime awareness, handicapped services, youth services, abused and neglected children service, mental health services, education programs.

Also, the City assesses need for public services through its application process for CDBG funding each year.

IV. Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The picturesque, historic and cultural character of Gloucester has made the City a destination community. Housing with sweeping ocean views or just a sense of the unique island community present a premium value for homeowners and homebuyers. Housing locations in Gloucester can be attractive to those commuting to finance positions in downtown Boston or technology positions along Route 128/95. The City also has history of providing what has become known as workforce housing. For the total of 12,310 housing units, there are a higher percentage of renters (35%) in Gloucester when compared to the state (33%). Multi-family housing is concentrated near the downtown, in the Target Neighborhood. Rental housing can be found throughout the City. Gloucester's older housing stock contributes to the City's historical character; it is also costly to maintain and may contain lead paint, a dangerous health hazard to children. Affordability of housing has been a dominant theme in the community for over 20 years and is recognized as such by Gloucester's Community Development (Comprehensive Plan) of 2001.

As a result of economic changes in the Great Recession, more households are 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. According to the 2009-2013 American Community Survey, Gloucester's vacancy rate is 3.7% compared to the State's rate of 5.0%. In spite of the general downturn in the economy, housing prices continue to increase. In Gloucester, overall housing prices increased from 1993 to 2013 by 132%. Many lower income households have been excluded from homeownership because of rising costs.

CHAS (Comprehensive Housing Affordability Strategy) data indicates a lack of affordable housing for lower-income households in Gloucester. There are 3,790 households earning 50% of the AMFI and only 1,665 housing units affordable to this population. The needs of households aged 55+ will become more acute. These households are projected to increase by 34% over the next 15 years. Additionally, the accessibility limitations of Gloucester's housing stock, the majority of which was constructed prior to 1960, is challenging for elderly households and persons with disabilities.

As of December 2014, 7.17% of Gloucester's housing stock is considered subsidized. Gloucester uses Community Preservation Act and Affordable Housing Trust funds to leverage state and federal dollars in the creation of new affordable housing. The Gloucester Housing Authority (GHA) works to meet the housing needs of low-income households with 51 moderate rehab units (as defined by the GHA), 602 units of public housing and 632 housing choice vouchers under lease. The City also administers a Housing Rehabilitation program for qualified households in existing housing.

The non-homeless special needs population in Gloucester has issues that are addressed by an extensive network of human service providers including Action, Inc., the North Shore Health Project, SeniorCare, the Open Door, and Healing Abuse Working for Change.

The historic fishing port of Gloucester's employment base is diversifying partly as a result of declining fishing stock and federal catch limits. Employment training is vital in this changing economy. Gloucester is poised for new investments in hospitality enterprises and in marine technology, marine research and marine resources. Matching skills is a challenge and retraining is an option with programs provided by the North Shore Workforce Investment Board (WIB). Action, Inc. also has successful training programs in the medical field, one for home health aides and one for nurse's aides.

Number of Housing Units

Gloucester's land use is predominately devoted to residential uses and open space. According to the 2007-2011 American Community Survey, there are a total of 14,023 housing units in Gloucester. The City's housing stock is primarily characterized as low-density. A total of 89% of residential properties in Gloucester consist of 1-4 units and 4% of the housing stock includes 20 or more units (*Residential Properties by Unit Number* Table). Single family homes have dominated the type of residential permits issued by the City. Since 2006, the Gloucester Inspectional Services Department issued 258 permits for housing, 90% of these were for single-family homes.

The majority of housing units are occupied by homeowners (65%); 71% of these owners live in units with 3 or more bedrooms. Most renters (77%) live in 1 and 2 bedroom units and 22% of renters live in units with 3 or more bedrooms (*Unit Size by Tenure* Table). Public feedback suggests that the demand for affordable, larger (3 bedroom) rental units exceeds the current housing supply, creating a barrier to affordable rental housing for families with children. Conversations with local housing providers and comments at public hearings also highlight the benefits of additional affordable, rental efficiencies, especially for formerly homeless and young singles entering the workforce.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a subsidized housing inventory (SHI) that tracks each municipality's affordable housing stock, including deed restricted and subsidized units. Under General Law Chapter 40B, in any municipality where less than 10% of units are included on the SHI, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable. As of December 2014, 7.17% of Gloucester's housing stock is considered subsidized. Gloucester uses Community Preservation Act and Affordable Housing Trust funds to leverage state and federal dollars in the creation of new affordable housing.

Property Type	Number	%
1-unit detached structure	7,466	53%
1-unit attached structure	537	4%
2-4 units	4,536	32%
5-19 units	766	5%
20 or more units	628	4%
Mobile home, boat, RV, van, etc.	90	1%
<i>Total</i>	14,023	100%

Table 7 - Residential Properties by Unit Number (2007-2011 ACS)

	Owner #	Owner %	Renter #	Renter %
No bedroom	44	1%	77	2%
1 bedroom	395	5%	1,642	38%
2 bedrooms	1,896	24%	1,666	39%
3 or more bedrooms	5,650	71%	940	22%
<i>Total</i>	7,985	101%	4,325	101%

Table 8 - Unit Size by Tenure (2007-2011 ACS)

Targeting (income level/type of family served) of units assisted with federal, state, and local programs:

There are 951 units of affordable housing in Gloucester according to the Subsidized Housing Inventory (SHI) maintained by DHCD; 5 additional units are pending approval. There are 866 rental units and 90 homeownership units. A total of 813 units were subsidized through state programs (DHCD, Massachusetts Department of Development Services, Massachusetts Department of Mental Health, Massachusetts Housing Partnership and MassHousing) and 139 were subsidized by HUD. Local programs (CPA, Affordable Housing Trust) provided funding for 168 of the SHI units. Of the total units, 314 are restricted to elderly households and 167 are set aside for families. In terms of income targeting, 4 units are eligible to households earning \leq 30% AMI, 83 units for \leq 60% and 100 units for \leq 80%.

Units expected to be lost from the affordable housing inventory, such as expiration of Section 8 contracts:

There are three projects on DHCD's SHI slated to expire during the next five years. The affordability restriction on the 30 Section 8 Moderate Rehab units on Prospect and Duncan Street expires in 2015. The Central Grammar project, a rental project which includes 80 SHI units expires on March, 1, 2017. The paperwork renewing the affordability restrictions for the

Section 8 Moderate Rehabs has been submitted to DHCD. The Central Grammar project is also seeking to renew its affordability restriction.

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

The Metropolitan Area Planning Council's "Railroad Avenue Study" completed in 2014 included a housing market analysis which indicated that Gloucester's percentage of residential buildings with 10 units or more is lower than both Essex County and the State. Gloucester's residential buildings primarily consist of 1-4 unit structures (89%). The Analysis suggests that this existing housing inventory may not meet the needs of 55+ households, which are projected to increase by 34% over the next 15 years. Additionally, the accessibility limitations of Gloucester's housing stock is challenging for elderly and disabled households.

Gloucester lacks adequate affordable rental and owner housing. As evidenced in the Housing Needs Assessment, a total of 28.4% of Gloucester households are considered cost burdened; a portion (15.1%) of these households are extremely cost burdened. Over the past five years, the Gloucester Housing Authority (GHA) has seen a 50% increase in the number of households seeking housing assistance. The wait time for family housing at the GHA is 4 years and there are currently 800 qualified applicants state-wide in line for a Gloucester housing voucher.

Need for specific types of housing:

Local housing providers note the need for Single Room Occupancy rental units. Currently 2% of the rental stock is identified as an efficiency unit. This housing stock is ideally suited for formerly homeless individuals who no longer need transitional housing and young singles entering the workforce.

The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult to find housing that suits income and household size. Responses to the City Citizen Participation Survey identified affordable, rental housing as a high priority. The GHA struggles to find rental units that meet HUD Housing Quality Standards and are lead-free. Public comments indicate that larger (3+ bedroom) affordable rental units are also difficult to find in the City. Gloucester seniors and persons with disabilities would benefit from housing that meets their accessibility needs and income restrictions, such as accessible units and affordable assisted living.

Housing Market Analysis: Cost of Housing

Gloucester has a robust housing market, according to a recent analysis performed by the Metropolitan Area Planning Council. From 1993 to 2013, overall housing prices increased by 132% and from 2011 to 2013 condo prices increased by 43% in the City. These rising housing costs have excluded many lower income households from homeownership opportunities. From 2000 to 2012 less than 18% of the single-family houses sold in Gloucester have been affordable to a household with an income of \$60,000 (see the *Affordability of Single-family Homes by Income (2000 - 2012)* Table in the appendix). The City's median income is \$59,061, according to the (2007-2011) American Community Survey. Gloucester mean rents for 1, 2, 3 and 4 bedroom

properties, combined with average state utility costs, reinforce public and provider feedback that affordable rental units in the City are challenging to find (see the *Monthly Rent Table below and Rental Properties in Gloucester* in the appendix).

CHAS data indicates a lack of affordable housing for lower income households in Gloucester. There are 3,790 households earning 50% of the AMFI and only 1,665 housing units affordable to this population. A total of 5,375 households earn 80% of the AMFI but there are only 3,085 units affordable to these households. Rental units comprise the majority of the housing stock that is affordable to these households.

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$203,400	\$376,400	85%
Median Contract Rent	\$608	\$849	40%

Table 9 - Cost of Housing (2000 Census, 2007-2011 ACS)

Rent Paid	Number	%
Less than \$500	762	17.6%
\$500-999	2,218	51.3%
\$1,000-1,499	1,160	26.8%
\$1,500-1,999	98	2.3%
\$2,000 or more	87	2.0%
<i>Total</i>	4,325	100.0%

Table 10 - Rent Paid (2007-2011 ACS)

# Units Affordable to Households Earning:	Rental	Owner
30% HAMFI	2,115	No data
50% HAMFI	6,365	3,738
80% HAMFI	26,818	15,362
100% HAMFI	No data	29,064
<i>Total</i>	35,298	48,164

Table 11 - Housing Affordability (2007-2011 ACS)

Is there sufficient housing for households at all income levels?

There is a shortage of housing in Gloucester for lower income households. The *Housing Affordability* Table shows the number of rental and owner units that are affordable to households earning 30% of the AMFI, 50% HAMFI, 80% HAMFI, and 100% HAMFI. The data in this table indicates that a total of 22% of the housing units in the City are affordable to households earning 80% of the AMFI and only 12% of the housing stock is affordable to households earning 50% AMFI. The majority of units that are affordable to these households are rentals. A total of 85% of the housing stock affordable to households earning 80% of the AMFI is rental housing and 89% of units affordable to households earning 50% AMFI are rental units. See *Housing Affordability* Table.

Data generated by MAPC in the Massachusetts Housing Data Portal indicates that less than 18% of recently sold single-family homes in Gloucester are affordable to households earning \$60,000 or less (see appendix, *Affordability of Single-family Homes by Income (2000 - 2012* Table)). The current income of a 3-person household earning 80% of the AMI is \$61,000. The low inventory of affordable single-family homes on the market makes this type of ownership opportunity unattainable for most lower-income families in the City.

The Metropolitan Area Planning Council's 2014 "Railroad Avenue Study" reports that residential sale prices in Gloucester have increased by 132% between 1993 and 2013. Notably, median condo prices rose from \$164,000 in 2011 to \$285,500 in 2013. In 2013, there were 410 total housing sales recorded in Gloucester; the highest since 2006. Although sales data points to an improving housing market, these increasing sales prices will only further to widen the affordability gap between the cost of housing and the buying power of lower income families.

How do HOME rents / Fair Market Rent compare to Area Median Rent?

Limitations on available median rents in Gloucester make it difficult to draw comparisons to area Fair Market Rents (FMR). A recent search on Craigslist and Zillow revealed 33 properties for rent in the City; 14 one-bedroom, 13 two-bedroom, 2 three-bedroom and 4 four-bedroom. The data indicates that mean rents for one-bedroom, two-bedroom and three-bedroom properties are below the FMR; \$112, \$204 and \$186 less respectively. The mean rent of a 4-bedroom property is \$952 above FMR. See the *Rental Properties in Gloucester* Table in the appendix.

However, there are weaknesses in the available data set that make it difficult to compare it to area FMRs. Gloucester is part of the Boston-Cambridge-Quincy FMR Area, which encompasses metropolitan communities where the cost of living is dramatically higher than in Gloucester. These municipalities may be inflating the affordability calculation included in the final FMRs. Perhaps the largest weakness is that advertised rents do not account for utility costs, unlike FMRs. Utility costs comprise a significant portion of overall housing expenses. According to the Massachusetts Executive Office of Energy and Environmental Affairs, the average winter energy expenditure 2009-2014 for natural gas was \$1,525 (an additional \$127/month) and for heating oil was \$3,744 (\$312/month). During the same time period (2009-2014), Massachusetts households spent an average \$987.34 (\$82/month) on electricity during the winter.

The preservation of affordable housing stock and the creation of new affordable housing will continue to be a high priority for the City throughout the next five years. Local and federal resources will support homeowner assistance and rehabilitation as well as the work of affordable housing developers such as Action. City investment in the creation of affordable, rental units will require additional research.

Housing Market Analysis: Condition of Housing

Introduction

Gloucester's older housing stock contributes to the City's historical character, but is also costly to maintain and may contain lead paint, which is dangerous to children. According to the 2007-2011 CHAS data, 78% of owner-occupied housing and 90% of renter-occupied housing units were constructed prior to 1979, when lead paint was banned (*Year Unit Built* Table).

Approximately 40% of owner-occupied and renter-occupied units experience one housing condition. (*Condition of Units* Table). The presence of housing conditions may imply the need for rehabilitation. Selected housing conditions include the following: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing facilities 3. overcrowding (more than one person per room) and 4. cost burden (expending more than 30% of household income toward housing costs). These conditions are discussed more fully in the Housing Needs Assessment.

Definitions

Standard Condition – The unit meets the U.S. Department of Housing and Urban Development’s Housing and Quality Standards and all state and local codes.

Substandard Condition but Suitable for Rehabilitation – The unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

Condition of Units	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
With one selected condition	3,159	40%	1,867	43%
With two selected conditions	39	0%	57	1%
With three selected conditions	11	0%	0	0%
With four selected conditions	0	0%	0	0%
No selected conditions	4,776	60%	2,401	56%
<i>Total</i>	7,985	100%	4,325	100%

Table 12 - Condition of Units (2007-2011 ACS)

Year Unit Built	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
2000 or later	561	7%	160	4%
1980-1999	1,186	15%	259	6%
1950-1979	1,854	23%	1,049	24%
Before 1950	4,384	55%	2,857	66%
<i>Total</i>	7,985	100%	4,325	100%

Table 13 - Year Unit Built (2007-2011 ACS)

Risk of Lead-Based Paint Hazard	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
Total Number of Units Built Before 1980	6,238	78%	3,906	90%
Housing Units Built Before 1980 w/ Children Present	4,247	53%	2,711	63%

Table 14 - Risk of Lead-Based Paint Hazard (2007-2011 ACS)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	33	0	33
Abandoned Vacant Units	2	0	2
REO Properties	18	0	18
Abandoned REO Properties	0	0	0

Table 15 - Vacant Units

Need for Owner and Rental Rehabilitation:

The consistent demand and on-going waitlist for the City's CDBG funded Housing Rehabilitation program reflects the need for this type of assistance among lower-income households. According to the Gloucester Building Department, there are 33 vacant residential units in the City. Two of the 33 units are likely abandoned and 18 are considered Real Estate Owned (REO), which means that these properties are in the process of foreclosure. These 33 units all have rehabilitation potential.

Rehabilitation work addresses the repair of safety, health and code violations, including lead hazard abatement and accessibility improvements. The Housing Rehabilitation program improves the livability of accommodations for low- and moderate-income persons in the community and allows people to stay safely in their homes who might otherwise be displaced by deteriorating conditions. The Program has also succeeded in maintaining the existing

affordable housing supply since all rehabilitated rental units are required to have a 15-year affordability period that runs with the property, regardless of sale. In PY13, the City assisted a total of 16 units under the Housing Rehabilitation program; including seven female head of households and three elderly households.

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

Lead poisoning in children can lead to serious physical and behavior problems as well as learning disabilities. According to Table 14 above, 78% of all owner-occupied units and 90% of all renter-occupied units were built before 1980. Since lead paint was not banned until 1978, these homes could potentially be a danger to young children. Children reside in 53% of owner-occupied units and 63% of renter-occupied units built before 1980. Nearly 7,000 children may be at risk of lead poisoning.

The latest data from the Massachusetts Department of Public Health reveals that in FY12 there was one incidence of elevated blood lead level in the Gloucester population. A total of 51% of children six months to six years were screened for lead poisoning. The Gloucester Health Department maintains a database of rental units in the City that have undergone lead paint hazard containment as part of Gloucester's sanitary code enforcements. Approximately 400 rental properties have had lead paint hazard containment; these 400 properties contain 856 apartments. There is an outstanding need for additional lead hazard reduction work. The Gloucester Housing Authority estimates that 1 out of every 2 affordable rental units that come on the market are not lead safe.

Public and Assisted Housing

Introduction:

The Gloucester Housing Authority (GHA) has been supported by the Commonwealth of Massachusetts and the U.S. Department of Housing and Urban Development (HUD) to develop and maintain a total of 62 public housing units. In addition, the GHA has 632 vouchers. The waiting list for public housing is 4 years; there are 800 Gloucester residents on the Commonwealth's central list for housing choice vouchers. The GHA has a need for additional capital funding to address aging housing and additional housing choice funding at an appropriate Fair Market Rent. The table that follows is from the GHA and is included in the GHA's Five Year Plan.

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

The Gloucester Housing Authority has 9 developments plus scattered site housing located throughout the City. Of those developments, 2 are "Federal" public housing for families financed through HUD; 6 are "State" public housing developments supported through the Commonwealth. Of the State supported housing, one development is for families and 6

developments are for elderly. The Federally supported developments have a score with HUD's Real Estate Assessment Center.

Restoration and revitalization needs of public housing units in the jurisdiction:

Each of the public housing developments is in need of moderate capital improvements, including improvements to common areas and building systems for heating, roofing and landscaping. The GHA estimates that improvements for the two federally funded public housing developments will cost \$3.5 million; the GHA receives approximately \$125,000 annually in federal modernization funding. The GHA estimates that improvements for the six state-funded public housing developments are \$16 million; the GHA receives approximately \$400,000 annually in state modernization funding.

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

One GHA development supports housing for the homeless. These residents require case management services, which are provided by GHA, as well as direct service to deal with health and mental health issues.

Some residents have a need to increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency or, in the case of elderly or disabled residents, help improve living conditions and age-in-place. The GHA Family Self-Sufficiency program and the Resident Opportunity and Self-Sufficiency programs work to meet those needs.

	Certificate	Mod-Rehab	Public Housing	Project-Based Vouchers	Tenant-Based Vouchers	Special Purpose Voucher: Veterans Affairs Supportive Housing	Special Purpose Voucher: Family Unification Program	Special Purpose Voucher: Disabled
# of unit vouchers available	0	101	691	56	1,175	0	0	0

Table 16 - Total Number of Public and Assisted Units by Program Type

Homeless Facilities and Services

Introduction

The homeless housing and service providers in the City of Gloucester employ innovative strategies to prevent and end homelessness. These providers work collaboratively through the Cape Ann Resource Exchange (CARE), the High Risk Task Force, and the North Shore Continuum of Care. There are two emergency shelters in the City, but permanent housing comprises the majority of the housing opportunities for homeless individual and families.

	Emergency Shelter Beds: Year Round	Emergency Shelter Beds: Voucher/ Seasonal/ Overflow	Transitional Housing Beds	Permanent Supportive Housing Beds	Permanent Supportive Housing Beds: Under Development
Households with Adults and Child(ren)	5	0	0	74	0
Households with Only Adults	30	0	0	78	10
Chronically Homeless Households	0	0	0	17	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 17 - Facilities and Housing Targeted to Homeless Households (HMIS Housing Inventory, 2014)

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

All homeless programs in Gloucester provide case management services to comprehensively assess clients' needs and ensure they are connected with the appropriate benefits and services. The Open Door specializes in assisting the low-income and homeless with nutritional assistance, including a food pantry, community meals and Supplemental Nutritional Assistance Program (SNAP) assistance. Action, Inc.'s Home Health and Nurse Aide Training Programs train and certify individuals for work in health care. 75% of participants are low-income. The North Shore Workforce Investment Board offers basic skill training and job search methods to Gloucester residents and has an "access point" office in Gloucester.

Services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth:

Action, Inc., Wellspring House, Inc. and the Gloucester Housing Authority (GHA) are the two primary homeless housing providers in Gloucester. Together the organizations operate 1 emergency shelter and 15 permanent housing projects.

Action operates the only emergency shelter (30 beds) for individuals. The organization has a portfolio of 7 permanent housing projects, 4 of these are for chronically homeless individuals, 2 are for chronically homeless families and 1 is for persons with HIV/AIDS. Additionally, Action operates a Tenant-based Rental Assistance program for five chronically homeless families and assists clients who need rapid re-housing. Action's Housing First model moves chronically homeless individuals and families directly from the shelter into permanent housing. Case managers work with clients to ensure they remain stably-housed.

Wellspring House, Inc. operates an emergency shelter for families and provides housing for low-income individuals. Wellspring provides intensive case management and emergency shelter to five homeless families at a time. Wellspring staff provides stabilization services for one year after permanent housing is secured. Approximately 40 families at a time are assisted by these stabilization services. Wellspring also owns and operates a lodging house with 10 units of single room occupancy rentals for single men and women, and one Section 8 subsidized apartment. Wellspring's Adult Learning Initiative offers Wellspring clients GED preparation, college preparation, and job skills training.

The GHA operates 98 units of permanent housing. A total of 56 of these units are Housing First units, whereby chronically homeless individuals are moved in directly from emergency shelters.

Healing Abuse Working for Change (HAWC) serves victims of domestic abuse with a satellite office in Gloucester. HAWC operates an 8 unit, 18 bed shelter at a confidential location in Cape Ann. HAWC works within the network of Massachusetts domestic violence housing providers to secure housing for their clients that is located as far away from their abuser as possible.

The Grace Center is a drop-in center, rotating operations out of three local churches, which serves 500 low-income and homeless adults in crisis. The Center provides homeless individuals a place to go during the day when the Action shelter is closed. Services offered by the Grace Center include: psychiatric assessments, HIV/AIDS testing; rental, transportation and housing search assistance, and benefits case management. Reports generated from the High Risk Task Force indicate that since the Grace Center opened in 2011 there has been a significant reduction in ambulance calls, arrests, and incidents involving adults in crisis.

Special Needs Facilities and Services

Introduction

Gloucester has an extensive network of human service providers serving the non-homeless special needs population. These providers collaborate with each other as well as other regional providers to connect their clients with resources. While there is a range of unmet needs for each group, affordable transportation and affordable housing opportunities were the universal unmet needs of this population in Gloucester, according to the consulted providers.

