City of Gloucester

Consolidated Annual Performance & Evaluation Report

CAPER PY09

July 1, 2009 - June 30, 2010

Mayor Carolyn A. Kirk

Financial Summary
Grantee Performance Report
Community Development Block Grant Program

U.S. Department of H and Urban Development
Office of Community Planning and Development

OMB Approval No. 2506-0077 (Exp.5/31/97)

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1. Name of Grantee	2. Grant Number	3. Reporting Period	
City of Gloucester	B-09-MC-25-0028	From 07/01/2009	To 06/30/2010
Part I: Summary of CDBG Resources			
1. Unexpended CDBG funds at end of previous reporting period (Balance from prior program years)			$153,177.56
2. Entitlement Grant from form HUD-7082			$800,395.00
3. Surplus Urban Renewal Funds			$0.00
4. Section 108 Guaranteed Loan Funds (Principal Amount)			$0.00
5. Program Income received by:	Grantee (Column A)	Subrecipient (Column B)	
a. Housing Rehab Loan Repayments/payoffs	$134,998.60	$	
b. Other (Identify below. If more space is needed use an attachment)			
	$	$	
	$	$	
c. Total Program Income (Sum of columns a and b)	$134,998.60	$0.00	$134,998.60
6. Prior Period Adjustments : Unprogrammed funds allocated to projects			$0.00
7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6)			$1,088,571.16
Part II: Summary of CDBG Expenditures			
8. Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A			$778,331.23
9. Total expended for Planning & Administration, form HUD-4949.2		$169,187.49	
10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)		$609,143.74	
11. CDBG funds used for Section 108 principal & interest payments			$50,991.80
12. Total expenditures (line 8 plus line 11)			$829,323.03
13. Unexpended balance (line 7 minus line 12))			$259,248.13
Part III: Low/Mod Benefit This Reporting Period			
14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A			$142,161.88
15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A			$466,981.86
16. Total (line 14 plus line 15)			$609,143.74
17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period			100%

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form HUD-4949.3 (6/93)
ref Handbook 6510.2

Part IV: Low/Mod Benefit for Multi-Year Certifications (Complete only if certification period includes prior years)			
Program years (PY) covered in certification PY 2007	PY 2007		
18. Cumulative net expenditures subject to program benefit calculation			NA
19. Cumulative expenditures benefiting low/mod persons			NA
20. Percent benefit to low/mod persons (line 19 divided by line 18)			NA
Part V: For Public Service (PS) Activities Only: Public Service Cap Calculation			
21. Total PS expenditures from column h, form HUD-4949.2A			$147,053.28
22. Total PS unliquidated obligations from column r, form HUD-4949.2A			$1,402.18
23. Sum of line 21 and line 22			$148,455.46
24. Total PS unliquidated obligations reported at the end of the previous reporting period			$7,299.25
25. Net obligations for public services (line 23 minus line 24)			$141,156.21
26. Amount of Program Income received in the preceding program year			$145,805.00
27. Entitlement Grant Amount (from line 2)			$800,395.00
28. Sum of line 26 and line 27			$946,200.00
29. Percent funds obligated for Public Service Activities (line 25 divided by line 28)			15%
Part VI: Planning and Program Administration Cap Calculation			
30. Amount subject to planning and administrative cap (grant amount from line 2 plus line 5c)			$935,393.60
31. Amount expended for Planning & Administration(from line 9 above)			$169,187.49
32. Percent funds expended (line 31divided by line 30)			18%

Instructions

Name of Grantee: Enter the grantee's name as shown on the approved Grant Agreement (form HUD-7082) for the most recently completed program year.
Grant Number: Enter the grant number assigned by HUD to the Community Development Block Grant for the most recently completed program year.
Period Covered: Enter the beginning date and ending date for the most recently completed program year.

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form HUD-4949.3 (6/93)
ref Handbook 6510.2

CITY OF GLOUCESTER
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
2009 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

A draft of the 2009 City of Gloucester Consolidated Annual Performance and Evaluation Report (CAPER), which reports on the performance of the Community Development Block Grant (CDBG) Program, is available for public review and comment. This 2009 financial and programmatic report covers the period of July 1, 2009, through June 30, 2010, and may be reviewed until Monday, September 27, 2010, at the Grants Office of the Community Development Department, 3 Pond Road and the Sawyer Free Library, 2 Dale Avenue, Gloucester, MA 01930. The final version of this report, along with any comments received, will be submitted to the U.S. Department of Housing and Urban Development on Tuesday, September 28, 2010. Comments and questions must be submitted in writing to Sharon DuBois, Grants Administrator, Community Development Department, Grants Division 3 Pond Road, Gloucester, MA 01930 or email at sdubois@gloucester-ma.gov.

08/27/10

City of Gloucester
Consolidated Annual Performance and Evaluation Report
Program Year 2009: 07/01/09 – 06/30/10

I. Introduction

Each year the Grants Division of the Community Development Department produces the Consolidated Annual Performance and Evaluation Report (CAPER) to assist the citizens understand the goals and accomplishments of the Department of Housing and Urban Development's (HUD) funded Community Development Block Grant (CDBG) Program. Program Year 2009 (PY09) marks the fourth year of accomplishments geared toward the goals and strategies identified in the Five Year 2006-2010 Consolidated Plan.

The CDBG is funding an array of programs, pursuing policies that increase the availability of housing, jobs, and social services for low and moderate-income persons in the community. In PY08, the city provided low and moderate-income residents with significant housing assistance, while also utilizing CDBG funds to encourage a healthy business climate, and to improve the living environment for low and moderate-income residents of the city.

The Five Year Consolidated Plan, which identifies the city's priorities and objectives, provides the blueprint against which this year's accomplishments are measured. These priorities are grouped into the three categories of the mission statement of HUD's: affordable housing, economic opportunity, and a suitable living environment free from discrimination.