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

Action, Inc. administers several programs that provide assistance to elderly households in Gloucester. The Homecare program is a longer-term support service that provides homemaking, companionship and personal care to low-income seniors living in their own homes. The program was serving 318 Gloucester seniors in December 2014. Home health aides are able to connect senior clients with other resources. Action's Fuel Assistance and Weatherization program help income-eligible households decrease their heating costs through financial assistance and energy saving improvements. In 2013, 96 elderly households were served by the weatherization program and 663 elderly households received fuel assistance.

The North Shore Health Project (NSHP) serves persons with HIV/AIDS and Hepatitis C living in Cape Ann through case management, education and awareness, testing, support groups, emergency financial housing assistance, nutritional assistance and holistic health care services. Action, Inc. provides permanent housing for 36 individuals living with HIV/AIDS through the organization's Quest program; residents of the program receive case management services from Action. The greatest unmet needs for persons with HIV/AIDS and individuals living with Hepatitis C are transportation and housing. There are 77 individuals on the waitlist for Action's Quest program, which has little to no turnover each year. There are few programs specifically designed for individuals living with Hepatitis C placing these individuals in competition for supportive services and housing available for the general population.

The Open Door is a Gloucester based non-profit working to alleviate the impact of hunger in the region. Open Door programs include: a food pantry, regular community meals, Mobile Market, summer meal and after school supper programs for low-income children, SNAP/food assistance, nutritional education and job training.

Cape Ann Social Club provides social, recreational and rehabilitative support to persons with mental health disabilities. Club meetings occur when day programs for persons with mental health disabilities are customarily closed. The primary goals of the program are to help members learn social integration skills, reduce isolating/suicidal behavior, increase self-esteem, and promote independency.

Victims of domestic violence are often challenged by a multitude of issues: escaping their abuser, securing a safe environment, navigating a complex and expensive legal system and increasing their income to support their household. Healing Abuse Working for Change (HAWC)'s provides free services to victims of domestic abuse, including: a 24-hour emergency hotline, support and safety planning, legal advocacy and support groups. In 2013, HAWC's Gloucester office provided 1,387 services to 294 Gloucester residents. Affordable housing; low-cost, flexible childcare; education and job training; and affordable professional legal representation are among the unmet needs of this population.

Programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

The Massachusetts Operational Services Division (OSD) ensures that all applicable state procurement and contracts include standard discharge language mandating that patients are not discharged into homelessness. The Department of Public Health (DPH) and the Executive Office of Health and Human Services (EEOHHS) collaborate on discharge planning with each other and the MA Interagency Council on Housing and Homelessness. The Massachusetts Department of Mental Health (DMH) promulgates regulations and procedures for discharges from state facilities. DMH policies stipulate that discharge planning efforts must focus on working with the consumer and area providers to find appropriate, permanent housing. DMH has designated housing managers as representatives to the North Shore Continuum of Care (NSCoC). These managers work directly with NSCoC mental health providers on discharge planning for clients with severe and chronic mental health issues. The NSCoC regularly shares discharge planning information and updates from EEOHHS and DMH.

There are flaws in the implementation of discharge planning policies at regional health care facilities surrounding Gloucester. Addison Gilbert Hospital (AGH), located in Gloucester maintains a good relationship with Action Inc., the City's largest homeless shelter provider. AGH has three beds set aside for discharged patients and communicates directly with Action staff concerning discharge planning for individual patients. Hospitals outside of Gloucester have routinely dropped-off patients at Action, Inc. that have medical needs the shelter is not equipped to handle.

Activities to address the housing and supportive services needs identified with respect to persons who are not homeless but have other special needs.

In 2015 the City will fund a range of projects that address the needs of the elderly, victims of domestic violence and persons with disabilities. Within the "Services for victims of domestic violence" goal, CDBG funds will support a domestic violence crisis intervention and prevention program operated by Healing Abuse Working for Change (HAWC). For the "Public facility improvements" goal, The City will utilize CDBG funds to construct community gardens in elderly public housing developments; these gardens will have accessible features for persons with disabilities. Phase I of the Railroad Avenue Area Streetscape, a City-sponsored project, will include complete reconstruction of the sidewalks along Maplewood Avenue. These

improvements will create greater accessibility for persons with disabilities. This project is part of the City's "Public infrastructure improvements" goal.

Activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.

In 2015 the City will fund a range of projects that address the needs of the elderly, victims of domestic violence and persons with disabilities. Within the "Services for victims of domestic violence" goal, CDBG funds will support a domestic violence crisis intervention and prevention program operated by Healing Abuse Working for Change (HAWC). For the "Public facility improvements" goal, The City will utilize CDBG funds to construct community gardens in elderly public housing developments; these gardens will have accessible features for persons with disabilities. Phase I of the Railroad Avenue Area Streetscape, a City-sponsored project, will include complete reconstruction of the sidewalks along Maplewood Avenue. These improvements will create greater accessibility for persons with disabilities. This project is part of the City's "Public infrastructure improvements" goal.

Barriers to Affordable Housing

The principal barrier to development of affordable housing in Gloucester is cost. The higher cost of existing housing is indicative of the cost of real estate for development. The "Railroad Avenue Study" completed by the Metropolitan Area Planning Council's completed for the City in July, 2014 reviews residential sale prices in Gloucester. Overall, these prices have increased by 132% between 1993 and 2013. Notably, median condo prices rose from \$164,000 in 2011 to \$285,500 in 2013. Also see the appendix, *Affordability of Single-family Homes by Income (2000 - 2012 Table)*. Another deterrent to affordable housing has been the general economic condition of the region since the recession of 2007. With little to no new development, affordable units required through the City's Inclusionary Zoning Ordinance are not being produced.

Another factor is the lack of developable land. Public policy and state regulation restrict the development of wetland, which covers a large percentage of Gloucester.

With limited exceptions, the development of multi-family housing is not by right and requires the approval of the City Council. However, the City works to include affordable housing through inclusionary land use provisions, such as the overlay, special permit district which gives the City flexibility to grant higher density for developments that include affordable housing. This flexibility for affordable housing is also encouraged though the cluster development ordinance. This housing requirement requires that 15% of units constructed will be affordable; however, the developer can also make a payment in lieu of producing affordable housing to the Gloucester Affordable Housing Trust fund. The City's Affordable Housing Trust (AHT) committee meets monthly and has a staff person from the Community Development Department to encourage, guide and offer funding for affordable housing.

Affordable and accessible housing is an issue in Gloucester with few units, as a percentage of the overall housing stock available. Most housing was developed before the requirement for accessible units in multi-family buildings. Public policy has changed for new buildings. The prohibitive cost of structural changes continues to limit accessible units in older buildings. Improvements are being made to some existing housing through SeniorCare and the Gloucester CDBG-funded Housing Rehabilitation program.

Diminishing public sector resources negatively impact the City's ability to develop and preserve affordable housing.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Three factors are key determinates for the local economy in Gloucester—one historic, one geographic and one seasonal. Gloucester is the oldest fishing port in the county, creating a thriving economy with intense harbor activity. After more than 300 years, industry changes, including regulation by the National Oceanic and Atmospheric Administration and the New England Fishery Management Council, significantly diminished the industry. The diminution of the fishing industry is one reason for Gloucester's high unemployment rate. Gloucester's unemployment rate has historically been higher than Massachusetts's. In 2010, Gloucester's unemployment rate was 10%, Massachusetts's was 8.3%; in 2011, Gloucester's rate was 8.73%, Massachusetts's was 8.3%; in 2012, Gloucester's rate was 7.8%, Massachusetts's 6.7%.

The second determinate is geography. Gloucester is on an island at the end of Route 128. It is a community of tremendous beauty, creativity, and innovation. However, according to the Gloucester Economic and Industrial Development Corporation (EDIC) the City is often considered remote for corporate activity due to several factors: large-scale distribution and qualified workforce. Workforce experts also indicate that commuting to locations like the high tech segments of Route 128 in the Waltham area, or even closer, is difficult. First, some residents have a general reluctance to leave the island. For those residents who do not have a car transit is a challenging alternative with limited bus service and employers that are not in proximity to train stations. The third determinate is the seasonality of the region's economic. Service and tourist industries are a driving economic force and are dictated by warm weather visitors.

In terms of the local economy, Gloucester is resilient. Just as the fish industry changed with Birdseye frozen food (the processing innovation started in Gloucester), so too has the local economy changed again with new investments in hospitality enterprises and the potential for new investments in marine technology, marine research and marine resources. Gloucester's generational knowledge of ocean habitats can be the platform for new economic initiatives and jobs. Of course, this geographic determinate is also an asset. The natural beauty and historic nature of Gloucester is a tourist attraction and economic platform for the hospitality businesses that have become so important in Gloucester.

The data provided below gives a varied picture of the workforce in Gloucester.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	12	0	2	0	-2
Arts, Entertainment, Accommodations	230	0	28	0	-28
Construction	70	0	8	0	-8
Education and Health Care Services	328	0	42	0	-42
Finance, Insurance, and Real Estate	104	0	14	0	-14
Information	36	0	4	0	-4
Manufacturing	132	0	16	0	-16
Other Services	66	0	8	0	-8
Professional, Scientific, Management Services	134	0	16	0	-16
Public Administration	0	0	0	0	0
Retail Trade	352	0	44	0	-44
Transportation and Warehousing	48	0	6	0	-6
Wholesale Trade	78	0	10	0	-10
<i>Total</i>	1,590	0	--	--	--

Table 18 - Business Activity

Alternate Data Source Name: Business Activity: 2007-2011 ACS

Data Source The Agriculture, Mining, Oil & Gas Extraction field also includes Fishing. The Arts, Entertainment, Accommodations field also includes Recreation and Food Services. The Education and Health Care Services field also includes Social Assistance. The **Comments:** Finance, Insurance and Real Estate field also includes Rental and Leasing. The Other Services field doesn't include Public Administration. The Professional, Scientific, Management field also include Administrative and Waste Management. The Transportation & Warehousing field also includes Utilities. The number of jobs column is blank and the subsequent job calculation columns are blank or negative because Longitudinal Employer-Household Dynamics data has not yet been calculated for Massachusetts.

Labor Force

Total Population in the Civilian Labor Force	15,744
Civilian Employed Population 16 years and over	14,337
Unemployment Rate	8.94
Unemployment Rate for Ages 16-24	16.12
Unemployment Rate for Ages 25-65	7.05

Table 19 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People Median Income
Management, business and financial	3,116
Farming, fisheries and forestry occupations	534
Service	1,891
Sales and office	3,493
Construction, extraction, maintenance and repair	1,134
Production, transportation and material moving	581

Table 20 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,369	71%
30-59 Minutes	2,397	18%
60 or More Minutes	1,430	11%
Total	13,196	100%

Table 21 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	708	78	458
High school graduate (includes equivalency)	3,011	375	1,050
Some college or Associate's degree	3,731	329	691
Bachelor's degree or higher	4,504	355	837

Table 22 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	42	20	0	356	499
9th to 12th grade, no diploma	210	165	242	461	537
High school graduate, GED, or alternative	766	568	914	2,954	2,133
Some college, no degree	510	551	627	1,776	649
Associate's degree	135	281	488	1,028	233
Bachelor's degree	188	840	755	2,110	529
Graduate or professional degree	47	158	411	1,422	922

Table 23 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,225
High school graduate (includes equivalency)	27,218
Some college or Associate's degree	33,199
Bachelor's degree	51,738
Graduate or professional degree	56,732

Table 24 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The *Occupations by Sector* Table shows the number of people employed in the following lead sectors: Sales and Office, 3,493; Management, Business and Financial, 3,115; Service, 1,891; Construction, Extraction, Maintenance and Repair, 1,134; Production, Transportation and Material Moving, 581; Farming, Fisheries and Forestry Occupations, 534.

Describe the workforce and infrastructure needs of the business community:

The Gloucester economy has been in transition for over 20 years. During that time, jobs moved out of the fishing industry partly because of regulations restricting fishing. The workforce needs of the population are to replace those jobs. Matching skills is a challenge and retraining is an option with programs provided by the North Shore Workforce Investment Board (WIB). Training is available for general skill sets, including computer use. The WIB will also

assist clients with job search skills and information, critical workforce needs with changing industry opportunities. Many positions in the growing hospitality industry have a low skill threshold but these jobs are low paying. The Gloucester Economic Development and Industrial Corporation (EDIC) works with emerging businesses and businesses relocating to Gloucester. The EDIC's perspective and the projections from economic development studies indicate a wide variety of businesses as prospects for Gloucester's economic development growth: from those lower skilled hospitality positions to highly technical jobs in maritime science fields.

Gloucester Harbor planning efforts indicate opportunities in: ocean observations (sensor fabrication, deployment work, monitoring), marine biotech (marine biopharmaceuticals, marine biomaterials), marine research (National Science Foundation, U.S. Navy) and renewable energy (wind, tidal/wave). For the fishing industry specific recommendations include catch diversification, product development and demonstrating sustainability as market advantage.

Higher end positions, requiring advanced degrees, will not be trained in Gloucester or the immediate area. For middle level positions, the WIB will customize training programs. The health care industry is in need of trained applicants at various levels. Action, Inc.'s Home Health Aid Training Program and the Nurse Aide Training Programs have a high placement rate.

The EDIC efforts are principally to market real estate in Gloucester's industrial parks, the Blackburn Industrial Park and the Cape Ann Industrial Park. Infrastructure needs in these locations concern utilities. The EDIC works with relocating or emerging businesses to provide utilities with grants and other financing.

Economic development issues were part of the specific outreach topics for the Consolidated Plan process. As part of the outreach efforts, the City conducted a Citizen Participation Survey for community development in late 2014 and early 2015, with 297 responses. The survey indicated preferences for the following economic development initiatives: loans to businesses creating or retaining jobs in Gloucester, technical assistance to help existing Gloucester businesses succeed and micro-enterprise loans to assist small business start-ups in Gloucester.

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

Gloucester has two distinct geographic areas of focus for economic development: industrial parks and the harbor/downtown area. For the industrial parks, the EDIC has identified utility needs and will continue to meet those needs, working with companies buying or leasing space. Major changes are expected in the harbor/downtown area. The most prominent of those changes is occurring in the Fort area, previously employed for uses associated with the fishing and boating industries. Some change is now occurring in the Fort area with the groundbreaking of a new 96 room, business class hotel, the Beauport. To meet the needs of the new hotel and additional development, the City will undertake \$6 million of improvements to sewer, water, drainage and roadway systems. Improvements are supported with developer contributions and grants, including a \$3 million MassWorks grant. Another downtown project

is the Railroad Avenue redevelopment. The projection is for mixed use, transit oriented development. Infrastructure improvements will take place as needed in response to development proposals. Other opportunities include reuse of school property, retail parcel redevelopment and development of a City owned, water front parcel. Again, infrastructure improvements will be in response to specific development.

Workforce development in Gloucester will be at two different levels. General skills training, including literacy and basic business protocols will help qualify applicants for lower and middle level opportunities in the hospitality, biotech and aquaculture industries. Second, efforts are made in response to niches in certain industries, such as Action, Inc.'s medical training program. The WIB will also customize training for new employers, including training in technical fields.

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

In 2011, a U.S. Economic Development Administration work titled “Economic Development Assessment Team Report” pointed out the workforce challenge in Gloucester. Fishing can be a family legacy with generations doing the same work and investing in boats. Fishing is a uniquely independent, outdoor way of life, making a transition to another career difficult. While some of that oceanic knowledge is transferrable, other skills must be learned. Educational attainment levels noted above (*Educational Attainment by Age Table*) indicate a more advanced education for younger age groups, a positive sign for workforce development.

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

The WIB partners with North Shore Community College to provide certificate and training programs. The WIB itself offers basic skill training and job search methods and has an “access point” office in Gloucester. The Center for Entrepreneurial Activity at Salem State College provides an experiential, educational and research platform for new ideas. The Center regularly reaches out to Gloucester businesses and residents. Action, Inc. has also initiated several medical training programs with an excellent success rate for placing graduates.

Workforce development, enabling residents to obtain jobs, strengthens the fabric of the community and its neighborhoods, which is the overall goal of the Consolidated Plan. Self-sufficiency at the individual and household level decreases the need for social services.

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

Yes.

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

The U.S. Economic Development Administration prepared an updated Comprehensive Economic Development Strategy (CEDS) for Gloucester in 2011. City staff, non-profits and business interests were represented in the process. The result was an Economic Development Assessment Team Report in 2011 (the EDA Report). The assessment focused on the fishing industry, and noted that the 20 year decline was due in part to regulations from the National Oceanic and Atmospheric Administration and the New England Fishery Management Council. The economic multiplier for fishing includes attendant industries such as seafood processing, product wholesaling and transport, boat maintenance and repair. The issues identified in the Report continue to be addressed. For instance, many of the recommended actions for workforce training are now being carried out by the WIB. Financing issues have been and will continue to be addressed in the Consolidated Plan and Annual Action Plans.

MA-50 Needs and Market Analysis Discussion

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

The City has defined a "target area" for community development work that includes the highest percentage of low- and moderate- income residents in Gloucester, which qualify by "Exception" at 49.13%. The following census tracts and block groups are included in this area: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1; census tract 221902, block group 1. Based on data review and City experience with housing programs, housing issues in these areas include cost burden and physical deterioration as a result of deferred maintenance, which in many cases is due to declining income of seniors aging in place.

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

There is no concentration of racial or ethnic minorities in Gloucester, as Gloucester has a very low minority population. Again, the census tracts and block groups have a low- and moderate-income population: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1; census tract 221902, block group 1.

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

Market characteristics include: higher incidence of multi-family residential uses, denser settlement patterns, aging infrastructure, and mixed-uses, such as commercial, industrial and institutional. The proximity to the railroad station provides a link to employment, educational and other opportunities and can initiate transit-oriented development. These neighborhoods are clustered around the Harbor, offering employment opportunities.

Are there any community assets in these areas/neighborhoods?

Community assets in these neighborhoods include park and recreational facilities that are being improved by the City on a continuing basis. For instance, recent work on Burnham's Field has included accessibility improvements. Accessibility features, including curb cuts at intersections, are much more frequent in these neighborhoods than the rest of the City. These neighborhoods have ample access to transportation including Route 128 and the Railroad Station, providing transit to Boston and intermediate areas to the south. These neighborhoods each have an important institutional presence either in the neighborhoods or near the neighborhood. Such institutions include the Gloucester library, the YMCA and Action, Inc. Employment opportunities in the downtown and in the harbor are also nearby.

Are there other strategic opportunities in any of these areas?

According to the Metropolitan Area Planning Council, the downtown area, including parts of the target neighborhoods, could support development of over 266 and 533 additional multi-family units over the next 5 to 10 years. MAPC projects that those units would be primarily

market rate, but could also include affordable units. The projected residential development would complement job opportunities outlined for the Harbor area including: ocean observations (sensor fabrication, deployment work, monitoring), marine biotech (marine biopharmaceuticals, marine biomaterials), marine research (National Science Foundation, U.S. Navy); and renewable energy (wind, tidal/wave). The hospitality industry is another opportunity area for Gloucester, with the flagship project Beauport Hotel scheduled to open within the next year.

The Railroad Avenue area is also part of the MAPC downtown projection. The transit connection to the North Shore and Boston will continue to be a critical link for the City. Infrastructure improvements will take place as needed in response to development proposals at Railroad Avenue. Other opportunities include reuse of school property, retail parcel redevelopment and development of a City owned, waterfront parcel.

IV. Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan formulates actions to address the most prominent needs that were identified through the Needs Assessment and Market Analysis. These priority needs include: affordable housing for low- and moderate-income residents; provision of local economic opportunities; provision of public facilities and infrastructure; coordination and provision of public services and accessibility of public facilities and infrastructure. The following are the goals identified by the City to address these needs: residential rehabilitation, assistance to local businesses and job creation; public facility improvements; public infrastructure improvements; basic services; services for victims of domestic violence, employment training; health services; housing services; accessibility improvements to public housing; accessibility to parks and recreational facilities and accessibility of sidewalks.

The Grants Division of the Community Development Department administers the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester, including ensuring compliance through monitoring. Gloucester expects to utilize approximately \$3 million dollars in CDBG funds and \$315,453 in HOME funds over the next five years to support the priority needs and goals defined in the Strategic Plan. Funds for public service, housing rehabilitation, accessibility for persons with disabilities and economic development goals will be allocated city-wide, while funding for public facility and infrastructure goals will be allocated in the Community Development Target Neighborhood.

The Gloucester Housing Authority (GHA) accommodates disabled residents and applicants in several ways. The GHA has a total of 21 accessible units in public housing. Additionally, the GHA completes modifications to non-accessible units for residents experiencing mobility issues. The GHA also incorporates residents' input for management through the resident representation of the Board of Directors and the Resident Advisory Board.

The City is committed to undertaking programs that reduce the number of persons and families living in poverty. Partnerships with homeless providers are an important component of this effort. Gloucester's homeless providers are focused on assisting their clients to become stably-housed through the provision of permanent housing and intensive case management. The City will continue to support Action, Inc., Wellspring House, Inc., HAWC and the Grace Center through the High-Risk Task Force and with community development financial resources.

In general terms, barriers to affordable housing are presented by environmental regulations concerning wetlands, which constitute a large percentage of Gloucester's land mass. The City has instituted an inclusionary zoning provision for affordable housing and works through the HOME Consortium for the production of affordable housing. Gloucester's Housing Rehabilitation program works to preserve and maintain existing affordable housing through 0% interest loans with deed restrictions.

The City addresses Lead Based Paint (LBP) hazards through education efforts and housing programs. The City's Health Department is at the forefront of LBP education and also partners with the Massachusetts Department of Health which has an extensive testing and education program. All housing programs supported by public funding in Gloucester require LBP free construction and rehabilitation.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area encompasses all of those parts of the City not included in community development target area.
	Include specific housing and commercial characteristics of this target area.	Low- and moderate-income households are located throughout the City. For instance, opportunities for housing rehabilitation throughout the City will help ensure housing choice citywide.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The community was consulted as part of the Consolidated Plan process. In particular, the non-targeted public hearings and consultations with non-profits indicated the need and opportunity for project related to low- and moderate-income households throughout the City.
	Identify the needs in this target area.	The needs of the City are identified in the Needs Assessment section of the Consolidated Plan.
What are the opportunities for improvement in this target area?	Immediate opportunities for improvements are defined in the projects included in Section AP-38 of the Annual Action Plan.	
Are there barriers to improvement in this target area?	Barriers to improvements include insufficient funds, barriers to affordable housing (including the high cost of real estate) and others.	
2	Area Name:	Community Development Target Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public facilities and infrastructure

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Gloucester's community development target neighborhood includes the following block groups: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1 and census tract 221902, block group 1.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Market characteristics of the target neighborhood include: higher incidence of multi-family residential uses, denser settlement patterns, aging infrastructure, mixed use development that consists of housing, commercial and institutional uses.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>This neighborhood includes the highest percentage of low- and moderate- income residents in Gloucester. Consultations with stakeholders and citizen outreach confirm that that public service needs are high in this area.</p>
<p>Identify the needs in this target area.</p>	<p>According to data generated by CPD maps, 44.6% of Gloucester households experiencing one or more severe housing problems live in the target neighborhood. A total of 49.6% of Gloucester households experiencing a cost burden of 30% or more live in the target neighborhood. The high percentage of older housing stock in the target neighborhood has resulted in units with physical deterioration, often due to delayed maintenance. The Gloucester Open Space and Recreation Plan identifies improvements to recreational amenities in the target neighborhood. These include Burnham Field, Newell Stadium and the Harborwalk. Accessibility improvements to streets, sidewalks and public facilities is a need city-wide.</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>In addition to the needs identified, the location of the target neighborhood in relation to community assets presents additional opportunities for improvement. The proximity of portions of this neighborhood to the railroad station links residents with employment, education and training opportunities. This area is prime for transit-oriented housing development as well as the creation of safe routes from residential areas to the station. The harbor is also close to the neighborhood, offering employment opportunities and potential for additional economic development.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>The primary barrier to addressing the need for improvements is lack of sufficient funding. In order to address this issue, projects are undertaken in phases and leveraging funds are sought by project managers.</p>

Table 25 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Gloucester’s public service, housing rehabilitation, and accessibility projects 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.