Affordable Housing for Low and Moderate-Income Residents

- Expand access to homeownership,
- Prevent displacement,
- Maintain affordability of existing housing,
- Increase the supply of housing,
- Leverage private investment in affordable housing,
- Prevent homelessness, and
- Ensure availability of funds for lead paint removal. Promote lead paint removal in rental housing to ensure access to such housing for families.

Economic Opportunity

Increase the ability of low and moderate-income residents to obtain jobs with:

- Job training programs,
- Furthering education, and
- Micro business training

Improve the availability of local jobs by enhancing the local business climate with:

- Loans to enable businesses to expand locally,
- Assistance with remediation of environmentally contaminated commercial properties (Brownfield's sites), and
- Providing non-profits with the resources to hire teens

Suitable Living Environment Free From Discrimination

- Support social services that provide assistance that improves the living environment for the low and moderate-income population. Particular attention will be given to the needs of the elderly and low and moderate-income youth,
- Neighborhood improvements, and
- Architectural barrier removal.

II. Funding

Entitlement Grants, PY09:

CDBG	
Unexpended Funds at end of PY08	$ 153,178
PY09 Entitlement Grant	$ 800,395
PY09 Program Income	$ 134,999
Total CDBG Funds Available	**$1,088,572**

HOME	
Unexpended Funds at end of PY08	$ 7,706
PY09 Funding	$ 138,848
PY09 Program Income	$ 50,978
Total HOME Funds Available	**$ 197,532**

Other Funding:

Brownfield's Cleanup Revolving Loan Fund

The Environmental Protection Agency (EPA) Grant is available to the city to make low interest loans for the cleanup of Brownfield's contamination in Gloucester.

Brownfields Cleanup Revolving Loan Funds continue to be successfully utilized for projects benefiting the City of Gloucester including:

A $295,000 loan to redevelop 7 acres (rezoned to residential classification) at Whittemore Street and Riverside Avenue in Gloucester. The project consists of a waterfront residential neighborhood development of 10 grouped condominiums. The site was formally known as Cape Ann Forge and has been rezoned residential R-3. The city received approval of the Property Eligibility Form submitted to the EPA's Regional Division. A RAM Completion report has been submitted to the Department of Environmental Protection (DEP). In 2005, the same developer received a $250k Brownfields Cleanup Revolving Loan and successfully completed clean-up at a 7-acre site former cold storage facility, which resulted in clean up and development into condominium housing across from Gloucester's train station. Since completion of that site, additional buildings have been added to the site.

A $150k loan to clean-up a 1.18 acre site at 32 Horton Street in Gloucester. The project consists of the former Tarr & Wonson Paint Factory, a prominent waterfront landmark in Gloucester. Beginning in 1863, James Tarr and Augustus Wonson began manufacturing America's first copper paint for the bottom of boats. This copper paint prevented the bottom of boats from building up various forms of marine life, which slowed down vessels, causing safety issues. Today, this copper paint has proven to be highly toxic. The site, which was vacant for over 25 years, contains significant environmental hazards including asbestos, lead paint, etc., as well as underground and above ground storage tanks. In 2008, Ocean Alliance, an international conservation institute whose focus is on whales and ocean life, purchased the Paint Factory. Their plan is to develop this site into Ocean Alliance's world headquarters, including an educational visitors' center, laboratories and personnel offices. This development adds to Gloucester's economic development base. The city also provided a $200k grant to Ocean Alliance from its Brownfield's Cleanup Revolving Loan Fund.

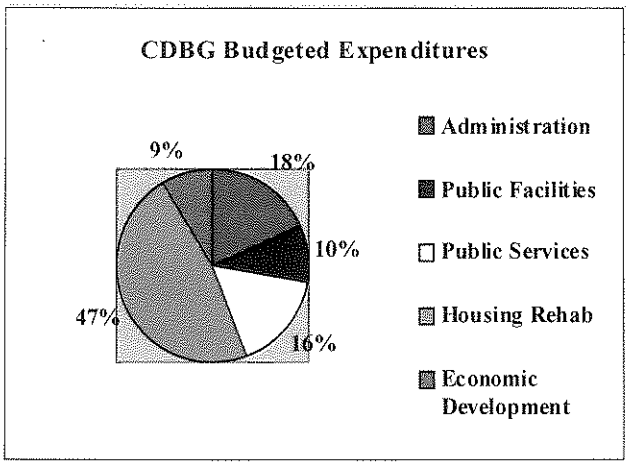
- The City of Gloucester applied for and received $400K in Supplemental Brownfields Cleanup Revolving Loan Funds in the Spring of 2010. These additional grant funds were awarded on the basis of the city's history of successful BCRLF projects. Funds will be used to attract additional clean-up investments in Gloucester.

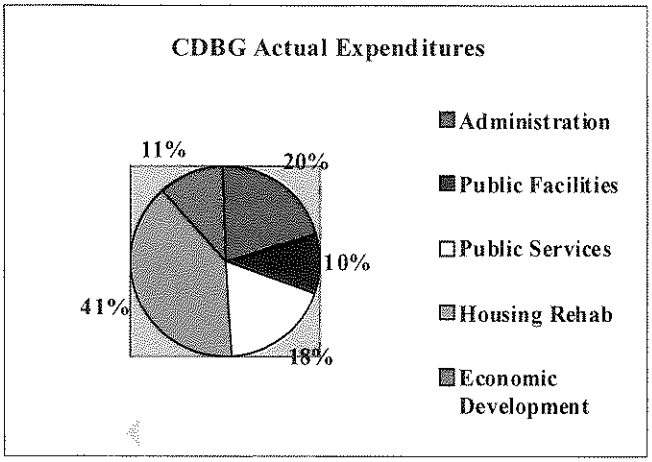
III. Expenditure of Funds

A. Overview

In PY09, the city distributed the CDBG and HOME funds as follows:

Category	Original Allocation	Additional Funds	Actual Expenditures
Housing Rehabilitation Activities	$ 411,566	$ 3,970	$ 337,164,
Public Services	$ 141,156	$ 7,299	$ 148,455
Public Facilities	$ 85,750	$ 65,000	$ 83,048
Administration & Planning	$ 160,079	$ 9,108	$ 169,187
Economic Development	$ 76,000	$ 250,000	$ 92,870
PY08 CDBG Funds	**$ 874,551**	**$ 335,377**	**$ 830,724**
Housing Acquisition Activities			
PY09 HOME Funds.....	$ 138,848	$58,684	$197,532





B. Housing

The Housing Rehabilitation Program provided 0% interest, deferred loans for very low and low income homeowners and 3% loans for moderate income homeowners for both multifamily and single family residences. All rehabilitated rental units are required to have a 15 year affordability period that runs with the property, regardless of sale. Rehabilitation work focuses on repair of safety, health and code violations. 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 Housing Rehabilitation Program continues to be a strong support for residents in the community. However, depending on the level of future CDBG funding, coupled with the amount of Program Income the city receives in the form of deferred loan repayments, will determine the city's ability to continue exceeding the expectations of the Consolidated Plan. Also, with the Mass Housing's "Get The Lead Out Program," having no funding in PY09, furthers its limitations for rehab assistance. However, though the middle of PY09 Mass Housing came back on line with funding and we will be pursuing these funds through other avenues in PY10. Fourteen (14) single family homes and seven (7) multifamily homes were assisted with CDBG funds in PY08. Eight families were very low-income; ten were low income, eight were moderate; three were vacant and eight were female heads of households. A total of 29 dwelling units received $261,400 for rehab loans through this program.

The city provides a First Time Homebuyers Program with HOME funds, which the city receives through an agreement with the North Shore HOME Consortium. The First Time Homebuyers Program is critical in assisting low to moderate income buyers with down payment and closing costs associated with purchasing their first home. The assistance is in the form of a deferred loan up to $10,000 at 0% interest, which does not require repayment until the home is sold, transferred or is no longer used as the recipients primary residence.

In PY09, $197,532 in HOME funds helped assist twenty-one very low to moderate income households purchase their first home. Of the twenty-one homebuyers, one property was purchased by a very low income household, four properties were purchased by low income households and sixteen were moderate income households. Of the twenty-one assisted properties, eleven were single family homes, one multifamily home and nine properties were condominiums. Of the nine condominium units purchased, five units were affordable housing units and of the ten single family homes assisted three were bank short sales.

In PY07, Cape Ann Housing Opportunities (CAHO), Inc. Project continued to face very tough financial obstacles. In 2004 the city had committed to a multi-year investment of HOME ($100,000) and CDBG funds ($310,000) towards the soft costs for a portion of the phased development of 119 rental and ownership units at 147 Essex Avenue. Disappointingly, a failing real estate market, coupled with high acquisition prices and condo fees for the units has stifled the sales of the ownership units. The units were pulled from the real estate market last winter when CAHO defaulted on their loan payments. The project remained stalled while lead lenders, represented by the Massachusetts Housing Investment Corp (MHIC) and CAHO appealed to the state for a $1.53 million state bailout. The request was denied by the Department of Housing and Community Development (DHCD) and at the time of this Report, MHIC decided to take significant loses on more than $9 million in loans to CAHO. MHIC has taken full possession of the property.

In January 2009, CAHO filed for Chapter 7 bankruptcy which was followed by one of the largest housing crashes in US history. In PY08 the Caleb Foundation purchased the final building site from MHIC and has secured 3.27 million, a combination of state and federal low-interest state loans and tax credits, to develop 34 new units of low income rental housing. The apartments will be constructed in the footprint of an unused, dilapidated warehouse previously part of LePage Glue Factory. A new five-story building will be constructed consisting of a ground level parking garage and four floors of apartments.

During this program year an additional five affordable condo units were sold of the original phase, after being taken off the market in the previous year and thus only two more units remain to be sold.

Public Facilities

In PY09, the city expended $25,000 for the North Shore Community Health, Inc. (NSCH). This is a Community Health Center established to service low income underserved individuals and families with free or low cost health care and dental care. The NSCH had three medical condominium units donated to them at 302 Washington Street, leaving a fourth unit to be purchased. CDBG funds supported this effort for its third year and has committed to support this effort for a total of 10 years.

In PY09, the city approved $10,750 for Trinity Congregational Church toward soft costs for handicap access. The Trinity Congregational Church would like to make its lower level facility hall handicapped accessible. The Fellowship Hall is available seven days per week and is utilized by several public service agencies already like; Harvest Meals for free dinners, The Cape Ann Pastoral Counseling Center, and Alcoholics Anonymous. Also other non-profit agencies and groups use the space throughout the year by request. Access to the lower level by the elderly and handicap that use these various programs is an issue.

The city amended its PY09 annual action plan to fund $65,000 for income eligible neighborhood street improvements. The streets that are targeted for improvements are Addison, portion of Centennial Avenue, East Main Street, and Eastern Avenue. Curb cuts and handicap accessibility is a main component of this project. These funds were added to the City's CDBG-Recovery Act project that was funded for $212,436.

Economic Development

The City of Gloucester has created a new economic development fund, the Maritime Development Loan Fund, aimed at attracting business investment. The fund allows for up to $50k in low-interest loans for approved applications from businesses expanding in or locating to Gloucester. The approved loan application is tied to job creation. To date, two businesses, Cape Ann Fresh Catch Program and Bolger Boat, both based in Gloucester, have been approved and received funding for this program.

The city continues to administer the HUD Section 108 Loan Program. Through the $300k HUD Section 108 Loan Program provided to the city in PY02, a local business, Good Harbor Filet (GHF), expanded into a new 60,000 sq. ft. facility at Blackburn Industrial Park. Unfortunately, at the end of PY03, the city was notified GHF filed for Chapter 11 Bankruptcy protection. During PY04, the city continued discussions with GHF on their ability to fulfill their financial obligations. The city budgeted $29k to maintain our biannual payment commitment to Bank of New York. The city will receive 60% ($155k) of the outstanding balance of $260k within 4-6 years. In 2010, the city will makes it final payment for the remaining balance of the remaining Section 108 Loan balance.