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 Community Development Target Neighborhood that includes the highest percentage of low- and moderate income residents in Gloucester. This neighborhood includes the following block groups: census tract 221500 (blocks groups 1,2); census tract 221600 (block groups 1,2,3); census tract 221700 (block group 1); census tract 221902 (block group 1). 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.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1	Priority Need Name	Affordable housing for low/mod-income residents
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Residential Rehabilitation
	Description	There is insufficient affordable rental and homeowner housing in Gloucester to meet the needs of the City's lower income households. CHAS data shows that 66% of Gloucester low-income households struggle with a housing problem related to affordability. This data also indicates a mismatch between residents' household income and available housing in Gloucester; only 22% of the housing stock is affordable to households earning 80% of the AMI. An aging housing stock contributes to the difficulty of many homeowners to remain in their home safely and affordably. Residential owner and rental rehabilitation will address health and safety improvements for income-eligible households, while maintaining the affordability of the housing unit through a deed restriction.
	Basis for Relative Priority	Safe, affordable housing is a basic human need. Respondents of the Citizen Participation Survey administered by the Grants Division ranked the following housing funding priorities as high: "increase the affordability of existing rental housing", "rehabilitation of existing rental housing" and "energy efficiency and weatherization improvements". "Rehabilitation of existing owner-occupied housing", "testing and abatement of lead-based paint" and "repair or replacement of failing building systems for rental properties" were each ranked as a medium priority by survey respondents. Existing demand for the Gloucester Rehabilitation program also supports this need as a high priority throughout the next 5 years.
2	Priority Need Name	Provision of local economic opportunities
	Priority Level	High
	Population	Moderate Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	Assistance to local businesses & job creation
	Description	The City works to increase its economy's capacity to create wealth for local residents, particularly in local areas that may have endured a concentrated effect of the Great Recession. Neighborhoods are strengthened with economic development for local businesses, jobs that are stable and higher paying, an increased tax base and diversification of the local economy.
	Basis for Relative Priority	The economy in the City has been in transition for over 20 years, with jobs moving out of the fishing industry, partly due to regulations restricting fishing. The City has worked to provide alternatives through the development of industrial parks and the inclusion of the hospitality industry in the harbor area, while respecting the harbor's remaining fishing uses. The City is also encouraging alternative marine enterprises, such as biotechnology, research and renewable energy. The City will support workforce initiatives and financing for businesses that will create jobs for low- and moderate- income residents.
3	Priority Need Name	Provision of public facilities and infrastructure
	Priority Level	High
	Population	Moderate Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Community Development Target Neighborhood
	Associated Goals	Public facility improvements Public infrastructure improvements
	Description	City investment in public facilities and infrastructure is essential to serve the community. Neighborhood centers and senior centers provide a safe place for Gloucester residents to recreate and receive educational and nutritional services. Homeless facilities in Gloucester serve homeless individuals and families with housing and services. Safe, enjoyable recreational facilities are an important component of a quality living environment. Improvements to streets and sidewalks create a more walkable community by increasing pedestrian safety.

	Basis for Relative Priority	Respondents of the Citizen Participation Survey administered by the Grants Division ranked the following funding priorities for the homeless population as high: "emergency shelters", "transitional housing" and "permanent housing". "Community and neighborhood centers; parks and recreational facilities; streets and sidewalk improvements; safer intersections; and pedestrian accessibility" also received a high priority ranking by survey respondents. These responses were reinforced by public comments at all three public hearings.
4	Priority Need Name	Coordination & provision of public services
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse Elderly Frail Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Basic services Services for victims of domestic violence Employment training Health Services Housing Services
	Description	Gloucester has an effective network of providers serving the City's homeless and lower income populations. The public services offered by these organizations move families and individuals out of poverty and prevent homelessness. Elderly, victims of domestic violence, and persons with mental illness are among the non-homeless special needs populations served by the City through this priority.

	Basis for Relative Priority	The provision of public services to Gloucester's lowest income population is a core function of the City's community development program. Specific community needs for individual and family services were discussed at each public meeting held during the development of the Consolidated Plan. Youth programming, senior services and job training were identified as service priorities for Gloucester residents at two of the three informal public hearings. Respondents to the Citizen Participation Survey administered by the Grants Division ranked the following service funding priorities as high: youth services, supportive services for victims of domestic violence and employment training. Mental health services received a medium priority ranking on the survey.
5	Priority Need Name	Accessibility of public facilities/infrastructure
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Accessibility improvements to public housing Accessibility improvements to parks & recreations Accessibility of sidewalks
	Description	Accessibility improvements to public housing developments help meet the needs of persons with disabilities, including seniors. The Metropolitan Area Planning Council's "Railroad Avenue Study", completed for the City of Gloucester, indicates that the City's existing housing inventory may not meet the needs of 55+ households, who are projected to increase by 34% over the next 15 years. Accessibility improvements to City sidewalks enable people with a disability to safely travel throughout the community.
	Basis for Relative Priority	Respondents of the Citizen Participation Survey administered by the Grants Division ranked the creation of affordable, accessible rental units and pedestrian accessibility improvements as a high priority for the City. Feedback generated from all three informal public hearings indicated a need for accessible sidewalks. A "walk audit" completed in the area by the train station, which was part of the "Railroad Avenue Study", showed a lack of accessible sidewalks.

Table 26 – Priority Needs Summary

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	618,141	10,000	154,146	782,287	2,522,564	CDBG resources will fund a variety of projects, including: housing rehabilitation, economic development, public facility and infrastructure improvements, public services and accessibility improvements for persons with disabilities.

Table 27 - Anticipated Resources

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

Please note that a chart listing the City's HOME, Public Housing and Continuum of Care financial resources can be found in the Appendix.

CDBG funds for homeless facilities assist Action, Inc. leverage Continuum of Care funds. Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care. In PY2014, Action, Inc. was awarded \$283,137 in funds. These funds were awarded in January 2015 and will be expended in PY2015. It is expected that Action, Inc. will receive an additional \$1,132,548 in McKinney-Vento funds during the next five years.

In PY2015, the Gloucester Housing Authority (GHA) will receive \$105,000 in Capital Improvement funds. It is expected that the GHA will receive an additional \$420,000 in Capital Improvement Funds during the next five years. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

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. Currently, there is \$253,000 in Gloucester's AHT. The City expects a total of \$1,575,000 in CPA funds to be allocated to the City in the next five years, 10% of the annual allocation of these funds must be reserved for affordable housing in the community. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. In PY15, the City expects to receive \$560,000 in grants earmarked for the improvement of parks and recreational spaces from the Commonwealth of Massachusetts.

The City of Gloucester receives \$650,000 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 next five years. These funds are used to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements. Additionally, the City recently submitted a grant application in the amount of \$1,110,000 to the Massachusetts Economic Development Administration. If awarded, these funds will also be utilized for infrastructure improvements at Blackburn Industrial Park.

CDBG funds also leverage funds from Action, Inc.'s Department of Energy and National Grid-sponsored Energy program for the Housing Rehabilitation program. Over the next five years, it is anticipated that a total of \$144,000 will be leveraged from this program.

Applicants submitting a proposed project for CDBG funding are required to show federal, state and local resources that will be used to support the activity. Public service sub-recipients funded in PY15 leveraged a total of \$2,689,600 from the following agencies and sources: Massachusetts Housing Partnership, Massachusetts Department of Children and Families, Massachusetts Division of Banks (Chapter 206), United Way, Community Preservation Act funds, grants, private foundations, charitable trusts and donations.

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

In PY15, Gloucester will be undertaking Phase I of the Railroad Avenue Area Streetscape project, a public infrastructure improvement project. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, and Railroad and Maplewood Avenues. This area is the site of a greatly-utilized MBTA Commuter Rail Station, but is in need of significant infrastructure investment.

Discussion

The City of Gloucester is aware that a Massachusetts agency will be designated over the next few years to administer the new federal Housing Trust Fund (HTF). These funds will primarily provide rental housing to extremely-low and low-income households. 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. An HTF allocation for the City of Gloucester would be best applied in the production 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.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Development Department	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities	Jurisdiction
Public Works Department	Government	neighborhood improvements public facilities	Jurisdiction
Economic Development & Industrial Corporation	Government	Economic Development	Jurisdiction
Rose Barker Senior Center	Government	Non-homeless special needs	Jurisdiction
High Risk Task Force	Government	Homelessness Non-homeless special needs	Jurisdiction
North Shore Home Consortium	Regional organization	Ownership Rental	Region
North Shore Continuum of Care	Continuum of care	Homelessness	Region
GLOUCESTER HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Action Inc.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Wellspring House, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	Region
The Grace Center	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Healing Abuse Working for Change	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
North Shore Health Project	Non-profit organizations	Non-homeless special needs public services	Region
The Open Door	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Cape Ann Resource Exchange	Other	Homelessness Non-homeless special needs public services	Jurisdiction

Table 28 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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 productive partnerships with local, regional, state and federal organizations continue to be a critical component of successful program implementation. 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 has been essential in effective delivery of public services.

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 is for the purposes of job creation and retention for any for-profit business meeting the HUD guidelines.

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

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

Table 29 - Homeless Prevention Services Summary

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

Gloucester has a well-integrated network of service providers that collaborate both locally and regionally. The City's primary homeless and housing providers: the Gloucester Housing Authority, Action, Inc. and Wellspring House, Inc. are each active members of the region's Continuum of Care. They also join other homeless providers, including the Grace Center, on the

High Risk Task Force, which has succeeded in increasing the efficiency and effectiveness of service delivery for both providers and homeless clients.

Action, Inc. is the regional community action program, which enables the organization to serve the Gloucester community with extensive regional resources. The Gloucester community of persons with HIV/AIDS and Hepatitis C benefit from the North Shore Health Project's (NSHP) local presence in the City. The NSHP serves this population throughout Cape Ann with directed services, referrals and expertise in state and federal programs that are specifically designed for persons with HIV/AIDS and Hepatitis C. The NSHP also works in partnership with Action, Inc. to assist residents of Quest, Action's housing program for persons with HIV/AIDS.

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

The homeless prevention, outreach and supportive service needs of Gloucester residents are addressed through the efforts of local service providers and the City of Gloucester. However, limited funds means that in some cases the existing capacity of services does not meet the growing demand. The following services were cited by providers and the public as lacking: transportation, mental health counseling for persons with HIV/AIDS, child care, residential programs for persons with substance addictions and homeless prevention funds. Supportive services for the homeless are equally as crucial as housing for this population, yet securing funding for this component of assistance is a constant organizational challenge.

The Grace Center's day shelter services, currently offered three days a week, have successfully filled what was previously a service void for the homeless population. Discharge planning policies at regional health care facilities surrounding Gloucester is an area that needs improvement. Addison Gilbert Hospital (AGH), located in Gloucester has beds set aside for discharged patients and communicates directly with Action, Inc.'s emergency shelter staff concerning discharge planning for individual patients. However, hospitals outside of Gloucester have routinely dropped-off patients at Action's emergency shelter that have medical needs the shelter is not equipped to handle.

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

The City of Gloucester will continue to utilize local and federal funds, including CDBG monies to support programs, public facility improvements, and the creation of affordable housing for the homeless, near homeless and non-homeless special needs. Over the next five years, the City remains committed to allocating the maximum allowable percentage of CDBG funds to public services. The High Risk Task Force will continue to be led by the City in pursuit of identifying and responding to high risk clients as well as identifying and resolving gaps in the local service delivery system.

One function of the North Shore Continuum of Care is to resolve regional discharge-planning issues. As an active member of the CoC structure, Action, Inc. will continue to advocate for improvement in discharge planning by regional health care facilities.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$1,280,000	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$330,000	Jobs created/retained: 75 Jobs Businesses assisted: 25 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$110,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5965 Persons Assisted
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$435,988	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 565 Persons Assisted
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$170,839	Public service activities other than Low/Moderate Income Housing Benefit: 23040 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$32,000	Public service activities other than Low/Moderate Income Housing Benefit: 950 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$41,832	Public service activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted
8	Health Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 1022 Persons Assisted
9	Housing Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$59,000	Public service activities other than Low/Moderate Income Housing Benefit: 725 Persons Assisted Homelessness Prevention: 50 Persons Assisted
10	Accessibility improvements to public housing	2015	2019	Public Housing Non-Homeless Special Needs	Citywide	Accessibility of public facilities/ infrastructure	CDBG: \$50,000	Rental units rehabilitated: 75 Household Housing Unit
11	Accessibility improvements to parks & recreations	2015	2019	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 821 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Accessibility of sidewalks	2015	2019	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$62,052	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3369 Persons Assisted

Table 30– Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	Residential rehabilitation in multi and single- unit structures. Code compliance, energy efficiency improvements and lead based paint hazards are addressed in this goal.
2	Goal Name	Assistance to local businesses & job creation
	Goal Description	Technical and direct financial assistance to local businesses, including micro-enterprises as well as job training.
3	Goal Name	Public facility improvements
	Goal Description	Improvements to the City's senior center, homeless facilities, city-owned parking facilities as well as park and recreational spaces.
4	Goal Name	Public infrastructure improvements
	Goal Description	Street improvements in the City's income-eligible areas.
5	Goal Name	Basic services
	Goal Description	Support of senior and youth services as well as food banks.
6	Goal Name	Services for victims of domestic violence
	Goal Description	Support of services to address the needs of victims of domestic violence and their non-abusive family members.
7	Goal Name	Employment training
	Goal Description	Support of services to increase skills and education for employment.
8	Goal Name	Health Services
	Goal Description	Support of health and mental health services.
9	Goal Name	Housing Services
	Goal Description	Provision of subsistence payment and housing counseling services.
10	Goal Name	Accessibility improvements to public housing
	Goal Description	Improve accessibility for public housing residents of the Gloucester Housing Authority.
11	Goal Name	Accessibility improvements to parks & recreations
	Goal Description	Improve accessibility of city park and recreational spaces for people with disabilities.
12	Goal Name	Accessibility of sidewalks
	Goal Description	Improve accessibility of sidewalks for people with disabilities.

Table 31– Goals Descriptions

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

In PY2015, an estimated total of 10 households will receive assistance through the Gloucester's Housing Rehabilitation program. An additional five households will receive first-time homebuyer assistance; this will be tracked by the North Shore HOME Consortium.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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 City 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, and its Childhood Lead Poisoning Prevention Program (MassCLPPP) with its educational efforts. The City of Gloucester Health Department is a partner with MassCLPPP and accepts and offers referrals for case management, crisis intervention and environmental services when incidences of lead poisoning arise in the community. Action, Inc., a social service provider and partner to the City on numerous programs, also works to educate Gloucester residents about LBP hazards. For instance, Action administers the Woman, Infants and Children program and targets these parents with LBP information. Also, the Gloucester Housing Authority educates Housing Choice Voucher holders on lead paint issues.

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 provision will be free of LBP hazards. The City is part of the Consortium that administers the HOME program. The City's Housing Rehabilitation program also addresses LBP hazards.

To access additional resources to address LBP, Gloucester has applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. This funding has the potential to increase the City's impact of lead safe homes among income-eligible householders. The 2014 application was not funded by HUD; Gloucester plans to reapply in the future.

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

As a matter of policy, any housing built or rehabilitated with support from HOME, funding from the Community Preservation Act or the Gloucester Affordable Housing Trust, will be lead safe.

The adopted regulations for the Gloucester Housing Rehabilitation program ensure that any project undertaken by the program where a child under six years of age resides will include lead paint abatement. If the program expends over \$5,000 per housing unit, a lead risk assessment and inspection will be completed and interim controls of LBP will be completed. The program will cover temporary relocation of residents in those units when relocation is necessary. Mandatory work to reduce or eliminate LBP hazards can be supported through a \$30,000 grant, as funds allow. The regulations also require any contractor working on LBP hazards to be experienced and certified. Contractors are required to observe lead safe practices during all rehabilitation.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The 2007-2011 American Community Survey indicates 6.0 percent of families and 8.7 percent of individuals in Gloucester are living below the poverty line. The Gloucester Community Development Department is primarily responsible for coordinating the City's efforts to reduce the number of people living in poverty. The Grants Division staff of the Community Development Department administers the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs.

Grants Division staff utilize HOME funds to provide homeownership opportunities to first-time homebuyers through down payment assistance. The Gloucester Rehabilitation program, funded with CDBG funds, assists income-eligible homeowners with safety and accessibility improvements so that they are able to remain in their home affordably. The City also partners with Action, Inc. to provide homeowners with weatherization and energy efficiency improvements with the goal of reducing their housing costs.

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.

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

The City's Inclusionary Zoning Ordinance incentivizes the development of affordable housing. 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 Community Development Plan for the City of Gloucester supports the operation of a Housing Rehabilitation program as well as the provision of assistance to seniors to remain in their homes. Increasing the supply of permanently affordable rental and owner-occupied housing is an additional objective of the Community Development Plan. The City is pending approval for funding by the Metropolitan Area Planning Council to support the development of an affordable housing plan. If approved, the Plan will formulate policy and programmatic initiatives to increase the type of affordable housing that will be most beneficial to the community and region.

SP-80 Monitoring - 91.230

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

The City will monitor the Community Development Block Grant program utilizing HUD tools to implement a comprehensive compliance system. This comprehensive system for monitoring program sub-recipients begins with the application process, including the Request for Proposals (RFP). Prior to the submission of proposals in response to the RFP the Grants Division hosts public hearings to familiarize all potential applicants with the HUD reporting requirements. After funding is awarded, a contract between the City and the sub-recipient details the project purpose, scope, specific outcome(s), budget and invoice procedure. The Grants Division staff makes a pre-contract site visit to determine the ability of sub-recipients to perform according to HUD requirements, as well as their ability to provide documentation, demonstrate an understanding of the community development purpose, fiscal ability and general administration. Quarterly reports are expected from the sub-recipient on the funded project.

On-site visits are made to each sub-recipient at least once a year by the Grants Division staff. The project is reviewed in detail, sub-recipients' records are verified, consistency with stated objectives and outcomes is reviewed and any potential problems are identified by both City and sub-recipient staff. If necessary, corrective actions are agreed upon by Grants Division staff and the sub-recipient.

A risk analysis for the sub-recipient considers previous track record, staff availability and experience and the amount of funding. If a non-profit is new to the program, communication takes place as often as necessary. Meetings between Grants Division staff and the sub-recipient are frequently scheduled, particularly if there is concentrated project activity (public facilities construction) as opposed to an ongoing service (public service). The City formally monitors each sub-recipient once a year; technical assistance from the staff is always available. Grants Division staff meets monthly to review all projects as they meet goals and objectives. Staff communication and project reviews, which are also discussed monthly, ensure compliance with all program requirements, including the timeliness of expenditures. As part of the Housing Rehabilitation program, staff will ensure long-term compliance with housing codes as projects are inspected during construction or final clearance.

Recipients of HUD funds in excess of \$200,000 and individual contracts or subcontracts in excess of \$100,000 are subject to Section 3. Any contract in excess of \$100,000 will require a Section 3 plan from the contractor and will monitor that plan to ensure that businesses used and individuals hired are used to the greatest extent possible as delineated in that plan. In evaluating bidders, the City gives consideration, as a non-bid factor, to status as Small Business Enterprises (SBE's), Minority Based Enterprises (MBE's) and Women-Owned Enterprises (WBE's).

The City is able to implement the Consolidated Plan with a comprehensive planning approach. First, the Community Development Department is responsible for the Community Development Block Grant (CDBG) program (as well as a HOME project for homeownership). The Grants Division has this responsibility in regard to HUD funded programs. Since the Department includes the City's planning and economic development functions, these efforts are fully integrated on the department level. Second, the effective Comprehensive Plan, *The Community Development Plan for The City of Gloucester* specifically has the Community Development Department implementing housing and neighborhood renewal efforts. The Department uses CDBG funding to accomplish these goals.

VI. Annual Action Plan

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	618,141	10,000	154,146	782,287	2,522,564	CDBG resources will fund a variety of projects, including: housing rehabilitation, economic development, public facility and infrastructure improvements, public services and accessibility improvements for persons with disabilities.

Table 32 - 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

Please note that a chart listing the City's HOME, Public Housing and Continuum of Care financial resources can be found in the Appendix.

CDBG funds for homeless facilities assist Action, Inc. leverage Continuum of Care funds. Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care. In PY2014, Action, Inc. was awarded \$283,137 in funds. These funds were awarded in January 2015 and will be expended in PY2015. It is expected that Action, Inc. will receive an additional \$1,132,548 in McKinney-Vento funds during the next five years.

In PY2015, the Gloucester Housing Authority (GHA) will receive \$105,000 in Capital Improvement funds. It is expected that the GHA will receive an additional \$420,000 in Capital Improvement Funds during the next five years. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

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. Currently, there is \$253,000 in Gloucester's AHT. The City expects a total of \$1,575,000 in CPA funds to be allocated to the City in the next five years, 10% of the annual allocation of these funds must be reserved for affordable housing in the community. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. In PY15, the City expects to receive \$560,000 in grants earmarked for the improvement of parks and recreational spaces from the Commonwealth of Massachusetts.

The City of Gloucester receives \$650,000 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 next five years. These funds are used to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements. Additionally, the City recently submitted a grant application in the amount of \$1,110,000 to the Massachusetts Economic Development Administration. If awarded, these funds will also be utilized for infrastructure improvements at Blackburn Industrial Park.

CDBG funds also leverage funds from Action, Inc.'s Department of Energy and National Grid-sponsored Energy program for the Housing Rehabilitation program. Over the next five years, it is anticipated that a total of \$144,000 will be leveraged from this program.