The city also continues to administer our Brownfield's Cleanup Revolving Loan Fund (BCRLF). The city has been reaching out to the business community, including residential and commercial developers to introduce the BCRLF. Methods include, but are not limited to, meeting with the Chamber of Commerce regularly and requesting that they put a notice in their newsletter informing their readers the city has BCRLF available, placing a newspaper ad in the Gloucester Daily Times, meeting with the city's Downtown Development Committee, City Councilors, local banks, realtors and the city's Housing Coalition. The city's Brownfields Cleanup Revolving Loan Fund offers funds to a broad spectrum of applicants. Our Spring 2010 award of $400k in Supplemental

Brownfields Cleanup Revolving Loan Funds adds to the city's ability to attract attention to investment.

In PY08 and continuing in PY09, the city approved a loan for the clean-up of a river-front, future residential site, located within an industrial facility on Whittemore Street. This city loan/application is slated for one of the owners of 143 Washington Street (J. McNiff) for clean-up and residential development of 3.5 acres. Formally known Cape Ann Forge and rezoned residential R-3, the city has confidence in Mr. McNiff's commitment to the project and signed loan documents for $295,000 for site clean up. A RAM report has been completed and submitted to the Massachusetts Department of Environmental Protection.

A Brownfields Cleanup Revolving Loan Fund (BCRLF) application was received and approved from Ocean Alliance, an international whale research organization. The organization purchased the historic Tarr & Wonson Paint Factory in 2008. Architectural and programmatic plans include redesigning structures, which will be home to their new headquarters, and include research and educational facilities. Ocean Alliance has been granted a $200k BCRLF grant from Gloucester's Brownfields Cleanup Revolving Loan Fund. They are also being awarded a BCRLF loan in the amount of $150k.

C. Suitable Living Environment

Public Service grants in the amount of $148,455.46 were made in PY09 to for-profit and nonprofit organizations engaged with improving the lives of low and moderate-income residents.

1. Youth Services

The city provided $42,000.75 to the YMCA of the North Shore, Inc. (YMCA) for Youth Employment. The Program supported the YMCA in collaboration with the City of Gloucester, and the Gloucester Downtown Development Commission recruiting, employing, training, and supervising 86 youths from low/mod income families. This twelve week program provides cleaning and maintenance in the Gloucester downtown business district while providing youths with their first opportunity to earn resources while contributing back to the community. The employees participated in picking up litter, sweeping & raking, clipping & pulling weeds, water plants and undertaking some lower level maintenance projects such as sanding, refinishing and painting benches. These youths experienced; work ethics, earned wages, teamwork experience, peer approval, responsibility, increased self-esteem, adult and community recognition and recycling awareness.

The city provided $30,000 to the YMCA of the North Shore, Inc. (YMCA) for ACCESS and Memberships to participate in all programs offered. This program allows the youths to participate in the YMCA's membership program, summer camp and other programs at

little or no cost. No one is turned away for an inability to pay. 165 youth were awarded memberships or programs.

The city provided $12,400 to Cape Ann Art Haven for arts programming and a scholarship fund for children and young adults. The program served 149 youths.

The city provided $4,987.46 to Action, Inc. for their COMPASS Youth Program. This program provides an alternative high school educational environment for high school credit and/or for GED preparation. They also assist youth with obtaining summer internships linked to career or vocational goals and provide student support services in the categories of academic and vocational coaching.

The city provided $15,000 to Cape Ann Essex County Community Organization for the Chill Zone Program, a safe have for youth at risk. 94 youth have been able to have access to a safe environment and have adult supervision and counseling. Also, Beginning in November 2009, the Chill Zone, in partnership with CABI and funded through the Workforce Investment Board (WIB), developed the Micro Business Zone (MBZ) a five month class during which participants earned $8 an hour to learn how to develop and run a business and select products to sell. The products selected include; bracelets/key chains made from hemp and beads, friendship bracelets, MBZ t-shirts and a popcorn concession. The products will be sold at fairs and special events.

The city provided $2,750 to Thomas Lannon, Inc. for the Schooner Sails Educational Program. The Schooner offers a school program with a two hour long, hands on sailing experience for 231 Gloucester's fifth graders.

2. Family/Individual Services

The city provided Cape Ann Interfaith Commission with $5000 matching grant for their Rental Assistance Program. The goal of the program is to prevent homelessness by providing a one-time only, outright grant of up to $500 to qualified, low-income, homeless individuals or families to help with first or last month's rent or security deposit. The Commission receives referrals from a broad base of reputable social service agencies within the area. The applicants were only identified through their social security numbers and no names or religious affiliations were ever divulged during the selection process. The checks are made payable to the referring agency and then to the landlord of the rental unit, not the applicant. The Program served 31 households.

The city provided $5000 to the Gloucester Housing Authority (GHA) for a First-time Homebuyer Pre/Post Purchasing and Foreclosure Counseling Program. The purpose of the Programs are to educate the consumer and assist them in deciding if homeownership is a viable option and to minimize the conditions that lead to defaults and foreclosures, which lead to homelessness. The Housing Authority has received a very high demand of foreclosure counseling this past program year. The Program served 233 individuals.

The city provided $15,000 to Action, Inc., for their Health Care Industry Career Program. The Program provided clinical medical assistant training to very low-income and low unemployed or under-employed Gloucester residents. The Program linked health care employers with low-income residents in Gloucester to meet the ever-increasing demand for health care industry workers and provided a vehicle for the individuals to gain skills, knowledge and confidence to work in the healthcare field. The Program served 18 individuals.

The city provided $25,000 for soft costs for a Community Health Center, serving low income, under insured residents. This is the third of a 10 year annual commitment. The North Shore Community Health, Inc. (NSCH) is a 501C Not for Profit Corporation with service site locations in Peabody and Salem. NSCH is a Federally Qualified Community Health Center and provides access to medical and dental health care services has been working with the City of Gloucester, Northeast Health Systems and Health & Education Services in a collaborative effort to increase access to primary health care and behavioral health care services to the under served residents of Gloucester and the surrounding communities. The Health Center opened late Fall, 2008.