Applicants submitting a proposed project for CDBG funding are required to show federal, state and local resources that will be used to support the activity. Public service sub-recipients funded in PY15 leveraged a total of \$2,689,600 from the following agencies and sources: Massachusetts Housing Partnership, Massachusetts Department of Children and Families, Massachusetts Division of Banks (Chapter 206), United Way, Community Preservation Act funds, grants, private foundations, charitable trusts and donations.

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 PY15, Gloucester will be undertaking Phase I of the Railroad Avenue Area Streetscape project, a public infrastructure improvement project. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, and Railroad and Maplewood Avenues. This area is the site of a greatly-utilized MBTA Commuter Rail Station, but is in need of significant infrastructure investment.

Discussion

The City of Gloucester is aware that a Massachusetts agency will be designated over the next few years to administer the new federal Housing Trust Fund (HTF). These funds will primarily provide rental housing to extremely-low and low-income households. 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. An HTF allocation for the City of Gloucester would be best applied in the production 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.

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: \$280,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$30,000	Jobs created/retained: 15 Jobs Businesses assisted: 5 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$235,988	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 565 Persons Assisted
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$50,839	Public service activities other than Low/Moderate Income Housing Benefit: 4600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$9,832	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
8	Health Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted
9	Housing Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$19,000	Public service activities other than Low/Moderate Income Housing Benefit: 145 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 33– Goals Summary

Goal Descriptions

1	Goal Name	Residential rehabilitation
	Goal Description	Residential rehabilitation in multi and single- unit structures. Code compliance, energy efficiency improvements and lead based paint hazards are addressed in this goal.
2	Goal Name	Assistance to local businesses and job creation
	Goal Description	Technical and direct financial assistance to local businesses, including micro-enterprises as well as job training.
3	Goal Name	Public facility improvements
	Goal Description	Improvements to park and recreational spaces.
4	Goal Name	Public infrastructure improvements
	Goal Description	Street improvements in the City's income-eligible areas.
5	Goal Name	Basic services
	Goal Description	Support of youth services and a food bank.
6	Goal Name	Services for victims of domestic violence
	Goal Description	Support of services to address the needs of victims of domestic violence and their non-abusive family members.
7	Goal Name	Employment training
	Goal Description	Support of services to increase skills and education for employment.
8	Goal Name	Health Services
	Goal Description	Support of health services.
9	Goal Name	Housing Services
	Goal Description	Provision of subsistence payment and housing counseling services.

Table 34 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects funded in the PY2015 Annual Action Plan meet the needs of low- and moderate-income individuals and households. Public facility and infrastructure improvements will include Phase I of the Railroad Avenue Area Streetscape project to improve walkability and accessibility in the income-qualified area of Washington Street, Railroad Avenue and Maplewood Avenue, as well as the construction and improvement of community gardens in the Community Development Target Neighborhood. Public service activities comprise 15% of Gloucester's CDBG grant for 2015 and are designed to serve low- and moderate-income individuals and families with housing counseling, rental assistance, nutrition, employment opportunities, case management and advocacy services. Economic development activities include support for Action, Inc.'s Home Health Aide program. CDBG funds will provide low-income individuals with job training, direct placement and retention as Home Health Aides with local home healthcare companies. 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.

#	Project Name
1	Administration and Planning
2	Housing and Rehabilitation Single
3	Housing and Rehabilitation Multi
4	Economic Development
5	Public Facilities and Infrastructure
6	Public Services

Table 35– 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 PY2015 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.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation Assistance to local businesses & job creation Public facility improvements Public infrastructure improvements Basic services Services for victims of domestic violence Employment training Health Services Housing Services
	Needs Addressed	Affordable housing for low/mod-income residents Provision of local economic opportunities Provision of public facilities and infrastructure Coordination & provision of public services
	Funding	CDBG: \$123,628
	Description	General management, oversight and coordination of the City's Community Development Block Grant Program
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	3 Pond Road Gloucester, MA 01930
	Planned Activities	See Description
	2	Project Name
Target Area		Citywide
Goals Supported		Residential Rehabilitation
Needs Addressed		Affordable housing for low/mod-income residents
Funding		CDBG: \$140,000
Description		Housing rehabilitation improvements in single-family homes to address safety, health and code violations in single and multi-family residences.
Target Date		6/30/2016
Estimate the number and type of families that will benefit from the proposed activities		5 households
Location Description	Various	

	Planned Activities	See Description
3	Project Name	Housing and Rehabilitation Multi
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Affordable housing for low/mod-income residents
	Funding	CDBG: \$140,000
	Description	Housing rehabilitation improvements in multi-family homes to address safety, health and code violations in single and multi-family residences.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	Various
	Planned Activities	See Description
4	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Assistance to local businesses & job creation
	Needs Addressed	Provision of local economic opportunities
	Funding	CDBG: \$30,000
	Description	Funds will provide technical assistance and direct financial assistance to local businesses, micro-enterprise assistance and job training to low-income individuals.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will secure jobs for 15 low-income individuals and assist 5 businesses.
	Location Description	Various (TBD) and Action, Inc. 370 Main Street, Gloucester, MA 01930
	Planned Activities	Action, Inc.: Healthcare Career Pathways for Home Health Aide and Nurse Aide Training programs will be funded at \$25,000. The program will provide low-income, unemployed or underemployed individuals with job training, direct placement and retention as Home Health Aides with local home healthcare companies.
5	Project Name	Public Facilities and Infrastructure
	Target Area	Community Development Target Neighborhood
	Goals Supported	Public facility improvements Public infrastructure improvements
	Needs Addressed	Provision of public facilities and infrastructure
	Funding	CDBG: \$245,988

	Description	Construction of a community garden at the Gloucester Housing Authority Veteran's Way and capital improvements to existing community gardens. Streetscape improvements in the area of Washington Street, Railroad and Maplewood Avenues.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve will serve 765 low-moderate individuals.
	Location Description	Veteran's Way Gloucester, MA 01930; 31 Prospect Street Gloucester, MA 01930; 370 Main Street Gloucester, MA 01930 Washington Street, Railroad Avenue and Maplewood Avenue Gloucester, MA 01930
	Planned Activities	This project will include two activities: Backyard Growers: Community Gardens for Low-Income Areas - \$10,000. This activity includes the construction of a new community garden at the Gloucester Housing Authority's Veteran's Way housing complex, capital improvements to five garden beds at the Gloucester Housing Authority's McPherson Park housing complex to make them ADA compliant, structural improvements and maintenance for existing community gardens at Action, Inc.'s Emergency Shelter and the Gloucester Housing Authority's Pond View Village. Railroad Avenue Area Streetscape - \$230,988. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, Railroad and Maplewood Avenues. Phase I will include design work, project bidding, and complete reconstruction of the sidewalks along Maplewood Avenue.
6	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Basic services Services for victims of domestic violence Employment training Health Services Housing Services
	Needs Addressed	Coordination & provision of public services
	Funding	CDBG: \$102,671
	Description	This project provides public services including: youth, nutrition, housing counseling, subsistence payment, health, and job training services as well as services for victims of domestic violence.
	Target Date	6/30/2016

Estimate the number and type of families that will benefit from the proposed activities	This project will serve will serve 5180 low-moderate individuals.
Location Description	<p>Cape Ann Interfaith Commission -48 Middle Street, Gloucester, MA 01930</p> <p>Gloucester Housing Authority -259 Washington Street, Gloucester, MA 01930</p> <p>The Grace Center -70 Middle Street, Gloucester MA 01930</p> <p>Healing Abuse Working for Change (HAWC) Domestic Violence- 180 Main Street, Gloucester, MA 02930</p> <p>The Open Door -28 Emerson Avenue, Gloucester, MA 01930</p> <p>Wellspring House, Inc. -302 Essex Street, Gloucester, MA 01930</p> <p>Cape Ann YMCA -71 Middle Street, Gloucester, MA 01930</p>
Planned Activities	<p>Cape Ann Interfaith Commission Homes Fund -\$5,000</p> <p>Gloucester Housing Authority Cape Ann Homeownership Center - \$14,000</p> <p>The Grace Center Case Management Services -\$15,000</p> <p>Healing Abuse Working for Change (HAWC) Domestic Violence Crisis Intervention and Prevention Program -\$8,000</p> <p>The Open Door: Keeping Our Community Healthy by Connecting People to Good Food -\$4,000</p> <p>Wellspring House, Inc.: Adult Learning Initiative Program -9,832</p> <p>Cape Ann YMCA Youth Employment Program-\$35,000</p> <p>Cape Ann YMCA ACCESS Program-\$10,000</p>

Table 36– Project Information

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

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 PY15. This neighborhood includes the following block groups: census tract 221500 (blocks groups 1,2); census tract 221600 (block groups 1,2,3); census tract 221700 (block group 1); census tract 221902 (block group 1). In PY15, street and park improvements will be completed in the community development target neighborhood. In PY15, approximately 31 percent of the CDBG allocation (plus program income and prior year funds) will be expended in the community development target neighborhood.

Rationale for the priorities for allocating investments geographically

The City of Gloucester's public service and housing rehabilitation activities 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.

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

Introduction

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 PY2015, 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 will utilize HOME funding to provide first time homebuyer assistance to five households, which will be tracked by the North Shore HOME Consortium. 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 \$253,000 and is expected to support the production of affordable housing over the next five years.

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.

The adopted regulations for the Gloucester CDBG-funded Housing Rehabilitation program ensure that any project undertaken by the program where a child under six years of age resides will include lead paint abatement. If the program expends over \$5,000 per housing unit, a lead risk assessment and inspection will be completed and interim controls of LBP will be completed. The program will cover temporary relocation of residents in those units when relocation is necessary. Mandatory work to reduce or eliminate LBP hazards during rehabilitation can be supported through a \$30,000 grant to accompany the rehab loan, as funds allow. 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.

The City has applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. This funding has the potential to increase the City's impact of lead safe homes among income-eligible householders. Although last year's application was not funded by HUD, Gloucester plans to reapply in the future.

Actions planned to reduce the number of poverty-level families

The City's allocation of HOME funds will provide homeownership opportunities to first-time homebuyers through down payment assistance. 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 PY2015, 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.

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 PY2015.

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 PY2015.

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, 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, often times 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.

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

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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	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%

Gloucester
Consolidated Plan
2015-2019

Appendix
Citizen Participation

There were no written comments on the Consolidated Plan

Citizen Participation Documents:
Minutes from Public Hearing, November 13, 2014
Minutes from Public Hearing, December 10, 2014
Minutes from Public Hearing, January 14, 2015
Minutes from Public Hearing, February 5, 2015
Minutes from Public Hearing, March 5, 2015
Example of Posters/Circulars
Citizen Participation Survey

3 Pond Road
Gloucester, MA 01930



Telephone: 978-282-3027

Fax: 978-282-3035

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Five Year Consolidated Action Plan
Public Hearing
Thursday, November 13, 2014
The Open Door, 28 Emerson Avenue, Gloucester, MA**

STAFF PRESENT: Tom Daniel, CD Director, Deborah Laurie and Emily Freedman, Senior Project Managers of Community Development Department

CONSULTANTS: Dan Cahill, Principal and Kathleen Perrault

INTRODUCTION

Mr. Daniel opened the meeting at 6:30 p.m.

Mr. Daniel welcomed the audience which included several residents, Open Door staff, and Councilor Melissa Cox, then proceeded to introduce himself, along with Community Development staff and Mr. Cahill, the Five Year Consolidated Plan Consultant and Ms. Kathleen Perrault, assistant.

Mr. Cahill gave a brief overview of the Community Development Block Grant (CDBG) program and the five year Consolidated Planning process. Mr. Cahill explained the various programs offered through the Community Development Grants Division, monies for funding and further explained requirements of the U.S. Department of Housing and Urban Development (HUD) and its programs.

Mr. Cahill stated that this meeting is to obtain the views and comments of the citizens of Gloucester regarding the Five Year Consolidated Community Development Plan (Con Plan). The Con Plan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the Con Plan will be used as a guide for future funding of CDBG activities and programs.

Mr. Cahill explained that tonight's meeting would focus on five broad categories: housing, housing/homeless, neighborhood and public facility needs, local economy – business development/job creation and services for families and individuals. Comments will be written down on the post its on the wall for each category and at the end of the meeting each individual will vote on their three highest priorities, green being the highest, yellow second and red being third priority.

He opened the floor for comments on housing. Several issues and concerns were raised:

1. Affordability/availability of housing for all ranges;
2. Availability for single, non-elderly located near public transit;
3. Family housing vs. single housing;
4. Multi families being shared by "extended families"; otherwise could not afford home.
5. Undersized housing - larger families (3-4 bedrooms) too expensive;
6. Strict state and federal regulations can be a barrier to affordable housing;
7. Long wait time for housing assistance – not enough available;
8. Single family homes – cost burden to maintain and operate with rising utilities, etc.
9. Need low income, assisted housing;
10. Many homes are older housing stock and need rehab, ADA issues;
11. Need for assisted living facilities for our aging residents.

The next category for discussion was housing for the homeless. The issues identified in this category were:

1. Housing for people in recovery;
2. Too long of a wait for assisted housing;
3. Mental health issues;
4. Mental/substance abuse issues prevents access to public housing (CORI laws);
5. Homeless people can be disruptive;
6. Gloucester's homeless shelter is a "wet" shelter which presents a problem for clients in recovery; might need both wet and dry shelters;
7. Shelter clients stay too long because there are no goals set;
8. Need process to begin and sustain recovery, like jobs, transportation and permanent housing.

The third category explored was neighborhood needs:

1. Rude behavior in neighborhoods is a concern;
2. Improvements needed for Matto's field, Middleton playground, Governor's Park and the Oval were identified;
3. Community gardens and pocket parks were suggested;

4. Fire stations remaining open 24/7 is concern, been shut down for a number of years;
5. Small neighborhood incremental improvements in infrastructure;
6. Access to food/markets in Rockport;
7. Sidewalk and road surface improvements, including ADA access, lighting improvements, traffic and pedestrian safety, and improvements to our public housing areas and public service areas as well;
8. Increase bag limit on public transit – CATA only allows 2 bags of any type;
9. WIFI access in GHA neighborhoods and city-wide;
10. Beautification efforts as a community/neighborhood;
11. Washington Street needs cleanliness and pedestrian safety (crossing highway at rotary is dangerous);
12. Parks and playgrounds improvements and maintenance – neighborhoods and business could take ownership.

The fourth category for discussion was the local economy:

1. Many part time jobs with no benefits are available, with many seasonal;
2. Not enough good-paying, full-time jobs with benefits;
3. Need to bring more businesses to Gloucester;
4. Job training for well-paying jobs needed;
5. Some training programs available, but not enough variety
6. Technical skilled job training needed;
7. Many health career jobs and training programs available, but are not being filled. Perception of work not great.
8. Many training programs have a long waiting list.

The last category for discussion was services for individuals and families:

1. In-home care for seniors in order for them to stay in their homes;
2. Access services and goods for seniors and handicapped, such as food, transportation, etc.
3. Perception barrier for seniors to reach out and take advantage of programs and services;
4. Domestic violence – city promotes awareness and there is local HAWC office
5. Drug and alcohol abuse in city is more prevalent than domestic violence;
6. Drug, alcohol and domestic abuse effecting our younger population;
7. Cultural barriers for services is an issue;
8. Drug treatment and facilities has long wait period and need more services and facilities to address this growing issue;
9. Intervention programs needed;
10. List of resources and programs for services needed; perhaps on city website;
11. Health care facilities and services;
12. School bus monitoring for bullying;
13. Organized youth activities beyond sports.

Mr. Cahill instructed to the audience that now that we have established a list of concerns, we are now going to prioritize them with first, second and third choice in all of the categories that have been discussed. Each person was given three colored dots, green being #1, yellow #2, and red #3, and were asked to put next to the ones they would like to see addressed and have as a priority for federal funding.

CONCLUSION

The priorities for each category are as follows:

1. Housing: Affordability/availability was a high priority.
2. Housing for the homeless: Housing for people in recovery and wait list for assisted housing were seen as high and medium priorities.
3. Neighborhood Improvements: neighborhood parks, access to WIFI and street and sidewalk, lighting, etc. improvements and fire stations remaining open 24/7.
4. Local Economy: Job training programs and availability of programs was number one priority in this category.
5. Services for individuals and families: In-home care for seniors, prevention and intervention of domestic, drug and alcohol abuse affecting our youth and healthcare facilities and services.

Tom thanked everyone for attending and participating in the discussion of these issues in the Community.

The meeting adjourned at 8:00 p.m.

Respectfully submitted,

Deborah Laurie, Senior Project Manager

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CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Five Year Consolidated Action Plan
Public Hearing
Wednesday, December 10, 2014
Willowood Gardens, 40 Willowood Street, Gloucester, MA**

STAFF PRESENT: Tom Daniel, CD Director, Deborah Laurie and Emily Freedman, Senior Project Managers of Community Development Department

CONSULTANTS: Dan Cahill, Principal and Kathleen Perrault

INTRODUCTION

Mr. Daniel opened the meeting at 6:00 p.m.

Mr. Daniel welcomed the audience which included, Mr. David Houlden, Executive Director of the Gloucester Housing Authority (GHA), and Councilor President Paul McGeary, and several residents, then proceeded to introduced himself, along with Community Development staff and Mr. Cahill, the Five Year Consolidated Plan Consultant and Ms. Kathleen Perrault, assistant.

Mr. Cahill gave a brief overview of the Community Development Block Grant (CDBG) program and the five year Consolidated Planning process. Mr. Cahill explained the various programs offered through the Community Development Grants Division, monies for funding and further explained requirements of the U.S. Department of Housing and Urban Development (HUD) and its programs.

Mr. Cahill stated that this meeting is to obtain the views and comments of the citizens of Gloucester regarding the Five Year Consolidated Community Development Plan (Con Plan). The Con Plan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the Con Plan will be used as a guide for future funding of CDBG activities and programs.

Mr. Cahill explained that tonight's meeting would focus on five broad categories: housing, housing/homeless, neighborhood and public facility needs, local economy – business development/job creation and services for families and individuals. Comments will be written down on the post its on the wall for each category and at the end of the meeting each individual will vote on their three highest priorities, green being the highest, yellow second and red being third priority.

He opened the floor for comments on housing. Several issues and concerns were raised:

1. Affordability/availability of housing for rental & homeownership for extremely low and all household types;
2. Workforce housing – entry level;
3. GHA has seen a 50% increase in households in need of housing assistance;
4. Desire to live and work in Gloucester;
5. Low rental vacancies make it even more difficult to find rental housing;
6. Residents going from being homeowners to renters;
7. Low wage jobs - households need subsidized housing;
8. Non-traditional housing – house boats or cruise ship type housing;
9. Transit Oriented Development (TOD) – connect housing to rail service, current zoning is obstacle;
10. Perception that single family conversions will have high traffic impact and parking issue;
11. Young singles living with families longer – can't afford their own housing;
12. Housing development with limited options for parking;
13. Public transit restrictive with allowable bags – two (2) per rider;
14. Need housing options accessible to bus routes;
15. GHA struggles to find units that pass Housing Quality Standards (HQS);
16. Families/investors not investing in two-family housing;
17. Half of two bedroom units not lead safe;
18. Need SROs (Single Room Occupancy) – individuals with different circumstances for those starting out. Technically don't qualify for Public Housing – need programs to address these skills (financial, good neighbor) national trend;
19. Seniors with large homes and can't maintain - perhaps need to down size or convert to additional units and can supplement income.

The next category for discussion was housing for the homeless. The issues identified in this category were:

1. Need more "permanent" units to address homelessness;
2. Need more "halfway" housing – in between shelter and permanent housing;

3. Need permanent supportive housing – expensive and takes many resources;
4. Potential for re-use solutions for housing (barrack type or container water-based housing);
5. Ongoing need for support and assistance even after permanent housing placement- (i.e. transitional housing w/supportive services);
6. Criminal background can be a major barrier to finding housing. (David Houlden, Director of the GHA, noted that a negative cori report could be changed for GHA depending on the offense, when it occurred and what has happened since then).

The third category explored was neighborhood needs:

1. Improved streets and sidewalks – making progress, but can't keep up with need;
2. Crossing – ADA Access;
3. Need of cleared sidewalks – city has ordinance, but not enforced; difficult for elders, perhaps volunteers to shovel and clear drains;
4. Need Community/Neighborhood Facilities;
5. Parks need to be inviting to older teens in middle and high school, not just younger children;
6. Pathway established along McDonald's property to Railroad Station (might be private property issue);
7. Permanent home for the Grace Center (day shelter for homelessness).

The fourth category for discussion was the local economy:

1. Need higher paying jobs - too many low wage jobs in community;
2. Job training needed in maritime industries;
3. Re-harness Gloucester's reputation in maritime industry;
4. Vocational training – respond to local economy;
5. Not enough spots in vocational technical training – distance to schools is an issue;
6. Link vocational tech to military veterans;
7. Image of Gloucester being at the "end of the line" for businesses;
8. Today's workforce needs more technical skills;
9. Designated Port by Commonwealth, a good & not so good thing;
10. New ideas of Marine uses/jobs
11. Expand tourism opportunities and extend tourism season.

The last category for discussion was services for individuals and families:

1. Drug issues, not drug-related violence;
2. Good youth programs – youth hanging out is “OK”;
3. Need more youth activity organizations for immigrant population;
4. Early Childhood Educational programs;
5. High School shops – have open after school with volunteer staff;
6. Job training – North Shore Community College inaccessible for many – transportation issues;
7. Grace Center needs facility and staff – volunteers help others and themselves.

Mr. Cahill instructed to the audience that now that we have established a list of concerns, we are now going to prioritize them with first, second and third choice in all of the categories that have been discussed. Each person was given three colored dots, green being #1, yellow #2, and red #3, and were asked to put next to the ones they would like to see addressed and have as a priority for federal funding.

CONCLUSION

The priorities for each category are as follows:

Housing: Affordability/availability was a high priority; Housing near public transit; Homelessness: Need for permanent housing; halfway housing; and on-going supportive services.

Local Economy: Job training programs especially for vocational tech and availability of programs was number one priority in this category; maritime job opportunities

Public Facilities & Neighborhood Improvements: Improved streets and sidewalks, accessibility

Services for individuals and families: Early childhood educational programs and job training accessibility (need transportation to NS Community College).

Tom thanked everyone for attending and participating in the discussion of these issues in the Community.

The meeting adjourned at 8:00 p.m.

Respectfully submitted,

Deborah Laurie, Senior Project Manager

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CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Five Year Consolidated Action Plan
Public Hearing
Wednesday, January 14, 2015
Rose Baker Senior Center, 6 Manuel F. Lewis Street, Gloucester, MA**

STAFF PRESENT: Tom Daniel, CD Director, Deborah Laurie and Emily Freedman, Senior Project Managers of Community Development Department

INTRODUCTION

Mr. Daniel opened the meeting at 3:00 p.m.

Mr. Daniel welcomed the audience, which included Council President Paul McGeary, Councilor Melissa Cox (Ward 2), and several residents, then introduced himself and the Community Development staff.