The city provided $3,300 to the Gloucester Rotary Club for handicap accessible beach wheelchairs. Thirty-seven individuals were able to have access to the City beaches with this new equipment.

Assessment of Five Year Goals and Objectives

A. Housing

The CDBG Program continued to make excellent progress towards improving the quality of housing in the city and meeting the housing objectives identified in the fifth and final year of our 2006-2010 Five Year Consolidated Plan.

Better access to homeownership was addressed with the assistance of loans up to $10,000 from the First-time Homebuyer Program. The city worked aggressively to assist twenty-one very low to moderate income households. A total of forty-seven household members consisted within the twenty-one households assisted, all of whom are now living in their own first home.

The Housing Rehabilitation Programs continues to give us the tools to Prevent Displacement, Maintain Affordability of Housing, and Leverage Private Investment.

Substantial numbers of low-income persons in both single family homes and in apartments were assisted with repairs and essential improvements to maintain their housing.

The multifamily rehabilitation program has success on three counts:

First, it gives low-income tenants an opportunity to have their apartments brought up to code standards;

Second, it preserves the affordability of that unit for a minimum of 15 years and also carried restrictions on rent increases that might result from the rehab; and

Third, the program assists low/moderate income landlords: the majority of landlords assisted meet these criteria.

The Housing Rehabilitation Program continues to be slow for single family homes due to new federal lead paint regulations, however, in PY10 plans are in place to utilize Mass Housing Get the Lead Out Program.

The city has made efforts to enable private or nonprofit development of mixed-income housing. Barriers to the development of housing in Massachusetts have been the increased municipal cost burdens from development - primarily school costs, and concerns about traffic congestion and environmental degradation. In these years of extremely high housing costs, however, the affordable housing component of development is increasingly seen as a public benefit that helps outweigh the other concerns. In PY07, Cape Ann Housing Opportunities (CAHO), Inc. Project continued to face very tough financial obstacles. In 2004 the city had committed to a multi-year investment of HOME ($100,000) and CDBG funds ($310,000) towards the soft costs for a portion of the phased development of 119 rental and ownership units at 147 Essex Avenue. Disappointingly, a failing real estate market, coupled with high acquisition prices and condo fees for the units stifled the sales of the ownership units. The units were pulled from the real estate market when CAHO defaulted on their loan payments. Borrowing was frozen and the project remained stalled while lead lenders, represented by the Massachusetts Housing Investment Corp (MHIC) and CAHO appealed to the state for a $1.53 million state bailout. The request was denied by the Department of Housing and Community Development (DHCD) and at the time of this Report, MHIC decided to take significant loses on more than $9 million in loans to CAHO took possession of the property.

In January 2009, CAHO filed for Chapter 7 bankruptcy which was followed by one of the largest housing crashed in US history. In PY08 the Caleb Foundation purchased the final building site from MHIC and has secured 3.27 million, a combination of state and federal low-interest state loans and tax credits, to develop 34 new units of low income rental housing. The apartments will be constructed in the footprint of an unused, dilapidated warehouse previously part of LePage Glue Factory. A new five-story building will be constructed consisting of a ground level parking garage and four floors of apartments.

During this program year an additional five affordable condo units were sold of the original phase, after being taken off the market in the previous year and thus only two more units remain to be sold.

The city provides guidance to the programs available, as well as assistance with affordable income guidelines and the targeting of units.

B. Economic Opportunity

1. Increase the ability of low/moderate-income residents to obtain jobs

The city continues to administer the HUD Section 108 Loan. Through the $300,000 HUD Section 108 Loan provided to the city in PY02, a local business, Good Harbor Filet (GHF), expanded into a new 60,000 sq. ft. facility at the Blackburn Industrial Park, which created 8 jobs, 5 of which are for low to moderate-income individuals. Unfortunately at the end of PY03, the city was notified that GHF has filed for Chapter 11 Bankruptcy protection. During PY04 the city continued discussions with GHF with their ability to fulfill their financial obligations to the city. The city has and will continue to maintain our biannual payment commitment to Chase Manhattan Bank. The city concluded negotiations with GHF and it was agreed upon that the city will receive 60% ($155,000) of the outstanding balance of $260,000 within 4-6 years.

Cape Ann Business Incubator (CABI) was funded for $25,000 to offer small start up business training and education in starting their own business. CABI offers training, technical assistance, division space, shared technology, business library, networking and access to financing and other professional services. A full series of hands-on business planning, marketing, financial literacy and retail training work shops seminars were available for students to take advantage of. CABI assisted 67 individuals and assisted in creating ten new businesses.

The City's new economic development fund, the Maritime Development Loan Fund, aimed at attracting business investment, is a vehicle to provide additional job opportunities, as new jobs are created from investments by expanding or new businesses. (The approved loan application is tied to job creation in Gloucester). To date, two businesses, Cape Ann Fresh Catch Program and Bolger Boat, based in Gloucester, have received funding for this program and are providing job opportunities to low-to-moderate income employees.

2. Enhance the local business climate

The city considers a vibrant downtown essential for a strong community. In PY09, the city continued to liaison with the Downtown Development Commission and the Chamber of Commerce, especially with the development and implementation of the 2006-2010 Five-Year Consolidated Plans.

3. Put Contaminated Commercial Sites back into Reuse

The city continues to administer the Brownfield's Cleanup Revolving Loan Fund. The city has been reaching out to the business community and both residential and commercial developers to introduce the BCRLF.

The city was awarded an additional $400k in Supplemental Brownfields Cleanup Revolving Loan Funds in the Spring of 2010.

In PY09, the site at 143 Washington Street is thriving. The property in question abuts the owners existing property on Railroad Avenue, which is the location of a successfully completed Brownfield's project, a mixed-use development project that compliments the State's Division Commonwealth Development's Ten Sustainable Development Principles concept. All residential units are sold and storefronts below are full. As development in the area has progressed, the loan has been paid down aggressively from an original balance of $250,000 to $62,269.35. The project is an EPA and city success story on how Brownfields funds work for the community. An additional block of stores have been added to the left of the site of the property.

The city approved a second Brownfields loan to one of the owners of 143 Washington Street (Jay McNiff) for the clean-up and residential development of 3.5 acres at the end of Whittemore and Riverside streets. Formally known as Cape Ann Forge and rezoned residential R-3, an agreement has been signed for $295,000 with the City. Clean-up of the site is completed and a RAM completion report has been submitted. Water quality continues to be monitored.

Suitable Living Environment

The City of Gloucester has extremely strong and active public service agencies, the most diverse being Action, Inc., YMCA, and Pathways for Children, Inc. Programs. In addition there are many well-run programs with a concentrated focus targeted to community needs such as the Open Door Food Pantry, and Cape Ann Interfaith. Also, in PY09 the annual action plan was amended to include the purchase of a Mobile Data Terminal for a cruiser to patrol in low income neighborhoods. A major advantage is the time saved completing reports on scene, thus reducing time spent out of service. Statistics show that more arrests, citations and various violations have significantly increased since the installation of the mobile data terminal, which increases the safety of these low income residential areas. In PY09, CDBG supported these programs to provide services that are continually improving the living environment for the low and moderate-income residents of the city.

Handicapped accessibility continues to be addressed through the CDBG Housing Rehab Program and the Partnership with Community Teamworks, Inc. The Home Modification Program assists disabled homeowners with changes within the home environment that assist in staying in the home as well as providing reasonable home accommodations.

Program Income and other Advertised Reallocations of CDBG Funds

The reprogram of funds was advertised twice during PY09. The city provided $6,000 to the City of Gloucester Police Department to purchase a Mobile Data Terminal for a cruiser to patrol in low income neighborhoods.

The City also reprogrammed $227,000 of unprogrammed funds and $88,000 of PY09 Housing Rehabilitation funds as follows: $250,000 to fund business incentives for maritime economic development activities pursuant to job creation guidelines. Also, $65,000 to fund income eligible neighborhood street improvements.

IV. Fair Housing

The city promotes Fair Housing Objectives: freedom from discrimination in housing, equal opportunity, and accessibility. At the time of this CAPER, the North Shore Home Consortium updated their comprehensive, regional Analysis of Impediments (AI) to Fair Housing. As a complete participant, Gloucester referred to this regional AI for the Consolidated Plan.

The city's Fair Housing Plan includes the identification of any obstacles or impediments to housing that violated the spirit or letter of the law. Laws are in place at both the State and Federal level that are intended to prohibit discrimination in the rental and sale of housing. Discrimination occurs in the housing market when people who want to rent or purchase apartments or homes cannot do so, or are put at a disadvantage strictly because of some personal attribute, affiliation, or condition. In addition to identifying impediments to housing choice, the Plan recommends appropriate actions to overcome the effect of these impediments. Finally, a method to sustain a consistent fair housing effort and maintain appropriate records is recommended.

A. Impediments to Fair Housing

In our annual update to this Analysis of Impediments (AI), the following impediments were identified as areas in which the city could improve Fair Housing:

1. More than any other barrier, the lack of affordable housing in general was seen as an impediment (Impediment 7).

2. Lead Paint was seen as a barrier to families finding rental apartments (Impediment 11), and this concern was echoed in comments during the Plan 2001 citizen involvement.

3. Impediment 12 identified the need to fund projects in all communities, not concentrate them in low-income clusters. The State has echoed this approach with the demand for all communities to develop a minimum of 10% subsidized housing.

4. The city's ADA committee in 1998 identified three areas where accessibility should be improved: a) in public buildings, b) in private housing and c) improved handicapped accessibility along public ways. (Impediment 14)

B. Actions taken to address the Impediments to Fair Housing

Following the stated intentions in the Annual Action Plan, the following activities were undertaken to address the above impediments:

1. The First-time Homebuyer Program improved access to housing by low and moderate-income persons. The Housing Rehabilitation Program expanded to include rental as well as ownership units, and a 15 year affordability would be placed on rental units assisted to maintain a stable stock of affordable units. (See details under the housing narrative.)

2. The city continues to share its expertise and advice regionally with regular attendance at monthly meetings of the North Shore Housing Trust Inc., the North Shore HOME Consortium, and the North Shore Continuum of Care.

3. The city has updated the ADA Transition Plan. It is critical it should not be the sole responsibility of DPW, who maintains all city-owned properties, to budget for the much needed ADA improvements. There will be strategizing on how the departments within city hall can invest, via their budgets, in the new Transition Plan.

C. Other Actions to promote Fair Housing

Through its membership in the North Shore HOME Consortium, the city has attended discussions on Fair Housing with representatives of the state Fair Housing Division, and also on predatory lending, obtaining brochures and a toll free phone number for residents to call when faced with potential predatory lenders. The Grants Administrator continues to collaborate with HOME and its Fair Housing Plan. We will continue to be sensitive and responsive to the needs of the handicapped in the community.

The Fair Housing Plan includes the identification of any obstacles or impediments to housing that violated the spirit or letter of the law. Laws are in place at both the State and Federal level that are intended to prohibit discrimination in the rental and sale of housing. Discrimination occurs in the housing market when people who want to rent or purchase apartments or homes cannot do so, or are put at a disadvantage strictly because of some personal attribute, affiliation, or condition.

In addition to identifying impediments to housing choice, the Plan recommends appropriate actions to overcome the effect of these impediments. Finally, a method to sustain a consistent fair housing effort and maintain appropriate records is recommended.

V. Continuum of Care Alliance

Staff continues to represent the city at the Continuum of Care Alliance meetings coordinated by the North Shore HOME Consortium. Our goal is to support the efforts of the Continuum of Care, and ensure our sensitivity to any gaps in the regional support systems. Through our attendance at the Continuum of Care meetings and from our own public service grants, the city remains in contact with the homeless housing providers in the region. Action, Inc.'s homeless shelter received $154,000 to add 4 apartments for chronically homeless permanent residences. The funds were made possible thru The Continuum of Care Alliance and McKinney Vento Act.