Mr. Daniel gave a brief overview of the Community Development Block Grant (CDBG) program and the five year Consolidated Planning process. Mr. Daniel explained the various programs offered through the Community Development Grants Division.

Mr. Daniel stated that this meeting is to obtain the views and comments of the citizens of Gloucester regarding the Five Year Consolidated Community Development Plan (Con Plan). The Con Plan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the Con Plan will be used as a guide for future funding of CDBG activities and programs.

Mr. Daniel explained that the afternoon's meeting would focus on five broad categories: housing, housing/homeless, neighborhood and public facility needs, local economy – business development/job creation and services for families and individuals. Due to the small group size, comments will be written down by staff for each category and at the end of the meeting each individual will identify their three highest priorities verbally.

Mr. Daniel opened the dialogue on housing. Several issues and concerns were raised:

1. Affordability/availability of housing for elderly and retirees; current housing stock is not affordable for those on fixed incomes.
2. Maintenance of housing for seniors is an issue which will only grow more problematic as the Gloucester population ages;
3. Senior housing in Gloucester is very isolated, would like to see a greater mix of generations (families, seniors, singles) in affordable developments;
4. All ages are in poverty; need affordable housing of sound quality for all age groups;
5. Multi-generational housing in multi-families means less rental and sale turnover;
6. Need assisted living facilities in Gloucester; those outside of town are very far and very expensive;
7. Elders are leaving Gloucester for elderly housing elsewhere, many would stay if they could;
8. Regulatory issues affecting development of assisted living must be addressed, such as parking requirements.
9. Regulatory issues affecting development of housing near the train must be addressed.

The next category for discussion was housing for the homeless. The issues identified in this category were:

1. Need more affordable units for a variety of ages of homeless;
2. Need more day shelters; Rose Baker and library have issues with homeless loitering at facilities in efforts to keep warm. Presence of unkempt transients has been a source of anxiety and deterrent for seniors who would otherwise frequent Rose Baker Center.
3. Homeless need work programs; could work for Public Works or Police Department, especially veterans.
4. Grace Center only open 3 days but should be open 5-7.

5. Need more homeless beds at shelter;
6. Need more affordable units; Section 8 voucher wait is many years.
7. More single room occupancy (SRO) units, dorm-style living would be helpful in alleviating homelessness.
8. City needs both a wet and dry shelter.

The third category explored was neighborhood needs:

1. Improved streets and sidewalks – making progress, but very slow.
2. Sidewalks along Washington Street, and in Ward 3, are very poor.
3. "Walk Audit" with Metropolitan Area Planning Council showed sidewalks not accessible to elderly and disabled near train station.
4. Not enough streetlights in many areas throughout the City.
5. Childcare facilities are lacking; only pre-K is through school department. Other childcare (daycare) facilities are regarded as poor quality.
6. Not enough pocket parks; kids need local open space in their neighborhoods for pick-up games and free play.
7. Thatcher Road requires a boardwalk and sidewalk for pedestrian safety.
8. The Rose Baker Senior Center needs repairs for exterior, roof, and parking lot. City capital improvement funds are limited.

The fourth category for discussion was the local economy:

1. Workforce is in transition in both age and skills.
2. New employers desire a skilled workforce.
3. A need exists for greater local North Shore Community College presence for workforce training programs tailored to local employer wants;
4. Expand Innovation School to elementary school.
5. Historical mindset did not value education; schools need to inform students of need for continued, higher education and workforce training to increase employability and prospects of Gloucester graduates.
6. Develop or expand apprenticeship, internship opportunities for Gloucester youth.
7. Bring back night courses and adult education at Gloucester High School; teach useful courses in millwork, carpentry, computer skills.

The last category for discussion was services for individuals and families:

1. Drug issues, substance abuse treatment is too short.
2. Alcoholics Anonymous/Narcotics Anonymous meetings are sporadic and held at various locations;
3. Informational silos exist on what services are available to those people in need and from where; many different organizations don't communicate, making it difficult for those in recovery or crisis to meet all of their needs (housing, substance abuse counseling, food, & etc.).
4. Need greater support system, case management post-discharge.
5. A wider range of youth programs (non-athletics) is needed, especially after school programming.
6. Rental assistance and security deposit assistance is important. If assistance is available, awareness is lacking.
7. Transportation for seniors and those with disabilities is a big need. A volunteer program exists, but is expensive. CATA bus system is not meeting seniors' needs for transportation to shopping and appointments. The Ride (T) does not travel to Gloucester at all.
8. Taxis might be willing to lower prices for seniors, but rates are set by local law.
9. Elder programs need dedicated vans, but costs are prohibitive.

CONCLUSION

The priorities for each category identified by the group are as follows:

Housing: Affordability/availability for seniors was high priority, as well as affordable housing for singles and families.

Homelessness: Need for affordable housing; need for on-going supportive services; need for expanded day shelter.

Local Economy: Need for workforce training programs; need for internships/apprenticeships for youth to create skilled workforce from local residents.

Public Facilities & Neighborhood Improvements: Improved streets and sidewalks; more neighborhood play spaces;

Services for individuals and families: senior transportation is high priority; need greater case management for substance abuse and homelessness.

Mr. Daniel thanked everyone for attending and participating in the discussion of these issues in the Community.

The meeting adjourned at 4:45 p.m.

Respectfully submitted,

Emily Freedman, Senior Project Manager

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CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Informational Public Hearing
February 5, 2015
Sawyer Friend Library, Gloucester, MA**

STAFF PRESENT: Tom Daniel, CD Director, Deborah Laurie and Emily Freedman, Senior Project Managers of Community Development Department

PUBLIC PRESENT:

Maud Warren, Cape Ann Interfaith
Louise Fatta, Cape Ann Interfaith
Linda Saris, LEAP (Cyberspace)
Lara Lepionka, Backyard Growers
Tom Bentley, the Grace Center
Sarah Grow, the Open Door
Alice Sheridan, Gloucester Housing Authority

Deb gives a brief explanation of the Consolidated Plan (2015-2019) process, and how the RFP process for 2015 CDBG will relate.

City is required to produce the following for HUD:

- Consolidated Plan 5-year 2015 to 2019
- Annual Action plan 1-year
- Consolidated Annual Performance Evaluation Report CAPER

New funding priorities are being developed based on citizen participation process; all 2015 applicants will need to meet one of these objectives.

Deb Laurie describes the anticipated Community Development priorities. Priorities are being developed from Citizen Participation Survey (297 responses) and public meetings (3, held over the last three months at Willowood, Rose Baker Senior Center, and The Open Door).

Priorities are:

Affordable Housing;
Public service programs to meet basic community needs;
Provision of economic opportunities- jobs- job training, education;
Provision of public facilities and infrastructure;

Accessible public facilities and infrastructure for the disabled.

Application is very similar to last year's. It will be posted online in Word so it can be edited. New programs and ideas are welcomed, but do hope to address City's established ConPlan priorities.

City expects level funding or slightly less. \$633,000 last year. Maximum possible budget for public services will be \$90-115k, so it will be competitive.

The timetable is given:

Applications due February 26, 2015.

March 5, 2015 is next public meeting; same time and place. Applicants will be expected to present.

City will notify grant recipients in mid-April.

May-June – AAP submitted to HUD

August -Notification of HUD approval

October- funds typically available.

Tom Bentley from the Grace Center inquires if the criteria in the application have changed. Does the Grace Center qualify as health services?

Staff: Yes, apply under the category that best describes your service.

Lara Lepioniga from Backyard Growers inquires on the number of applicants for public facilities.

Staff: Varies by year. ADA improvements are high priority. It will also depend on what is allocated towards economic development and housing rehabilitation, which are also high priority. Program administration will also take 20%.

Debbie provides the following information on the breakdown of the typical budget:

20% admin

15% public services

Approximately 20% housing rehab.

The balance will be applied to

ADA parks and playgrounds

Public facilities-

Economic development.

Staff: Always great projects and proposals, just not enough money for everyone to be funded.

Tom Bentley (Grace Center) inquired: if any application comes in, does the City fund it less than the request, or not at all if they can't afford the whole amount? Is it all or nothing?

Tom Daniel: We look at the eligibility and capacity of organization first; if we can't fully fund, then we look at what can be accomplished with less funding.

Typically, City funds \$5,000 to \$40,000 for public services. Many request more, but do not receive their full ask.

Lara Lepioniga (Backyard Growers): On the application, have to put down the number of intended beneficiaries. Does that mean the Census Tract?

Emily: HUD wants to know low/moderate income of Census Block group being served by neighborhood facility. Staff can provide low/mod data to any applicant upon request.

Alice Sheridan (GHA): Did public process identify assisted living or disabled housing as priority? Long waiting list at the Housing Authority.

Deb: Yes, falls under affordable housing. Heard assisted living, single room occupancy, and elderly housing as big need.

Sarah Grow (Open Door): What is the presentation length at the next meeting?

Deb: 4-5 minutes.

Deb and Tom thanked everyone for attending.

Public hearing closed at 5:45PM.

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CITY OF GLOUCESTER

COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

**Community Development Block Grant
Public Hearing: Presentation of RFPs
March 5, 2015
Sawyer Friend Library, Gloucester, MA**

STAFF PRESENT: Tom Daniel, CD Director, Deborah Laurie and Emily Freedman, Senior Project Managers of Community Development Department

PUBLIC PRESENT:

Elaine Fernandes, HAWC
Shari Cornett, Action, Inc.
Kay O'Rourke, Wellspring House
Brian Flynn, North Shore YMCA
Rick Doucette, NorthShore YMCA
Maud Warren, Cape Ann Interfaith
Louise Fatta, Cape Ann Interfaith
Kathy Erkkila, Gloucester Housing Authority
Alice Sheridan, Gloucester Housing Authority
Lara Lepionka, Backyard Growers
Tom Bentley, the Grace Center
Sarah Grow, the Open Door

Tom gives a brief explanation of the Consolidated Plan (2015-2019) process, and what is expected for presentation length (3-5mins).

Presentations conducted in order of when they were submitted.

HAWC: North Shore region domestic violence agency. Opened in the 1980s to provide crisis intervention, direct services, a safe home, 24/7 hotline, safety planning, and support groups for victims of domestic violence. Hope to expand "Parent/Child" Program currently operating in Salem and Lynn to Gloucester. Due to federal cuts and related staff layoffs, HAWC requests \$8,000 in order to stabilize the program through hiring a 20 hours/week advocate.

Lara Lepionka, Backyard Growers: Backyard Growers is a small non-profit which plants gardens and teaches low-income to grow and maintain a garden. First-time applicants under the "public facility" category. Hope to expand or improve gardens at Veterans Way, McPherson Park, Action Shelter, and Pondview Village. The McPherson Park garden requires improvements in order to meet

ADA requirements for seniors; pathways must be widened and the surface must be crushed rock. The existing garden at Action serves 45 people, all low/mod income. Requesting \$10,000 for building materials. Staff will do improvements, and will be responsible for ongoing maintenance and services. The gardens should be complete by 2016.

D. Laurie: Are the plots at Action utilized? The shelter is closed during the day...and they have limited permanent housing. When are people gardening?

L. Lepionka: The plots are partially used by staff.

E. Freedman: HUD may require us to capture income data for all clients using the plots. Do you have the capacity to intake clients with the HUD income limit guidelines?

L. Lepionka: Yes, we actually use the HUD income information on our application forms already.

Kathy Erkkila, Gloucester Housing Authority Homeownership Center: Program offers homeownership counseling and classes, the majority of which is geared towards first-time homebuyers. The majority of clients are low-income. These clients learn budgeting, what they can afford, and steps of purchasing process. Guest speakers are frequently featured, and include budget experts, down-payment assistance, lenders, local bankers, and Mass Housing Partnership representatives. Classes on multi-family purchases and landlord/tenant law are also offered periodically. Center also offers post-ownership classes on taxes, hiring contractors, and obtaining insurance, and classes on foreclosure prevention. Over 400 clients have been served by the foreclosure prevention classes, and were guided towards sensible solutions.

E. Fernandes: How much do you charge for classes?

K. Erkkila: \$50-55. Asking for \$14,000 to offset costs of operating the program.

E. Freedman: Do you ever perform a follow-up survey with clients who have completed the course?

K. Erkkila: It's very difficult to get responses, since there's no way to make it mandatory. I do try to keep track of sales posted in the newspaper or on the Registry, and can proudly say that to my knowledge, there has never been a foreclosure client who took a FTHB class.

Shari Cornett, Action, Inc. Home Health Aid/CNA Training: The build-out of new education center is complete, and the Department of Public Health has signed off on using the new facility to train CNAs. We plan to accept 10 students at a time, 5 to each bed. We will offer three cycles of the nurses' aide program through the year. Recently, we have seen shift in need towards nurse aides, rather than home health aides, so want to offer more opportunities to get nurse aid certification. These CNAs will have an easier time moving into an eventual nursing position. Seacoast and Denmar provide clinical sites locally. Program requests \$25,000 to cover the cost of clinical, state exams, scrubs, and supplies.

Also plan to establish public transportation option and remedial math class to help clients meet testing requirements for nurse aide programs.

Sarah Grow, Open Door Food Pantry: Open Door offers 13 different hunger programs advocating for development and access of healthy food sources for low-income. Program serves Gloucester, Manchester, Essex, & Ipswich. Served 6,625 individuals last year; 4,423 from Gloucester. Also served 990,000 pounds of food. Partners with North Shore Health Program, Rose Baker Senior Center, and GHA. Hope to add prepped vegetables as option for pantry this year to make the fresh, healthy choice the easy one for food pantry families. Requesting \$10,000 for food pantry to meet growing need. Increasing numbers of elderly, families with children, disabled, and seasonal employees are frequenting the pantry. 80% of clients are on SNAP, and benefits are being cut. Open Door is now advocating on their behalf, and has been successful in getting many benefits restored.

Tom Bentley, Grace Center: Grace Center provides safe, secure place for people in crisis to go during the day. There is currently no other dedicated place for homeless to frequent during the day. Center has served 600 clients since opening in 2009. Often, 50-60 people per day, starting at 8:30am. CDBG is the only source of public funding, and the Center is being pressed to purchase own insurance policy and help with costs at borrowed church facilities. CDBG is currently covering \$1.28 of costs per person served per day. Asking for \$20,000 in order to expand operations to 4 days a week. Center is point of entry for the regional low-income in crisis, and is active partner of High Risk Task Force and emergency responders.

Louise Fatta, Cape Ann Interfaith: Requesting \$5,000 for the HOMES fund, which provides first, last, or security deposit grants to disabled individuals and families that are low income, but could be sustained in an affordable apartment if they could secure one. Give out at least 10 grants a year, the average of which is \$500. Program has served 640 clients since opening. Affordable rent will be 30% of income, maximum. Program gets referrals from Action and others. The program works to alleviate homelessness, and provide workforce housing for those making at or near minimum wage. Fair Market Rent (FMR) in Gloucester is \$1,254 a month; a family must earn \$50,000 a year, or \$24/hour to afford. Program has maintained a 90% success rate at keeping clients housed for at least one year.

Kay O'Rourke, Wellspring House, Adult Learning Initiative: Program provides high school equivalency education and college placement tutoring. Average age of clients is 34 years old. Many have been out of school for many years, have children, and need to find affordable, short-term education programs in order to move out of low-wage jobs. Curriculum includes math, English, computer skills, and resume/career skills. Career development counseling is offered to help clients identify living wage jobs that would utilize their skills and passions, and identify the educational and career pathway to take that will get them there without creating debt. Program also recently started a partnership with Beauport Shuttle service to get clients to class and daycare.

T. Daniel: That's great; the City can also connect you with the Cape Ann Chamber College Fair in late May, which offers at least ten tables for "career" options.

Rick Doucette, North Shore YMCA, Youth Clean Team: Brian Flynn, who had to leave, runs our Clean Team. This jobs program employs 75-80 teens and young adults per year. Spent above and beyond full \$40,000 grant award last year. Requesting \$60,000 this year in order to start program earlier in year (April, May, June). The minimum wage will also increase during the year, adding to our costs. Clients receive what we call "guerilla counseling" from trained YMCA supervisors on job skills and work ethic, and many still work with the YMCA as adults. Much of the money that is made by kids is actually working to support their household. These kids (ages 14-17) might otherwise not be employed, as the economy in Gloucester is such that they are now competing with people in their 20s and older for minimum wage jobs.

L. Lepionka: How is the area where the Clean Team works decided?

R. Doucette: Assigned by the City.

T. Daniel: Do these kids have training on how to greet and assist tourists they encounter working downtown?

R. Doucette: Yes, we emphasis being an ambassador for the City.

Rick Doucette, YMCA Access Program: Offer recreation programs on a sliding fee scale, and never turn kids away due to inability to pay. Last year, YMCA underwrote \$600,000 in programs/services. We offer sailing, recreation camps, and summer learning programs.

Staff: Always great projects and proposals, just not enough money for everyone to be funded. We will meet with Mayor next week to discuss funding awards.

City will notify grant recipients in mid-April.
May-June – AAP submitted to HUD.

Deb, Emily, and Tom thanked everyone for attending.

Public hearing closed at 6:30PM.

3 Pond Road
Gloucester, MA 01930



Telephone: 978-282-3027
Fax: 978-282-3035

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT DEPARTMENT
GRANTS DIVISION

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FIVE YEAR CONSOLIDATED ACTION PLAN

NOTICE OF PUBLIC HEARING

A **PUBLIC HEARING** will be held to review and obtain the views and comments of the citizens of Gloucester regarding the five year Consolidated Community Development Plan (ConPlan). The ConPlan offers a guide for housing and community development efforts over the next five years. The goals and priorities identified in the ConPlan will be used as a guide for future funding of CDBG activities and programs. Two Public Hearings will be held on:

Thursday, November 13, 2014 at 6:30 p.m. at the Open Door, 28 Emerson Avenue, Gloucester, MA.

Wednesday, December 10, 2014, at 6:00 p.m. at the Willowood Community Building (upper level), 40 Willowood Road, Gloucester, MA.

Mayor Carolyn A. Kirk

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

Welcome to the City of Gloucester's Citizen Participation Survey!

The City of Gloucester receives an annual allocation of federal grant funding for community development and housing projects from the U.S. Department of Housing & Urban Development. The City's Community Development Department is seeking input from residents to help determine its housing and community development priorities for the period of 2015 – 2020. By completing this anonymous survey, you can help the City to decide how these federal dollars will be spent over the next five (5) years to benefit income-eligible families and neighborhoods.

In Program Years 2010, 2011, 2012 and 2013, the City has spent over \$3,294,364 on various housing, economic development, public service, and community development activities, all of which was in response to citizen input on needs in the community.

If you are completing a hard copy of this survey, please mail your response to:

City of Gloucester Community Development Department
Attn: Emily Freedman
3 Pond Road
Gloucester, MA 01930

Thank you for participating in our survey.
Your feedback is important to us.

1. Do you rent or own the place where you live?

- Own
- Rent
- Neither (please specify)

2. In which type of housing do you currently live?

- Townhouse
- Apartment
- Mobile home
- Condominium
- Military housing
- Housing for Persons with HIV/AIDS
- Single-family house
- Duplex
- Elderly Housing
- Other (please specify)

3. How many people currently live in your household?

4. Would you consider yourself to be in danger of losing your current housing due to foreclosure or eviction in the next six months?

- Yes.
- No.
- Possibly.

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

5. What is your approximate average household income?

- \$0-\$24,999
- \$25,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000-\$124,999
- \$125,000-\$149,999
- \$150,000-\$174,999
- \$175,000-\$199,999
- \$200,000 and up

6. What is your age?

- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 to 74
- 75 or older

7. Are you White, Black or African-American, American Indian or Alaskan Native, Asian, Native Hawaiian or other Pacific Islander, or some other race?

- White
- Black or African-American
- American Indian or Alaskan Native
- Asian
- Native Hawaiian or other Pacific Islander
- From multiple races

Some other race (please specify)

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

8. Please rank the following list of eligible funding opportunities for housing projects in order of their importance to you as a Gloucester resident.

- Increase the number of new affordable rental housing units in the City.
- Increase the affordability of existing rental housing.
- Rehabilitation of existing rental housing.
- Rehabilitation of existing owner-occupied housing.
- Rental assistance for low/moderate income renters.
- Identification and correction of housing code violations.
- Assistance for first time homebuyers.
- Credit counseling/education.
- Foreclosure counseling.

9. Please rank the following list of eligible funding opportunities for health- and safety-related housing projects in order of their importance to you as a Gloucester resident.

- Testing and abatement of lead-based paint.
- Asbestos identification and abatement in the home.
- Smoke detectors in the home.
- Mold testing and abatement.
- Energy efficiency and weatherization improvements.
- Repair or replacement of failing building systems for rental properties (such as heating, electrical, or roof).
- Repair or replacement of failing building systems for owner-occupied single family properties.

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

10. Please rank the following list of eligible funding opportunities for housing construction projects in order of their importance to you as a Gloucester resident.

- Construction of smaller homes with smaller lots.
- Construction of larger homes (4+ bedrooms).
- Construction of in-law suites.
- Construction of elderly housing.
- Construction of assisted living facilities.

11. Please rank the following list of eligible funding opportunities for housing programs that serve the homeless and persons in housing crises in order of their importance to you as a Gloucester resident.

- Emergency shelters.
- Transitional housing.
- Permanent housing.
- Housing for persons with mental/physical disabilities.
- Housing for unaccompanied youths (21 or younger).
- Housing for persons who are victims of domestic violence, sexual assault, or stalking.
- Housing for persons with drug and alcohol addictions.
- Housing for persons with HIV/AIDS.

12. Please rank the following list of eligible funding opportunities for housing projects that serve the disabled in order of their importance to you as a Gloucester resident.

- Affordable, accessible rental units.
- Homeownership assistance.
- Supportive housing.
- Housing rehabilitation and/or modification to improve accessibility.

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

13. Please rank the following list of eligible funding opportunities for housing programs that serve the elderly in order of their importance to you as a Gloucester resident.

- Affordable rental units.
- Homeownership assistance.
- Assisted living facilities.
- Owner-occupied housing rehabilitation.

14. Please rank the following list of eligible funding opportunities for public safety improvements in order of their importance to you as a Gloucester resident.

- Safer intersections.
- Pedestrian accessibility improvements (crosswalks, "curb cuts").
- Traffic calming.
- Community policing.
- Improved lighting.
- Fire hydrants.
- Fire stations/equipment.

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

15. Please rank the following list of eligible funding opportunities for development or improvement of public facilities in order of their importance to you as a Gloucester resident.

- Community and neighborhood centers.
- Parks and recreational facilities.
- Street and sidewalk improvements.
- Youth facilities.
- Parking facilities.
- Child care facilities.
- Facilities for abused and neglected children.
- Health care facilities.
- Drug and alcohol treatment facilities.
- Food banks.
- Mental health facilities.

16. Please rank the following list of eligible funding opportunities for economic development projects in order of their importance to you as a Gloucester resident.