VI. Other Actions

A. Special Needs Populations

CDBG funds continue to provide an array of services for special needs populations through our public service grants including $25,000 to North Shore Community Health Center for all residents; handicap beach wheelchairs, ADA street and sidewalk improvements and soft costs for a handicap elevator for the Trinity Church, a public service provider.

B. Barriers to Housing and Gaps in Institutional Structures

Pond View Village is a forty-one unit condo complex, initially developed by Cape Ann Housing Opportunity (CAPO). The development was financed through construction loans from the Massachusetts Housing Investment Corporation (MHIC), HOME funds, Community Block Development Grant and state funds. The development faltered due to slow sales. MHIC obtained the deeds to the thirty-three unsold units in November of 2007. As a result of aggressive marketing, as of August 2010, two units remain on the market. Fifteen of the forty-one units were marketed to individuals and families with incomes below 80% of the median income who were first-time homebuyers. There are two handicapped accessible units within the complex. MHIC adapted a handicapped parking space to make it van accessible, as well as a garage lobby entrance to accommodate a wheelchair bound buyer and a trash compactor area for wheelchair accessibility.

C. Public Housing

The Gloucester Housing Authority (GHA), through its own initiatives and public and private partnerships, made the following efforts to advance the cause of Fair Housing during PY09:

1. Supportive Housing at McPherson Park

This unique program comes from collaboration among SeniorCare, Action, Inc., State Department of Elder Affairs and State Department of Housing and Community Development. The service coordination and program development provided through this initiative is very much appreciated by the residents and adds considerable value to the quality of life in this building. There are some elders on GHA's housing waiting list who they could not help if they could not offer the additional services provided through the Supportive Housing model. This initiative is made possible only through the will of the Governor and the approval by the legislature. In hard times the GHA and city hopes this program survives.

2. **Family Self Sufficiency (FSS)**

Kathy Ross of the GHA meets regularly with families who receive Section 8 assistance and who also are enrolled in GHA's Family Self-Sufficiency (FSS) Program. Ms. Ross reviews their goals and lends help where needed as they strive to meet their goals. There are 25 families who are active in the program. There are twenty families with escrow accounts that average $3,000. Five families graduated from the program in PY09. Three of the five families are looking to purchase a home. The other two families paid for college education with their escrow funds and achieved total self-sufficiency. At the end of PY09 nine FSS members are working full time, twelve are working part time and seven are attending college or a job training program. More than 50% of the FSS participants have increased their household income since entering the program.

The FSS program gives families on Section 8 a chance to seek ways to improve their employability; increase their earnings; pursue a career; or achieve some other goal. As they progress in their individual plans and as their income increases, their share of the rent will increase also. The GHA's FSS offers an incentive to these families by monthly contributions to an escrow account equal to the increase in their share of the rent.

3. **Homeownership Counseling**

David Houlden and Kathy Erkkila, Homeownership/Administrative Specialist continue the innovative program of counseling first-time homebuyers. They saw homeownership opportunities expanding for low and moderate-income households. These opportunities are coming through government-sponsored programs and our own initiatives, such as, Section 8 Homeownership and their single-family development program. The concern for the pitfalls that may trip up new, inexperienced homebuyers and their identification of the need for more counseling in the Gloucester area led them to think about doing counseling.

The subprime mortgages and the prevailing foreclosure crisis in the Commonwealth prompted Kathy Erkkila, Homeownership/Administrative Specialist to add new classes to her training schedule. Kathy conducted her

regularly scheduled courses in March and October, "Your First Home"-First Time Homebuyer Workshop. In addition she held a two-evening course called "After the Move", a Post Ownership Course. Also in beginning in April, Kathy initiated a monthly "Foreclosure Prevention Clinic" co-sponsored with Neighborhood Legal Services focusing on how to avoid foreclosure. In July she gave a one-night seminar "Introduction to Buying a Home". We are grateful to local bankers, realtors, attorneys, insurance agents, inspectors and City of Gloucester officials who provide guidance at these sessions.

We could not afford to provide so many courses without local private sponsorship, specifically from Cape Ann Savings Bank, TD Banknorth and Rockport National Bank-Rockport and Gloucester. The GHA received a State Divisions of Banks grant of $3,500 for Foreclosure Assistance and Prevention. In response to our solicitation for donations we received $4,000 to support our operating costs. A $5,000 grant from the City's Community Development Block Grant contributed to this program year's budget, but sadly was not renewed for PY 10. The GHA will actively seek CPA funding to fill the $22,000 funding gap it anticipates in its next program year.

Ms. Erkkila continued to increase her one-on-one homeownership and foreclosure prevention counseling efforts seeing 80 pre-purchase and 52 foreclosure clients in PY 09. Since 2004 the GHA has counseled 703 families regarding all aspects of homeownership. PY09 saw a 33% increase in the number of foreclosure clients served.

4. Housing First Initiative

The GHA's Resident Services Department completed its first year of the unique State-funded Housing First Program (HFI) for homeless families. Under HFI the GHA has set-aside 12 annual admissions slots in its State-aided Family developments for homeless families in State-funded emergency shelters and hotels. The program was developed in cooperation with Wellspring House to deal with the low success rate of former homeless families in the GHA's developments.

Families admitted under this program must meet all of the requirements for State—aided housing other than having five years of rental history. The families enter into a nine month service contract to deal with the obstacles that contributed to their homelessness. A full-time case worker manages the families services which are geared toward sustaining their housing and improving their economic circumstances. The program has admitted eighteen families to date and is enjoying a 98% success rate as it enters its second year.

5. Housing First Initiative

The GHA created this groundbreaking initiative with the State's Department of Housing and Community Development and the Department of Transitional Assistance. The goal is for the GHA to end the cycle of homelessness for families moving from shelters to permanent housing in Riverdale Park. Housing first established 12 set-aside placements in Riverdale Park for families referred from family shelters, such as Wellspring House. A Case Manager develops a Family Service Plan, incorporated into the families' leases, which assists them in developing skills to preserve their tenancies.