- Preservation of historic buildings that will attract tourists.
- Loans to businesses that will create or retain jobs for Gloucester residents.
- Technical assistance to help existing Gloucester businesses succeed.
- Micro-enterprise loans to assist small business start-ups in Gloucester.

City of Gloucester 5-Year Consolidated Plan Citizen Participation Survey

17. Please rank the following list of eligible funding opportunities for services that address individual and family needs in order of their importance to you as a Gloucester resident.

- Legal services.
- Employment training.
- Tenant/landlord counseling.
- Transportation services.
- Supportive services for victims of domestic violence, sexual assault, and stalking.
- Drug and alcohol/substance abuse treatment or counseling.
- Crime awareness.
- Handicapped services.
- Youth services.
- Childcare services.
- Services for abused and neglected children.
- Mental health services.
- Security deposit assistance.
- Educational programs (such as local GED programs).
- English as a Learned Language education (ELL).
- Supportive services for persons with HIV/AIDS.

18. If you have any additional comments or feedback on community development needs in the City, please share here.

Gloucester
Consolidated Plan
2015-2019

Grantee Unique Appendices

Needs Assessment Data

Maps

Financial Resources

First Time Homebuyers Program Policy

Housing Rehabilitation Program Policy

Boston-Cambridge-Quincy FMR Area FY2014 Income Limits

FY2014 Income Limit Category	People per Household				
	1	2	3	4	5
Extremely Low (30% of AMI)	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550
Very low (50% of AMI)	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850
Low (80% of AMI)	\$47,450	\$54,200	\$61,000	\$67,750	\$73,200

Source: U.S. Department of Housing and Urban Development

Affordability of Single-family Homes by Income (2000 - 2012)

Income	Percentage
\$10,000	0
\$20,000	1.17
\$30,000	2.28
\$40,000	5.12
\$50,000	9.34
\$60,000	17.1
\$70,000	26.28
\$80,000	38.25
\$90,000	51.95
\$100,000	60.07
\$120,000	71.59

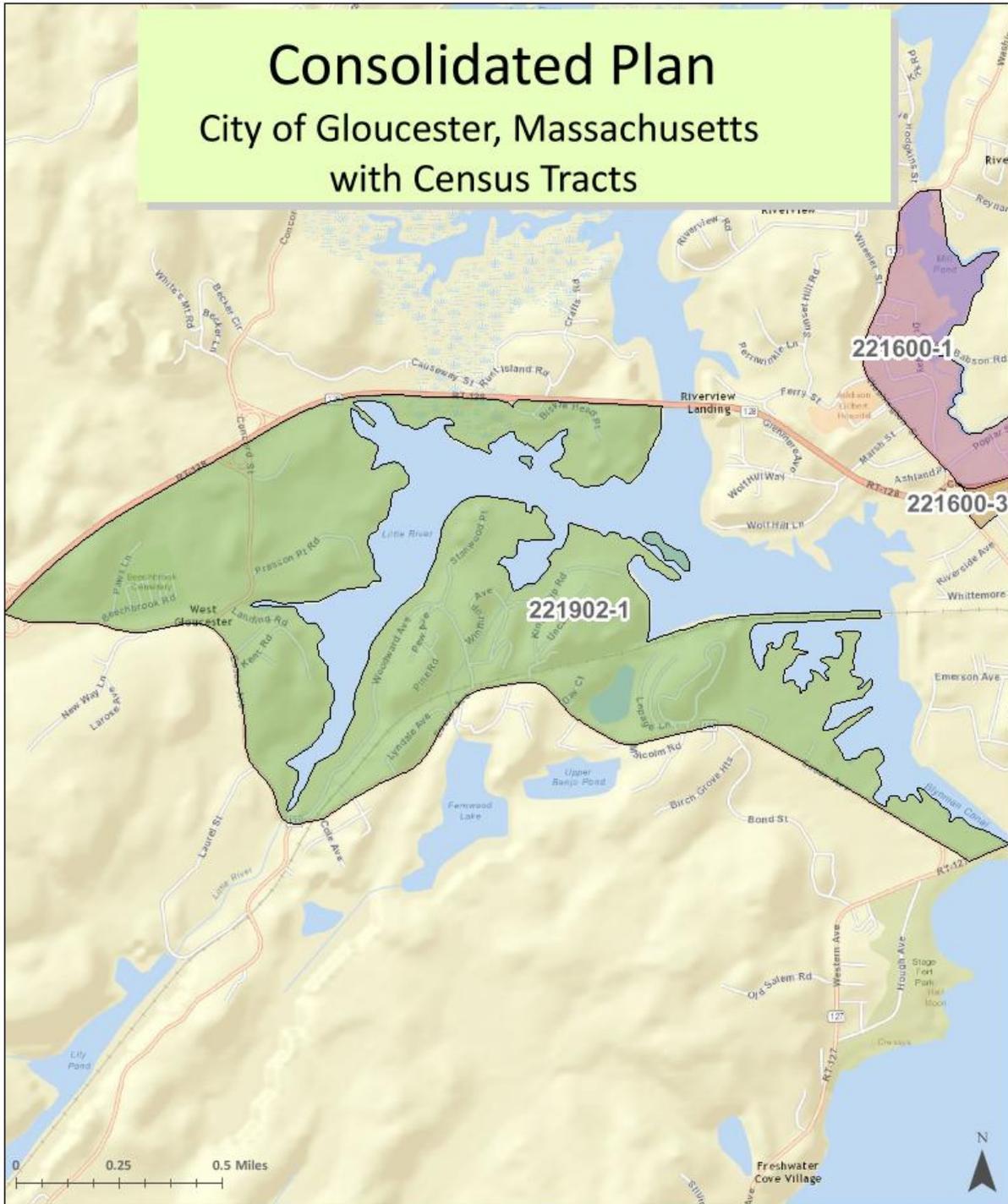
Source: Massachusetts Housing Data Portal <http://www.housing.ma/>

Rental Properties in Gloucester

	Address	Bedroom	Bathroom	Rent	Sq/Ft	Year Built	Search Engine
1	Mt Vernon/Sadler	1	1	\$825	N/A	N/A	Craigslist
2	100 Prospect St	1	1	\$875	250		Zillow
3	Dennison St	1	1	\$900	480	1900	Zillow
4	45 Lexington Ave, Unit	1	1	\$995	850		Craiglist
5	Friend St/Scott St	1	1	\$1,000	800	N/A	Craigslist
6	Washington Street	1	1	\$1,000	N/A	1900	Zillow
7	Madison Ave	1	1	\$1,100	N/A	N/A	Craigslist
8	1 School Street	1	1	\$1,100	500	N/A	Craigslist
9	Heights of Cape Ann	1	1	\$1,100	650	N/A	Craigslist
10	School St/Prospect St	1	1	\$1,175	N/A	1800s	Craigslist
11	Heights of Cape Ann	1	1	\$1,200	650	N/A	Craigslist/Zillow
12	98 E. Main St	1	1	\$1,200	900	1900	Zillow
13	14 Dodge St	1	1	\$1,200	N/A	N/A	Craigslist
14	46R Englewood Rd	1	1	\$1,500	900	N/A	Craigslist
15	30 School St	2	1	\$925	N/A	N/A	Craigslist
16	Summit Street	2	1	\$1,000	N/A	1900	Craigslist/Zillow
17	Centennial Ave	2	2	\$1,150	N/A	N/A	Craigslist
18	9 Norman Avenue	2	1	\$1,195	1,000	N/A	Craigslist
19	Main Street	2	1	\$1,200		1900	Craigslist/Zillow
20	35 Cleveland St, #1	2	1	\$1,250	900	1890	Zillow
21	Heights of Cape Ann	2	1	\$1,300	750		Craigslist
22	Heights of Cape Ann	2	1	\$1,350	750		Craigslist
23	19 Atlantic Rd	2	1.5	\$1,400	996	1972	Zillow
24	6 Federal Street	2	1	\$1,400	N/A	N/A	Craigslist
25	28 Webster St, #1	2	1	\$1,400	1,200	N/A	Zillow
26	Marshfield Street	2	1	\$1,550	1,290	1900	Craigslist/Zillow
27	637 Washington St	2	1	\$1,650	1,414	1960	Zillow
28	61 Witham St	3	1	\$1,500	1,000	1961	Zillow
29	7 Harrison Ave	3	1.5	\$1,850	1,540		Craiglist/Zillow
30	110 Maplewood	4	1.5	\$1,800	1,440		Craiglist
31	157 Thatcher Rd #1	4	3	\$2,100	2,600	1988	Zillow
32	12 Shore Rd #1	4	3.5	\$3,000	4,200		Zillow
33	2 Mallard Way	4	4	\$5,000	3,517	1989	Zillow

Source: Craigslist and Zillow; search run February, 2015

Consolidated Plan City of Gloucester, Massachusetts with Census Tracts



Dan Cahill and Associates

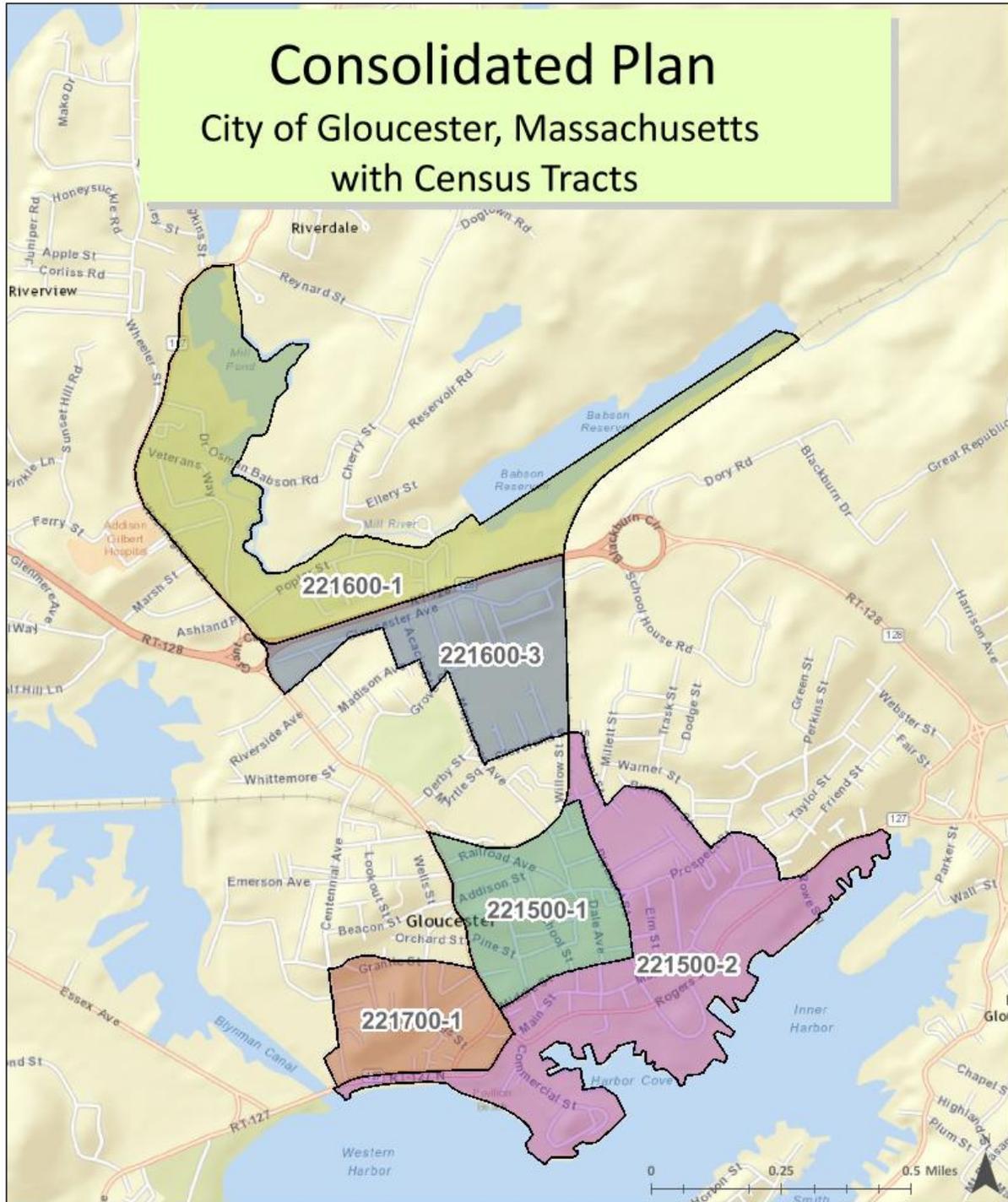
Data: 2011 American Community Survey

Map Date: December, 2014

Consolidated Plan

City of Gloucester, Massachusetts

with Census Tracts



Dan Cahill and Associates

Data: 2011 American Community Survey

Map Date: November, 2014

Gloucester Financial Resources

Program	Expected Amount Available PY15	Expected Amount Available PY16-PY19	Description
HOME	\$73,091	\$365,453	HOME resources will fund the City's first-time homebuyer program.
Public Housing Capital Fund	\$105,000	\$420,000	The Gloucester Housing Authority receives public housing capital funds to complete improvements to existing federal public housing authority units and developments.
Continuum of Care	\$283,137	\$1,132,548	Continuum of Care funds for permanent housing for the homeless. This amount represents the portion of funds awarded to Action, Inc., from the North Shore Continuum of Care's total award.

City of Gloucester

Community Development
Grants Division
3 Pond Road



Gloucester, MA 01930
(978) 282-3027

FIRST TIME HOMEBUYER PROGRAM

Procedures, Policies and Underwriting Guidelines

July 2014

CITY OF GLOUCESTER FIRST TIME HOMEBUYER PROGRAM (FTHB)
PROGRAM PROCEDURES, POLICIES AND UNDERWRITING GUIDELINES

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Program Purpose and Description

The City of Gloucester has designed a deferred loan program to help low to moderate-income buyers purchase their first home in the City of Gloucester. The First Time Homebuyer Program (FTHB) assists income eligible first time buyers with down payment and/or closing cost assistance of up to \$10,000 (not to exceed 7% of the purchase price). This program makes ownership of existing 1-4 family housing in the City of Gloucester more affordable for qualified low to moderate-income first-time homebuyers, with household income at or below 80% of median, by reducing the cash needed to purchase the home and by reducing monthly mortgage payments.

Governing Rules and Regulations

The City of Gloucester receives HOME federal funds from the North Shore HOME Consortium. HOME is governed by the rules and regulations set forth at 24 CFR Part 92.

The applicant and property **MUST** meet all qualifications, guidelines, rules and regulations as set forth in the application, the down payment and underwriting guidelines to be eligible to participate in this program. The City of Gloucester Community Development Department reserves the right to refuse applicant(s) based upon failure to meet any or all program guidelines and/or if the applicant is getting financed through a high-risk loan product.

The City of Gloucester FTHB program must comply with the Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 which provides that only United States citizens, United States non-citizen nationals and "qualified aliens" are eligible for public benefits. All household members six (6) years of age or older are required to have a valid social security number in order for borrower(s) to be eligible for FTHB assistance. To ensure compliance, the City of Gloucester FTHB program follows the guidance provided by the United States Department of Justice and the U. S. Department of Housing and Urban Development.

Uniform Relocation Act (URA) -The Uniform Act, passed by Congress in 1970 set forth at 49 CFR Part 24, is a federal law that establishes minimum standards for federally funded programs and projects that require the acquisition of real property (real estate) or displace persons from their homes, businesses, or farms. The Uniform Act's protections and assistance apply to the acquisition, rehabilitation, or demolition of real property for federal or federally funded projects.

First Time Homebuyer

The term “first time homebuyer” (FTHB); “displaced homemaker” and “single parent” are defined below and are defined at 24 CFR 92.2:

- A first time homebuyer is an individual and his or her spouse who have not owned a home during the three year period prior to purchase of a home with Gloucester’s FTHB assistance.
- A displaced homemaker is an individual who: is an adult; has not worked full-time, full-year in the labor force for a number of years but has, during such years worked primarily without compensation to care for the home and family; and is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.
- A single parent is an individual who: is unmarried or legally separated from a spouse; has one or more children of whom the individual has custody or has joint custody where the children reside fifty-one (51) percent of the time in the household.

Homeownership

The term “homeownership” is defined at CFR 92.2. Acceptable forms of homeownership for a FTHB’s loan include ownership in fee simple title or at least 99- year leasehold interest, or in the case of a manufactured home, must be on a permanent foundation with a leasehold interest of the lot for the entire required affordability period.

Approved Lenders

Any lender licensed to do business in the state of Massachusetts. Mortgage brokers, designated brokers and loan originators must be licensed by the Massachusetts State Office of Consumer Affairs and Business Regulation, Division of Banks.

Basic Program Criteria

To qualify for a loan through the City of Gloucester FTHB program:

- The first time homebuyer must be an “Eligible Applicant”;
- The first time homebuyer must be a “Suitable Borrower”;
- The house selected must be an “Eligible Property”;
- The applicants(s) cannot own nor have an interest in any real estate at the time of purchase; and
- Co-signer is not allowed.

Eligible Applicants

To qualify for FTHB assistance, the applicant must:

- Be a US citizen, US non-citizen national or qualified alien;
- Be a first time homebuyer;
- Have household income at or below 80% of median as established by HUD; and
- Demonstrate a financial need for assistance.

Income

Household income must be at or below 80% of the Area Median Income (AMI) adjusted for household size (see table below). Gross annual come for all household members must be reviewed and may affect applicant's eligibility for assistance. Eligibility will be determined using the most current HUD Income Limits, annual adjusted gross income as defined by the Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax reporting purposes, as defined by 24 CFR Part 5, and procedures located in the most current edition of HUD's "Technical Guide for Determining Income and Allowances for the HOME program." To determine eligibility, staff will verify the household size, household size includes all persons who will live in the applicant's household at the time of occupancy and adjusted gross annual income of each household member 18 years of age and older that is anticipated to be received during the coming 12 month period and compare it to the most recent AMI limits. HOME funded projects will use HOME limits and effective dates.

**2014 Maximum Income Limit Guidelines
(These limits will be adjusted by HUD periodically)**

Household Size	Maximum Income		Household Size	Maximum Income
1 Person	\$47,450		5 People	\$73,200
2 People	\$54,200		6 People	\$78,600
3 People	\$61,000		7 People	\$84,050
4 People	\$67,750		8 People	\$98,450

Examples of income that will be included but is not limited to:

1. Wages, salaries, overtime, tips, commissions, bonuses, etc.
2. Self-employment income from owned business, including proprietorships and partnerships;
3. Taxable refunds/credits/offsets of state/local income taxes;

3. Interest, dividends, net rental income, or income from estates or trusts;
4. Social Security or railroad retirement;
5. Supplemental security Income, Aid to Families with Dependent Children, or other public assistance or public welfare programs;
6. Retirement, survivor, or disability pensions; and
7. Any other source of income received regularly, including Veterans (VA) payments, unemployment compensation, child support alimony.

For documentation collection, please refer to Addendum #4 of the FTHB application. **The higher of the wages calculated from the source documentation will be used to determine income eligibility.**

Suitable Borrower - Loan Underwriting

Each loan application must comply with applicable HUD regulations. The goal of the FTHB program is to help income eligible, first time buyers become successful homeowners. To accomplish this goal the following will be used to determine suitability. These "suitability requirements" apply to the borrower(s) and/or a non-borrowing spouse that will occupy the unit. Co-signer(s) are NOT allowed as part of the program. City staff will rely on lender provided financial information as well as a copy of the borrower(s) credit report with credit scores.

The borrower(s) and any non-borrowing spouse must meet the following debt ratio requirements:

- Front-end ratio (needs assessment). The Primary loan's principle, interest, taxes, insurance and mortgage insurance (PIT) compared to income must be at or above 25%. If the front-end ratio is below;
- Back-end ratio (risk assessment). The PITI plus all other installment and revolving debt compared to income may not exceed 43%. Exception, maximum 45% with a credit score of 660 or better; and
- The borrower must have a credit score of 620 or better.

Non-borrowing household member's income shall be used for income qualifying the household only and shall not be included in debt requirements that the borrower(s) must meet to qualify for homeownership assistance.

The borrower(s) and any non-borrowing spouse **must not** have had:

- A foreclosure within the three (3) years immediately prior to loan closing;
- A bankruptcy within the two (2) years immediately prior to loan closing;
- Outstanding collections, judgments or liens; and
- Clean credit history. No more than 2 thirty-day past due accounts with the past year. No sixty-day or ninety-day past due accounts.

The borrower must have sufficient income to support the primary debt and must be able to obtain approval from a primary lending institution for the purchase of the home and applicant must show evidence of approved funding from primary lender.

The borrower must successfully complete an approved home buying training course from a Massachusetts Homeownership collaborative. Contact the local Gloucester Housing Authority at: <http://www.ghama.com/homeownership.aspx> or CHAPA <http://www.chapa.org/looking-for-housing/homebuyer-workshops>).

The borrower must meet the following personal investment obligation to be eligible for assistance:

The borrower(s) is required to provide a minimum contribution of \$1,000 or 1% of the purchase price, whichever, is higher, towards the purchase price of a home. Gift funds will not be considered towards the borrower(s) minimum contribution. **Also, if the property is subsidized through other public financing opportunities or you are pledging \$50,000 or more of a down payment and/or equity, you may NOT qualify for assistance.**

The down payment minimum contribution may include documented purchase-related approved costs that the homebuyer paid for out-of-pocket prior to closing that are not listed on the HUD-1, for example, a professional inspection and/or pest inspection.

Asset Limit

Liquid Assets: The asset limit refers to the applicant's personal (non-business) liquid assets. Liquid assets are defined as cash and assets that can be readily converted to cash. Liquid assets include checking and savings accounts, certificates of deposit, money market accounts, stocks, bonds and profit sharing accounts (funds can be withdrawn without penalty). Retirement investment, college savings plans, medical savings plans, and other similar vehicles are not considered liquid assets.

- To be eligible for the FTHB assistance, the borrower must not have liquid assets after closing in excess of fifty thousand dollars (\$50,000). Borrowers who have additional liquid assets in excess of \$50,000 must use those prior to utilizing FTHB assistance.

Actual Income from Asset: Assets can generate income, and the purpose of determining an applicant's income, the actual income generated by the asset (e.g. interest on a savings or checking account) is what counts as income, not the value of the asset.

Other Assets: The borrower **cannot** have any interest in other real estate or in a business other than the borrower(s) source of income.

For documentation collection, please refer to Addendum #4 of the FTHB application.

Loan Amount, Terms and Conditions

The City of Gloucester FTHB assistance is a secondary loan that helps pay for down payment and/or closing costs. The eligible costs are defined in the Eligible Costs section of the Guidelines. In order to participate in the FTHB program the borrower may not receive cash back at closing; any funds in excess must be applied to a principal reduction or returned to the City of Gloucester. The minimum amount of FHTB funds that must be invested in a project is \$1,000; maximum amount is \$10,000 (7% of purchase price, but not to exceed \$10,000).

Individual Loan Terms: The assistance is in the form of a 0% interest, deferred loan, secured by a Mortgage for the loan amount, placed in second position that will be recorded in conjunction with the main lender's loan closing and/or there soon after. **The loan is not forgivable and must be repaid to the City of Gloucester.** Repayment shall be deferred until sale, refinance, (unless for a lower interest rate, no cash out), transfer of title, failure of borrower(s) to occupy as principal place of residence, or non-compliance with the loan agreement. Sale or transfer includes actual or attempted sale by contract, assignment, lease, rental or other conveyance of the property to a person other than the borrower(s), whether by gift or value. Sale or transfer also includes any further voluntary or involuntary encumbrances of the property by the borrower, except an encumbrance by a government agency in the form of an assessment for streets, sidewalks, lighting or sewer, so long as the borrower(s) pays such assessments when due. A surviving borrower, upon the death of another co-borrower, can assume the loan.

In most cases, the FTHB loan is subordinate **only** to the primary mortgage. For any other subordinate requests, a determination will be made by the Chief Financial Officer (CFO) of the City following an examination of the subordination request on a case by case basis. (See Subordination Policy Notification in the FTHB application).

*Principal or primary residence is a single dwelling house or other dwelling unit that is the place of residence at which the borrower(s) that entered in to an agreement with the City of Gloucester and who constitutes the legal owner(s) of the housing unit will predominantly resides for more than 183 days of each annual year starting January 1st through December 31st. Determination of principal residence may include, but not limited to the owner's declared address or other verifiable resources for electoral, taxation, government assistance programs, or any other form of evidence deemed acceptable to the City.

The borrower must occupy the home being purchased as their *principal residence throughout the life of the loan. The borrower cannot rent or lease the property, in its entirety, to other persons, even on a temporary basis. Should the borrower move, sell lease or transfer title to the property, **THE ENTIRE AMOUNT OF THE LOAN MUST BE PAID BACK.**

A Transfer Event is defined as the occurrence of one or more of the following:

- The transfer or attempted transfer of an interest in a portion or all of the property, whether by, sale, refinance, contract, assignment or otherwise; or
- The death of the borrower(s). Where ownership is joint, the loan shall become due and payable immediately upon death of the survivor who had an interest in and resided in the property at the date of the Promissory Note.

A Default Event is defined as the occurrence of one or more of the following:

- A default on any of the terms of the Promissory Note, HOME Homebuyer Agreement, Mortgage Agreement or the Affordable Housing Restriction; or a default of the Promissory Note or the Mortgage Agreement;
- The failure of the Borrower to use the property continuously as the Borrower's principal place of residence; or
- The renting, leasing or subletting of the Property to any third party for any purpose, whether rental income is received or not.

Sale or transfer of the property does not include:

- An encumbrance by a governmental agency in the form of an assessment for streets, sidewalks, lighting or sewer, so long as the borrower pays such assessments when due; or
- The transfer of the property to the surviving borrower upon the death of one borrower provided that the surviving borrower had an interest in and resided in the property at the date of the Promissory Note.

Notwithstanding the above, transfer resulting from marriage, divorce or dissolution of marriage or death of a spouse shall not constitute a Transfer Event, provided that the party acquiring an interest as the result of such event executes an agreement assuming all of the obligations of the transferring party under the terms of the original agreement.

Lender Requirements

A FTHB loan may be combined with a fully amortized primary loan that has at least a 30 year term and a fixed interest rate, reasonable Adjusted Rate Mortgage (ARM) and the primary loan must be mortgage insurable unless the loan-to-value (LTV) rate is less than 80%. The types of loans that are compatible with the FTHB loan include, but are not limited to, the following:

- FHA insured
- Conventional
- VA
- Adjustable Rate Mortgages

The following are not allowed:

- Prepayment penalties
- Private sales contracts
-

The FT HB loan may be combined with gifts and/or equity in the property from family members or other down payment assistance programs as long as the suitable borrower contributes the minimum amount of their own funds to participate in a FT HB loan. The gift or equity cannot exceed \$50,000. Copy of gift letter(s) must be documented.

Affordable Housing Restriction

A five (5) year Affordable Housing Restriction (AHR) is required. The purpose of this Affordable Housing Restriction is to assure that the Premises will be retained as affordable housing for occupancy by low and very low income families. This Affordable Housing Restriction shall continue in force for a term of five (5) years or until the premises are sold and the full amount of the loan is repaid to the Lender, unless the Borrower's grantee assumes the Borrower's obligations under the Note and the Mortgage and consents to this Restriction.

Eligible Project Costs

The FT HB program project costs include the costs of acquiring a single family housing (1-4 units) and the reasonable and necessary soft costs incurred by the homebuyer and associated with the financing of the property. Reasonable loan fees are defined as combined loan origination fee and discount points that do not exceed 1.75% of the amount of the note.

Necessary soft costs include those items that are incidental to the sale of real estate and may include:

- Processing and settlement costs
- Private lender origination fees
- Credit reports
- Fees for title evidence
- Fees for recordation and filing of legal documents
- Legal fees
- Private appraisal fees
- Escrow accounts to pay for up to three months of real estate taxes and one year of hazard insurance (homeowners insurance)
- Professional Home Inspection

Ineligible Project Costs

- Delinquent taxes, fees, and other charges that are the seller's responsibility
- Property repair or escrow holdback
- Costs related to new construction of housing or rental assistance

Availability of Funds

Funds are available on a first-come, first-eligible served basis. Funds will be reserved for a specific borrower when staff receives the required information and documentation and determines that the applicant is an "Eligible Applicant", a "Suitable Borrower" and that the property is an "Eligible Property". Once this is determined, and the office receives an "executed" Purchase and Sales Agreement, then it will take at least six to eight weeks to process the loan.

Eligible Properties

To qualify for FTHB assistance, the property selected by the homeowner must meet **ALL** of the following criteria. The property must:

- Be located within the city limits;
- Maximum purchase price is not to exceed 95 % of the current median purchase price for the area, approved by HUD 24 CFR 92.254(a)(2)(iii) – **currently that amount is: Single Family - \$362,790; Two Family – \$461,113, Three Family – \$560,231; and Four Family - \$646,421;**
- Meet the definition of single family housing at 24 CFR 92.2;
- Meet the definition of affordable, modest housing contained in 24 CFR 92.254(a)(2);
- Meet Property Standards contained in 24 CFR 92.251(a)(1) or 92.251(2);
- Be free of chipped or peeling paint if the home was built before 1978, per 24 CFR 92.355;
- Be occupied by the seller(owner), the first-time homebuyer or the house is vacant;
- Have clear title – lender must provide a preliminary title report that is satisfactory to the City;
- Satisfactory Appraisal – the lender must provide a copy of the appraisal to the City;
- Maximum Purchase Price cannot exceed the appraised value of the property.

Only single family housing units qualify for FTHB assistance. A single family housing unit includes a single unit in a one- to four-family residence, a condominium unit or a combination of manufactured housing and lot.

To qualify for FTHB assistance, a manufactured housing unit must:

- Be existing;
- Be located on land that is held by the first-time homebuyer, or the homebuyer;
- Be fixed to a permanent foundation;
- Be taxed as real property, i.e. de-title; and
- Be connected to permanent utility hook-ups.

Ineligible Properties

Tenant-occupied properties are not eligible under the program. The house must be vacant or occupied by the seller throughout the sale period and at the time title is transferred. The only exception to this is if the first-time homebuyer is occupying the home as a renter. Also, an "AS IS" home in need of repair(s) necessary to meet the HUD HQS Inspection and/or local code does not qualify for the City's FTHB program.

Property Inspections Prior to Closing

- An Environmental Review - The required Environmental Review requirements of 24 CFR Part 58 must be completed by city staff before HOME funds are committed to the project. The Environmental Review, for existing homes, includes verification the home is not located in a flood plain, lead-based paint and other hazardous materials.
- Housing Quality Standards 24 CFR 982.401 - One of the goals of the FTHB programs is to provide "*decent, safe and sanitary housing*". The property must pass a HQS Inspection, performed by city staff or consultant prior to closing. If violations are found the property is not eligible unless the violations are corrected and a second inspection is performed and passes, or proof of funds are available by borrower to address the corrections within six months of closing. A re-inspection will be required at that time. If the corrections have not been appropriately addressed, the borrower will be required to pay back the loan in full. ***THE HQS INSPECTION DOES NOT SUBSTITUTE A PROFESSIONAL HOME INSPECTION NOR DOES THIS INSPECTION GUARANTEE THE CONDITION OF THE HOME.***
- Lead Based Paint Hazards – The Lead Safe Housing Rule applies to any housing unit built prior to January 1, 1978 and is assisted with HUD funds. The rule affects the way the City implements the homeownership programs as follows:
 1. Visual Assessment. A visual assessment will be conducted at the property. All painted surfaces, interior and exterior, must be free of defective paint (peeling, chipping, chalking or cracking).
 2. If the quantity of defective paint is found to be more than 20 square feet (the *de minimis* level), then the property is not eligible for purchase.

Notification and Disclosure

1. The Seller must disclose known lead-based paint and lead-based paint hazards and provide available reports to the buyers and to the City.
2. The sales contracts must include the disclosure or information on lead based paint and or lead based paint hazards.

Addendums to FTHB Program Application

- Financial Privacy Act Notice must be signed by the borrower(s)
- Subordination Policy Notification must be signed by the borrower(s)
- Housing Quality Standards Inspection Disclosure must be signed by the borrower(s)
- Checklist
- Current Income Guidelines

FTHB Program Documents

The FTHB program documents will be signed by the borrower(s) prior to closing; they include:

- FTHB application with addendums
- City of Gloucester FTHB Program Loan Agreement and attachments
- Home Investment Partnerships Program – Mortgage, Security Agreement and Conditional Assignment of Leases and Rents
- Home Investment Partnerships Program – Affordable Housing Restriction (signed also by Lender)
- Home Investment Partnerships Program - Promissory Note

All applicable loan documents, forms must be completed and in the borrower(s) file before funds can be dispersed.

Loan Requirements after Closing

- Property purchased with FTHB funds must be occupied as the owner's principal residence throughout the life of the loan. The FTHB loan must be repaid in full upon sale, title transfer, or default or if the family no longer occupies the home as their principal residence.
- Renting a unit in its entirety is not permitted. Deed restriction will reflect this requirement.
- Real property taxes and hazard insurance must be current at all times
- Keep the property in good condition, repair and permit no waste thereof
- The home may not be used for any activities prohibited by law
- If property needed repairs for HQS compliance, a six month re-inspection will be required.

Monitoring

The Consortium will monitor the homebuyer via postal mail or other methods throughout the life of the FTHB loan to ensure compliance with residency requirements.

Period of Affordability and Recapture

To ensure affordability, the City of Gloucester' FTHB program adheres to the minimum period of affordability and recapture requirements as set forth in 24 CFR 92.254(a)(4), and 24 CFR 92.254(a)(5)(ii)(A)(1) and (A)(2), and (A)(5).

The minimum period of affordability for HOME funded homeownership assistance loans is outlined as follows and is further identified in the Affordable Housing Restriction (AHR).

Homeownership Assistance HOME amount per unit	Minimum Period of Affordability In Years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

In accordance with 24 CFR 92.254(a)(5), should the property be sold or title transferred, or should the owner no longer use the property as the principal residence during the period of affordability, the entire amount of HOME funds invested in the project will be recaptured. If there are no net proceeds from the sale of the property, or the net proceeds are insufficient to repay the entire HOME investment due, the amount of HOME funds recaptured will be based on the net proceeds available from the sale, if any. The net proceeds are defined as the remainder of the final sale price of the property minus any superior non-HOME loan repayment, closing costs and capital improvements.

Conflict of Interest

No person who is an employee, agent, consultant, officer, or elected official or appointed official of the participating jurisdiction, State recipient, or subrecipient which are receiving funds directly involved in the implementation of and who serves in a decision or policy-making capacity with the Program shall obtain a financial interest or benefit from the Program or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

Fair Housing

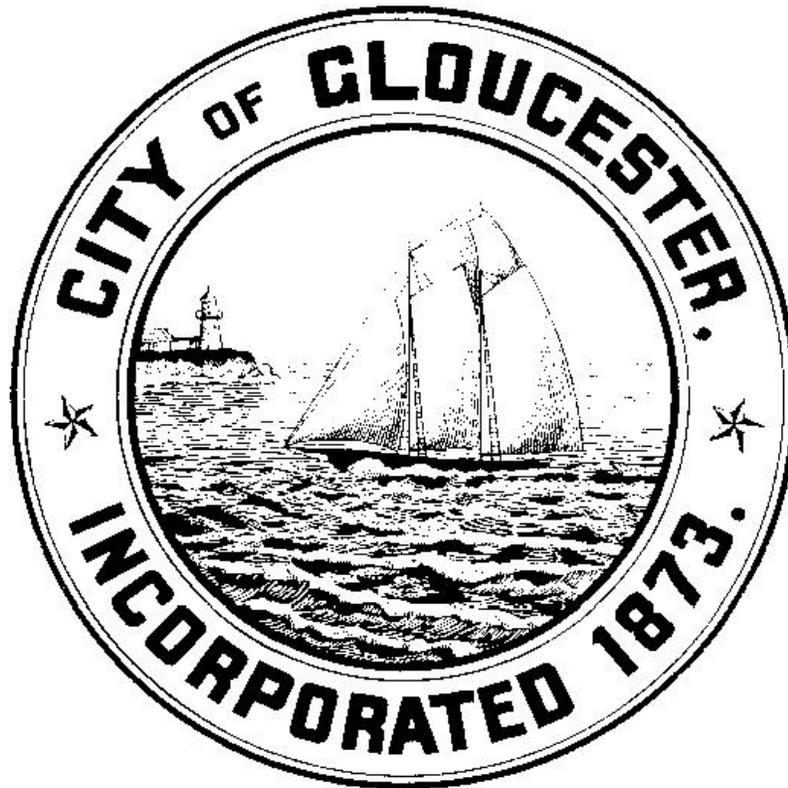
Fair Housing Act – A number of laws have been written in support of fair housing, including but not limited to Title VI of the Civil Rights Act of 1964; Title VIII – The Fair Housing Act of 1968, and as amended; and the Rehabilitation Act of 1973 (Section 504). The FTHB program for the City of Gloucester supports the core principles of fairness and anti-discrimination to housing choice for all citizens. No qualified persons shall be denied the benefits of, the participating in, or be subjected to discrimination under any program or activity funded on the basis of race, color, national origin, gender identity, age, sexual orientation, religion, disability, or familial status. HOME Consortium members shall also affirmatively further Fair Housing and take appropriate actions to overcome the effects of any impediments identified, including but not limited to language barriers, architectural barriers in housing structures, housing for older persons, etc.

- 13-Fair Housing- Environmental Protection Agency, Equal Opportunity for All Notification Pamphlet
- U.S. Department of Housing and Urban Development Fair Housing websites:
<http://www.hud.gov/offices/fheo> and
<http://www.hud.gov/complaints/housediscrim.cfm>

CITY OF GLOUCESTER

HOUSING REHABILITATION PROGRAM

POLICY



EFFECTIVE JULY 1, 2014

Program Policies

The purpose of the City of Gloucester's Housing Rehabilitation Program is to foster and maintain affordable, decent, safe, and sanitary housing in the City. The Housing Rehabilitation Program is funded by the City through its allocation of federal Community Development Block Grant (CDBG) funds from the U.S. Department of Housing & Urban Development (HUD). The level of funding for the program varies annually.

The City of Gloucester's Program is available to income-eligible owners of single- and multi-family residential homes in Gloucester, and nonprofit housing organizations.

Note: The Community Development Office reserves the right to change, modify or amend the Program at any time to facilitate the administration of the program and to implement HUD notices and monitoring findings. The current "Step-by-Step" procedural process is included in the Appendix of this document.

Assistance Available:

All funding assistance to approved single family or owner-occupied multi-family homeowners is in the form of a Deferred Payment Loan at 0% interest with a maximum value of \$20,000. This loan becomes due and payable upon sale, change of primary residence, refinance with cash out, or transfer of the property. Loans are subject to the availability of funds.

Eligible Work:

Work eligible for assistance is categorized as "High Priority" and "Low Priority" by the City. The primary purpose of the City of Gloucester's Housing Rehabilitation Program is to correct code violations and substandard living conditions to bring local housing up to federal "Housing Quality Standards". "Substandard", as defined for the purpose of this program, is a structure exhibiting significant deviation from the Housing Quality Standards (HQS) of the Section 8 Existing Program (882.109). The following criteria will be used to determine whether a structure

will be eligible for assistance under the City of Gloucester Program. Section 8 Housing Quality Standards (HQS) define the existence of substandard conditions as:

- a) Serious deficiencies representing an immediate threat to the health or safety of the occupants;
- b) Serious deterioration to individual components of the structure has occurred due to poor design, poor workmanship, or premature failure of materials;
- c) Periodic maintenance to individual components of the structure, or the structure as a whole, has been deferred to the extent that if left further unattended, serious conditions will result; or
- d) The building systems (plumbing, heating, electrical) are antiquated to the extent that they are generally accepted to be no longer the standard and may constitute a health or safety hazard or an unrealistic financial hardship on the structure's occupants.

It is not the intention of the program to eliminate further maintenance costs to a property owner and/or make general property improvements to the structure. Property owners must recognize periodic maintenance as unavoidable.

The City will prioritize applications which request emergency repairs (such as failed furnaces, failing electrical systems, or elevated blood lead levels). All work completed must comply with the Commonwealth of Massachusetts State Building Code and the Massachusetts State Sanitary Code, as applicable. The City of Gloucester will determine priority work, and may not be able to assist all eligible applicants in a program year. Eligible applicants may be placed on a waitlist for later funding if they wish. Intake of waitlisted clients will be handled as follows: 1) applicants seeking emergency repairs or hazard remediation; then 2) date of application received. When new Program funding is received in July, homeowners on the waitlist (if one exists) will be prioritized over new applicants. First-time applicants will also receive priority over returning clients. Clients seeking assistance within four years of receiving a prior housing rehabilitation loan are ineligible to receive additional services unless the work requested is an emergency.

High Priority Work:

Emergency Work: Work requests will only be considered an emergency if staff determines that not addressing the issue will adversely impact the health or safety of the property's residents. Examples of work that can be classified as an emergency include: no hot running water, blocked plumbing due to failed or deteriorated pipes, broken/unusable/leaking furnaces, and documented evidence of elevated lead levels in the blood of a child under age six. Emergencies will be handled on a case-by-case basis, and may take precedence over applicants on the waiting list for funding. Housing Rehabilitation Program Staff and other applicable City departments (such as the Health, Police, Fire, or Building Departments) will determine whether the requested work is an emergency.

Correction of Code Violations: Depending on the circumstances, the correction of some code violations may be considered an emergency. Proposed work is considered eligible if not addressing the issue could adversely impact the health or safety of residents. Examples of this type of work could include the replacement of boilers or furnaces, repair or replacement of broken windows and doors posing a security or safety issue, lack of legal egresses, installation of railings, electrical system upgrades, installation of carbon monoxide or smoke detectors, and repair or replacement of deteriorated or leaking roofs. *All existing Building or Sanitary code violations must be corrected through, or by the completion of, the City-assisted rehab work.*

Structural Failure: Correction of building structural or maintenance deficiencies. Examples of eligible work include repair/replacement of deteriorated stairs, entranceways (small porches), emergency egresses, hand railings, chimneys, and ceilings.

Incipient Code Violations: Correction of deficiencies or conditions of deterioration that if left unattended would continue to deteriorate into a code violation, such as replacement of building components that have exceeded their life expectancy.

Hazard Abatement: Remediation of environmental hazards such as mold, lead paint, and asbestos. Radon reduction may also be an eligible expense.

Removal of Architectural Barriers: Removal of architectural barriers for persons with disabilities, such as the installation of ramps and stair lifts or interior modifications, is an eligible expense. However, at this time, the City typically refers applicants seeking this type of rehabilitation to partner agencies who specialize in home improvements for the disabled.

Lower Priority Work:

Energy Efficiency/Weatherization Improvements: installation of insulation, reduction of air infiltration, window/door replacement, weather-stripping, and replacement of inefficient heating systems are lower priority work items. When possible, this work is referred to partner agencies.

Ineligible Work:

The purpose of the City's federally-funded rehabilitation activities is to correct housing code and/or health code violations, perform emergency repairs, or other necessary activities that will make the property safe and livable. Funds will not be used for cosmetic or luxury improvements on the property, repairs to outbuildings, or improvements/installation of porches/decks that do not affect safe egress. Cosmetic improvements include, but are not limited to: landscaping work, additions, fireplaces, pools, hot tubs, area rugs, steam showers, skylights, and kitchen/bath cabinetry.

Eligibility & Underwriting Criteria:

Any work that will eliminate or address substandard living conditions, incipient or existing code or sanitary violations, remove architectural barriers for the disabled, and/or conserve energy is eligible for assistance, as long as the household meets Program income and underwriting guidelines. Current Program income limits are included in the Appendix.

To approve a loan, the City must establish that:

- 1) The borrower has the ability, and is willing to repay, the debt.
- 2) The property is sufficient security for the loan.
- 3) The borrower is unable to secure conventional financing for needed home repairs.

The City determines borrower eligibility by the following guidelines:

- 1) **Location:** The residence must be located in the City of Gloucester.
- 2) **Beneficiaries:** Eligible applicants must be low- to moderate-income at the time of assistance. Income is determined on a household basis. In the case of multi-family properties, at least 51% of the units must be occupied by income-eligible households. If funds are assisting rental units, at least 51% of the tenant household(s) must be low- to moderate-income, and the owner must sign an Affordable Housing Restriction (AHR) agreement stating that he/she will rent the apartment(s) to income eligible tenants at Fair Market Rent (as determined by HUD; see Appendix for additional information) for a period of 15 years. This agreement will be recorded along with the mortgage at the Southern Essex Registry of Deeds, and all recording fees will be the responsibility of the client.
- 3) **Income Eligibility:** In order to be eligible for assistance, the cumulative adjusted gross household income for all persons occupying a program-assisted unit cannot exceed 80% of area median income as defined by HUD at the time of loan closing. Low- and moderate-income guidelines for the City of Gloucester are defined by HUD, and revised annually. Program staff will use the most current income limits to verify eligibility at the time of intake and at the time of assistance. If a household is placed on the waitlist for funding, Program staff may request that the household recertify their income and provide updated household and/or tenant income documentation to ensure that the household is still eligible for funding at the time of assistance. *If updated documentation is not provided, the City reserves the right to reject the application and remove it from the waitlist.*
- 4) **Property Condition:** Residential structures may be assisted under the Program if at least one of the following conditions exists: a health, safety, or building code violation(s); an emergency situation requiring immediate assistance; a member of the household is disabled and requires accessibility improvements; or abatement of lead, mold, or asbestos is required.
- 5) **Ownership:** Owner-occupant applicants must be the listed owners on the property title. Applicable deed and/or trust documents must be provided to Program staff. If an applicant holds only a life estate in the property, Program staff will require the holder of the remaining interest's consent to proceed with a loan.

- 6) **Household Size:** The size of the applicant household will be determined as part of the income eligibility process. Household size refers to all persons occupying the housing unit. Occupants may be a single family, a single person living alone, multiple families living together, a multi-generational single family, or any other group of related or unrelated persons sharing living arrangements. All residents of the housing unit must be reported on the application. In the event that there is a change in the size of a household after the application is submitted, Program staff will review the eligibility of the project in light of the change prior to final loan closing.
- 7) **Property Status:** The property must be occupied as the applicant's principal residence. All mortgages or notes on the property must be in good standing to be eligible to receive a Program loan. It is the responsibility of the applicant to inform Program staff if existing mortgages on the property are in arrears, foreclosure, or default. The property must not have any federal, state, or municipal tax liens. Applicants in bankruptcy or foreclosure proceedings are not eligible to apply for the Program. A title search will be performed by Program staff prior to approval of an application. *Note: rehabilitation funds will not be provided if there is an existing reverse mortgage on the property.*
- 8) **Loan-to-Value Ratio:** The total value of all liens on the property may not exceed 100% of the property's assessed value. This "loan-to-value ratio" cannot exceed 100%. This guideline is in place to ensure the City does not knowingly place a low-to moderate-income homeowner in an "underwater" mortgage situation. If any mandatory lead-based paint hazard reduction is required, the City may provide funds for mandatory hazard reduction as a grant at its discretion.
- 9) **Taxes, water/sewer payments:** At the time of assistance, the property's real estate taxes, water, and sewer payments must be current and in good standing with the City.
- 10) **Certificate of Occupancy; 106 Inspection:** Multi-family property applicants (3+ units) must document that a Certificate of Occupancy granted after a 106 Inspection (5-year mandatory inspection) exists on file with the City. If one does not exist, a documented effort must be made to obtain this document to demonstrate compliance with 780 CMR. In some circumstances, the City Program may be able to waive the Certificate requirement if a recent Certificate was documented to be denied due to the code

violation(s) for which the applicant is applying for remediation. A letter from the Building Inspector will be required as documentation, and this exception will be granted at the discretion of Program staff.

- 11) **Certificate of Rental Dwelling:** The City of Gloucester Certificate of Rental Dwelling Regulation #4 of the Board of Health, City of Gloucester, and Massachusetts State Regulation 105 CMR 410:000: State Sanitary Code Chapter II: Minimum Standards of Fitness for Human Habitation laws require all multi-family rental properties be inspected by the City's Health Department periodically in order for units to be legally rented. The legality of all rental units must be documented to be eligible for funding as a multi-family property. Again, the City Program may grant a waiver at its discretion for properties identified by the Health Department to require rehab services in order to address inspection findings which prevent a current Certificate of Rental Dwelling from being issued, as long as the rental units are not occupied until after rehabilitation services are complete.
- 12) **Flood Insurance:** Evidence of flood insurance coverage will be required if the property is determined to be located in the FEMA-designated Floodplain.
- 13) **Homeowner's Insurance:** The homeowner must have homeowner's insurance on the property to be assisted, and must maintain coverage throughout the period of the loan.

Additional Program Policies:

All dwellings rehabilitated with federal funds must comply with all statutory requirements of the CDBG Program, with the Federal Lead Safe Housing Rule, and the Massachusetts Lead Law. Applicants must comply with all Federal, State and local regulations pertaining to Fair Housing and Equal Opportunity, as well as comply with all other local, State and Federal regulations, which may include the Uniform Relocation Act, state and local building and sanitary codes, affirmative marketing, environmental review, labor standards, conflict of interest provisions, and refusal to use federally debarred or suspended contractors as well as other regulations not listed here. Potentially historic properties (those located in a historic district or over 50 years old) may require additional review for some exterior improvements.

City Employees and Officials: Program staff and any other City employees or officials who may have authority with respect to the administration of the program are not eligible to receive Program assistance. City employees or relatives of Program staff may apply, but a Conflict of Interest determination must be made prior to funding approval.

Providing False Information: If an applicant falsifies or provides misleading information in an application, the applicant may be permanently disqualified from participation in the Program and will be required to repay any Program assistance already expended.

Temporary Relocation Policy: The City of Gloucester recognizes that it may be necessary to temporarily relocate residents when undertaking hazard abatement. Every effort will be made to minimize the need for temporary relocation if it is required during project work, but it is the City's policy to provide relocation benefits to tenants or residents who may need temporary relocation. Tenants and owners will receive reasonable advance, written notification whether or not temporary relocation will be necessary, and, if so, the kinds of assistance available. Residents temporarily displaced as a result of Program rehabilitation work are eligible for temporary displacement benefits, and will be notified of their eligibility at least 15 days prior to the estimated relocation date. Please see Appendix: Temporary Relocation Policy.

Lead Paint Policy: A lead paint risk assessment is required for all projects receiving loans over \$5,000/unit. The risk assessment will identify any lead paint hazards requiring interim control measures. A lead paint inspection and risk assessment must be conducted by a qualified and insured inspector. The costs of this lead inspection will be borne by the Program, not the homeowner. The costs of mandatory deleading triggered through the rehab work exceeding \$20,000 may be covered in part by a grant if funds permit (grant not to exceed \$30,000). Specifications for work will be developed based on applicable state and federal lead paint laws. Contractors will be required to observe lead-safe work practices when performing rehabilitation.

Projects receiving Program assistance will require full lead paint abatement if lead paint is identified through the risk assessment and children under age six reside in the home. The inspection report will identify the levels of hazard present, prioritize risks, and recommend interim measures of abatement or full abatement if required (full

abatement is mandatory when rehab costs are over \$25,000, or children under age six are present). *All homes where children under six years old reside must receive abatement regardless of the overall rehabilitation cost of the project.* All occupants will be temporarily relocated during the deleading process. (See the Appendix for the City's Temporary Relocation Policy.) All deleading projects will be performed by experienced and certified deleading contractors.

All multi-family properties with rental units will be legally required to notify tenants of the presence and associated risks of lead paint. Homes built after 1978 are exempt from Program lead paint requirements.

Denial of Service Policy:

The policy of the City of Gloucester is to provide rehabilitation loan services when those services may be delivered safely and effectively, without undue hazards to staff, independent contractors, or clients. In some circumstances, assistance may be denied due to the magnitude of health and safety issues and associated costs. It is the policy of the City of Gloucester and HUD to correct all code violations during the rehabilitation of the unit. Refusal by the

homeowner to correct code violations or to abide by any other applicable program policy such as those listed above may result in denial of assistance.

Gloucester staff and contractors must be able to perform rehab measures without threats to their health or safety. Work will not be performed in homes that are structurally unsound and should be condemned, substantially infested with vermin, or homes with electrical or plumbing hazards that cannot be resolved prior to or during the rehab. The dwelling must be free of animal feces, excessive garbage, and illegal controlled substances during the period of rehabilitation.

In all cases of denial, the applicant will be informed in writing when services are denied or withdrawn. The denial notice will include instructions for appeal of the denial or steps that can be taken to allow for rehabilitation services to proceed, if applicable.

Amendments and Revisions:

Program guidelines and forms may be revised periodically as deemed necessary by Program staff or HUD. Major revisions to the Program Guidelines will require the approval of the Community Development Director.

To Apply for Funding Assistance:

Applications are available by request, or online at <http://www.gloucester-ma.gov/index.aspx?nid=499>.

Applications for assistance are accepted by mail, or in person at:

City of Gloucester Community Development Department

3 Pond Road

Gloucester, MA 01930

Applications are accepted on a first-come, first-served basis.

For more information, call the Community Development Department at 1-978-282-3027.

APPENDIX

HUD Maximum Qualifying Income* & Rents

FY 2015 Income Limits

Units assisted under this program must be rented to, or occupied by, income-eligible households earning at or below 80% area median income, as defined by HUD, for the Boston-Cambridge-Quincy MA NH HUD- Metro FMR Area. *Maximum income amounts are updated by HUD periodically. These income limits are effective for Program Year 2015.

Household Size:	1	2	3	4	5	6	7	8
80% AMI	\$48,800	\$55,800	\$62,750	\$69,700	\$75,300	\$80,900	\$86,450	\$92,050

The Final FY 2015 Gloucester City FMRs for All Bedroom Sizes

The following table shows the Final FY 2015 FMRs by unit bedrooms for Gloucester, Massachusetts. **All rental units rehabilitated under the Program must be rented to income eligible households at an affordable rent for a period of 15 years.** Fair Market Rents (FMRs), as defined by HUD, are used as the standard. The homeowner will be required to sign an Affordability Housing Restriction Agreement with the City of Gloucester, which will be recorded at the Registry of Deeds. Marketing of all current and future vacancies shall be done to affirmatively further Fair Housing Opportunity to all individuals. All public advertising of vacancies shall contain the phrase "Equal Housing Opportunity."

Final FY 2015 FMRs By Unit Bedrooms				
<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
\$1,071	\$1,196	\$1,494	\$1,861	\$2,023

Temporary Relocation Policy

The City of Gloucester recognizes that tenants and owners may need to be temporarily relocated and housed due to housing rehabilitation activities funded by CDBG and/or HOME.

The use of CDBG and HOME funds mandates that the City of Gloucester provide a "temporary, decent, safe and sanitary" unit of housing for temporary relocation, plus provide cost-reasonable storage/moving costs for the temporary relocation.

The City of Gloucester will select the lessor of:

- 1) D.O.T. schedule of moving expenses, if applicable; or
- 2) Actual moving expenses. Storage costs will be by lowest bidder.

The temporary relocation, storage and moving costs will be financed by the owner, CDBG or HOME funds. The preferred source of funds will be the owner of the property under rehabilitation.

The length of stay in a temporary relocation unit will be stated in writing to tenant at time of relocation. Occupants will be notified of their eligibility for temporary displacement benefits at least 15 days prior to the estimated relocation date.

The City of Gloucester through the Grants Office recommends the following sites by order of preference:

- A. Temporary unit on site of rehabilitation property;
- B. Other site owned by rehabilitation property owner;
- C. Motel;
- D. Rental Unit.

HOUSING REHABILITATION PROGRAM Procedures— The “Step-by-Step” Process:

1. Application will be reviewed for completeness and accuracy. The date received will be recorded.
2. Eligibility will be determined according to:
 - a. Is current loan-to-value ratio under 100%?
 - b. Review of client assets & income documentation (account balances, presence of liens or writ of execution, & etc.). Title search performed. Income eligibility is based on projected income at time of assistance (loan closing).
 - c. Does the applicant's “wish list” conform to the City's scope of work guidelines?
 - d. Does the presence/disturbance of lead indicate work that will exceed typical budget?
 - e. Is the work due to an emergency?
 - f. Has the applicant received a REHAB loan before?
 - g. If a multi-family property, can the client provide a valid Certificate of Occupancy and Certificate of Rental Dwelling?
3. If client is eligible, notice of acceptance will be provided to the homeowner that repeats expectations that appear on ComDev website, as well as timeline with Housing Rehab inspector.
4. Staff will start a (green) Project Checklist & Routing Sheet.
5. Staff will perform required Environmental Review and include in client folder, and attach current FEMA Firmette and Wetlands maps.
 - a. If property is Flood Area, client must have Flood/Hazard Insurance coverage.
6. Housing Rehab Specialist will schedule a visit with client to review work requested and inspect the property for hazards and code violations.
7. Staff will review Housing Rehab Specialist's “Real Estate Evaluation Report” for all issues associated with property, and
 - a. Compare needs for code compliance/health & safety with client's original request;
 - b. Determine if an additional lead inspection is required;

- c. Determine priorities with homeowner based on budget; Housing Rehab Specialist will then prepare scope of work/specifications, and sign/date.
 - d. Evaluate whether estimate will put client significantly over 100% L/V ratio.
 - e. Determine if work can be performed in conjunction with other services that may be provided by other area programs, such as the weatherization program at Action, Inc., the Mass Save Program, or MassHousing programs.
8. Housing Rehab Specialist will coordinate invitation of interested contractors to conduct a walk-through of property, where everybody can ask questions publicly. Homeowner may specifically request preferred contractors receive an invitation to attend.
 9. The project will be bid as two separate "scopes of work" only in cases where specialty contractors are required (such as lead or asbestos abatement contractors), and only at the discretion of program staff. In all other cases, one contractor will be hired through competitive bidding per job.
 10. Determine deadline for bid submissions (typically 2 weeks after walk-through).
 11. Staff will receive bids, review with the homeowner, and typically select the low bidder (client can choose higher contractor, but must pay difference between low bid). If bids deviate substantially from estimates, staff will document and determine discrepancy. Project may be rebid if necessary to achieve cost-reasonable bids.
 12. Staff will ensure selected bidder is not on Federal List of Debarred Contractors, and that all applicable contractor licenses are in place and on file.
 13. Staff will direct client to sign formal agreement with selected contractor. The City will keep a copy of the client-contractor agreement on file.
 14. With proof of contract between client and builder, staff will schedule a meeting to sign City loan agreement with project manager and client. Client MUST bring \$175 check for Registry of Deeds filing fee. If Affordable Housing Restriction is also required, client must also pay the additional \$75 fee for recording that agreement as well.
 15. Client income will be re-verified prior to final loan closing to ensure eligibility for assistance.
 16. When loan agreements are signed, staff will request from Purchasing that the client become a vendor in the City accounting system.

17. Staff will create a purchase order requisition with ComDev bookkeeper (including green sheet and scope of work).
18. Staff will record P.O. requisition number and outgoing date in contracts binder.
19. Staff will route 5 loan agreements through the City departments with Cover Sheet and tabs indicating signature lines for next responsible party.
20. When loan agreements are returned to ComDev, staff will log receipt of same in contracts binder, including newly assigned P.O. number (not to be confused with P.O. *requisition* number).
21. Staff will mail one copy of loan agreement to vendor (client).
22. Staff will create IDIS entry for the project. Note: if project lasts longer than 3 weeks, staff must update IDIS with progress reports.
23. Staff will issue a "Notice to Proceed" to the selected contractor with caveat that a BUILDING PERMIT must be obtained before work can begin.
24. Rehab Specialist will prepare paperwork and submit invoices to Project Manager after work begins on behalf of the contractor. All invoices must be accompanied by work-in-place inspection documentation, signed by the homeowner and Rehab Specialist.
25. Staff will submit invoice with cover sheet to ComDev Director for authorization (with "OK to Pay" plus project manager initials and date). Invoice is then submitted to bookkeeper for payment.
26. Invoices from contractors are generally due every other Wednesday. Processing generally takes 5-7 days and checks are available at Treasurers Office on every other Friday. Checks will be made payable to the property owner (vendor) for payment of rehab work completed; but held at the Grants Office until the property owner signs the check as "Payable to..." the contractor. The contractor then signs for and receives the check directly from the Grants Office. Copies of all checks issued are kept on file with the City.
27. Change orders: In some instances, unforeseen changes are needed. C.O. forms are self-explanatory, but first of several required signatures is that of the client.
28. BEFORE issuing final payment, staff or Rehab Specialist will obtain signature from client on "Project Completion" form for project file. Note: invoices can be processed and checks cut BUT NOT ISSUED prior to project completion.

29. Staff will verify that the client has received all appropriate warranties for work completed and equipment installed, and obtain copies for project files.
30. Housing Rehabilitation Specialist and City Building Department must each complete a final inspection of the work completed, and sign off that the workmanship is satisfactory, to code, and to specifications before final payment can be processed. Staff must ensure these final sign-offs are included in the project file.
31. Final payment issued by staff.
32. Rehab Specialist will obtain executed mechanical liens release from contractor and subcontractors (if applicable).
33. Staff will close out file in IDIS.
34. Staff will submit 2 original mortgages, \$175 filing fee check (and a memo to return one copy to ComDev) to Registry of Deeds with SASE. Affordable Housing Restriction will also be filed if applicable (\$75 fee).
35. When Registry returns one original, it will be kept locked on file at the Community Development office.
36. Staff will record mortgage on Treasurers database on shared drive.
37. Staff will record Mortgage on ComDev database on shared drive.
38. Staff will return file to main filing area. All relevant forms can be found at **G:\Grants Division\Housing Rehab\.**

**Gloucester
Consolidated Plan
2015-2019**

**Appendix
Grantee SF-424 and Certifications**

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 05/15/2015	4. Applicant Identifier: B-15-MC-25-0028	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Gloucester		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001390	* c. Organizational DUNS: 0738272140000	
d. Address:		
* Street1: 3 Pond Road	Street2: <input type="text"/>	
* City: Gloucester	County/Parish: Essex	
* State: MA: Massachusetts	Province: <input type="text"/>	
* Country: USA: UNITED STATES	* Zip / Postal Code: 01038	
e. Organizational Unit:		
Department Name: Community Development	Division Name: Grants Division	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Tom	
Middle Name: M.	* Last Name: Daniel	
Suffix: <input type="text"/>	Title: Community Development Director	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 978-281-9781	Fax Number: 978-281-9779	
* Email: tdaniel@gloucester-ma.gov		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type:		
<input type="text" value="C: City or Township Government"/>		
Type of Applicant 2: Select Applicant Type:		
<input type="text"/>		
Type of Applicant 3: Select Applicant Type:		
<input type="text"/>		
* Other (specify):		
<input type="text"/>		
* 10. Name of Federal Agency:		
<input type="text" value="U.S. Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number:		
<input type="text" value="14.218"/>		
CFDA Title:		
<input type="text" value="Community Development Block Grants/Entitlement Grants"/>		
* 12. Funding Opportunity Number:		
<input type="text" value="B-15-MC-25-0028"/>		
* Title:		
<input type="text" value="Community Development Block Grant"/>		
13. Competition Identification Number:		
<input type="text"/>		
Title:		
<input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
<input type="button" value="View Attachment"/>		
* 15. Descriptive Title of Applicant's Project:		
<input type="text" value="Entitlement Grant - CDBG; various projects."/>		
Attach supporting documents as specified in agency instructions.		
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 * a. Start Date: * b. End Date:

18. Estimated Funding (\$):

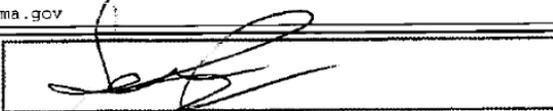
* a. Federal	<input type="text" value="618,141.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="10,000.00"/>
* g. TOTAL	<input type="text" value="628,141.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**
 a. This application was made available to the State under the Executive Order 12372 Process for review on
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**
 Yes No
 If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**
 ** I AGREE
 ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
 Middle Name:
 * Last Name:
 Suffix:
 * Title:
 * Telephone Number: Fax Number:
 * Email:
 * Signature of Authorized Representative:  * Date Signed:

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

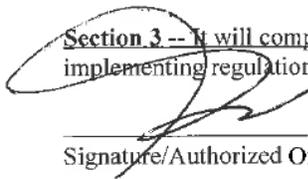
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

5.21.2015
Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016, 2017 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

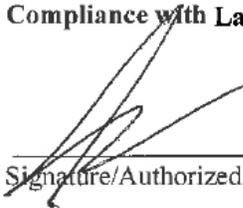
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

5.27.15
Date

Mayor
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A

Signature/Authorized Official

Date

Title

Specific HOME Certifications

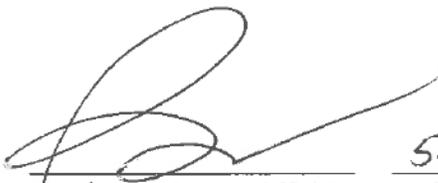
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official 5.22.15
Date

Mayor
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A

Signature/Authorized Official

Date

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A

Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources

1	Data Source Name Characteristics of housing units & residents, GHA
	List the name of the organization or individual who originated the data set. Gloucester Housing Authority
	Provide a brief summary of the data set. Custom compilation of GHA records
	What was the purpose for developing this data set? To provide required data for Consolidated Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data set is comprehensive, it was developed directly from original data for the NHA files on housing units and client/residents
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? First and 2nd quarter, 2014
	What is the status of the data set (complete, in progress, or planned)? Complete through the 2nd quarter, 2014
2	Data Source Name 2007-2011 CHAS
	List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development
	Provide a brief summary of the data set. Select pre-populated data in the Gloucester Consolidated Plan was inaccurate. CPD Maps were utilized to extract accurate data.

	<p>What was the purpose for developing this data set?</p> <p>Completion of the Consolidated Plan</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Comprehensive; jurisdiction-wide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2007-2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Business Activity: 2007-2011, ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>S2407: Industry by Class of Worker for the Civilian Employed in Gloucester City, Massachusetts</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide required data for Consolidated Plan</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data set is comprehensive; it was developed directly from U.S. Census files.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2007 - 2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete through the last quarter, 2011.</p>

4	Data Source Name
	Homeless Assessment, 2013 - 2014
	List the name of the organization or individual who originated the data set.
	North Shore Continuum of Care (Lead Entity: City of Peabody Community Development & Planning Department) and Action, Inc.
	Provide a brief summary of the data set.
	This data set includes HMIS data from the Point in Time Count data collected on January 29, 2014 as well as HMIS annual data from Action, Inc.
	What was the purpose for developing this data set?
For completion of the Consolidated Plan.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	
This data is comprehensive, it is targeted toward the homeless population.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set?	
Point-in-Time Count data was collected on January 29, 2014 and HMIS annual data from Action, Inc. was collected between July 1, 2013 and June 30, 2014.	
What is the status of the data set (complete, in progress, or planned)?	
This data is complete.	
5	Data Source Name
	HMIS Housing Inventory, 2014

	<p>List the name of the organization or individual who originated the data set.</p> <p>North Shore Continuum of Care (Lead Entity: City of Peabody Community Development & Planning Department)</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>This data set was drawn from HMIS and includes the beds available to the homeless population in the City of Gloucester.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is comprehensive, it is targeted toward the homeless population.</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data reflects the number and type of beds available to the homeless population in Gloucester as of January 29, 2014.</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data is complete.</p>
6	<p>Data Source Name</p> <p>Race and Ethncity of Action, Inc. Guests</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>Action, Inc.</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>This data reflects the race and ethnicity of persons served by Action, Inc. on the night of the Point-in-Time Count (January 29, 2014).</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data set is comprehensive. It is concentrated on Action, Inc.'s homeless population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data was collected on the Point-in-Time Count (January 29, 2014).</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data is complete.</p>
7	<p>Data Source Name</p> <p>Vacant Units, 2015</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Gloucester: Inspectional Services Department</p>
	<p>Provide a brief summary of the data set.</p> <p>This data was drawn by the City Inspectional Services Department to document the number of vacant units, and those suitable for rehabilitation.</p>
	<p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is a comprehensive, city-wide record of vacant units.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data was drawn in February, 2015.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data set is complete.</p>