6. **Taylor Street Condominiums**

The GHA considered the best use for an obsolete apartment building at 10 Taylor Street. The building, managed under the Federal Public Housing Program, consistently failed HUD inspections despite considerable effort and maintenance investment in the property. The GHA Board decided to demolish the building and develop three units of housing for sale to first-time homeowners. One of the units will be barrier-free, handicapped accessible. During PY08 the Gloucester Housing Authority obtained a Special Permit from the Board of Appeals to proceed with the development. A Request for Proposals will be published seeking developers to build the housing and sell the units to first-time homebuyers with incomes at or below 80% of the Area Median Income.

D. Compliance and Monitoring

Annual monitoring visits were made to all public service recipients, with sub-recipients found to be in compliance with regulations.

VII. Leveraging Resources

The First-time Homebuyers Program provided $197,531.98 of HOME funds, which leveraged $3,360,054 in private financing to enable twenty-one very low to moderate income households to purchase their first home.

The Public Service grants tend to leverage volunteer hours, private fund raising efforts, and other grant funding. $5,000 to the Cape Ann Interfaith Commission for rental assistance leveraged $34,750 of private funding and 1700 volunteer hours; $5,000 to the Open Door/Cape Ann Food Pantry to provide assistance with food stamp applications and meal services leveraged over $19,000 additional funds for operations; the Gloucester Housing Authority's Homebuyer's Counseling Program leveraged $51,851; and the North Shore Health Project for their Be Sober Be Well Program leveraged $78,153 and 1485 volunteer hours.

VIII. Self-evaluation

The city identified and offered a diverse array of programs to meet priority goals, including economic development tied to job creation. The CDBG Programs improve the availability and quality of housing, the business environment, and the quality of life in the city. The CDBG Program is first guided by the three national objectives for the program:

1. primary benefit to low or moderate-income persons,
2. remediation of slums and blight, and
3. Urgent need.

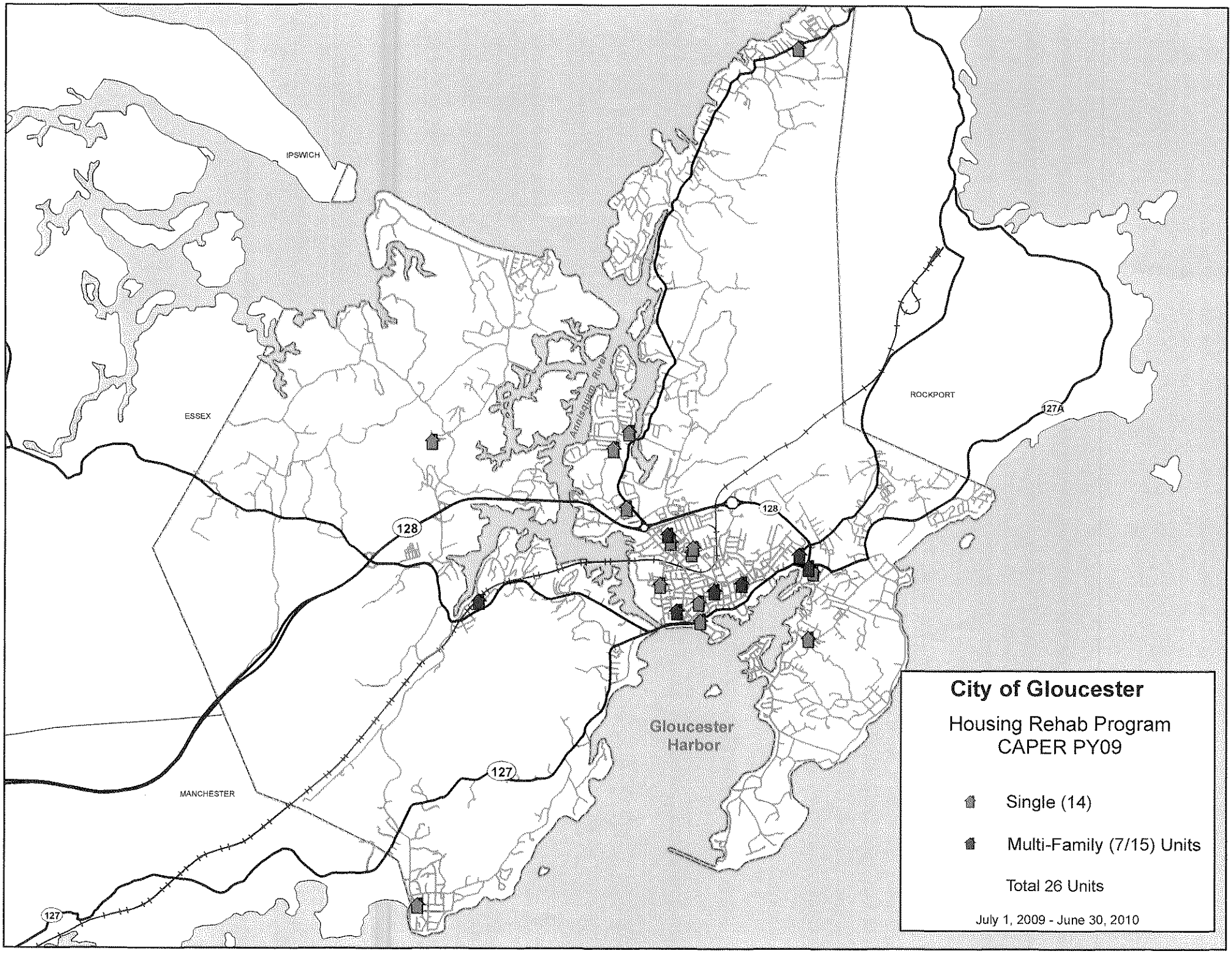
Where the needs identified in the Plan 2001 also fit the national objective, they were incorporated into the Consolidated Plan as priority needs for CDBG to serve and the suggested strategies were incorporated into CDBG planning.

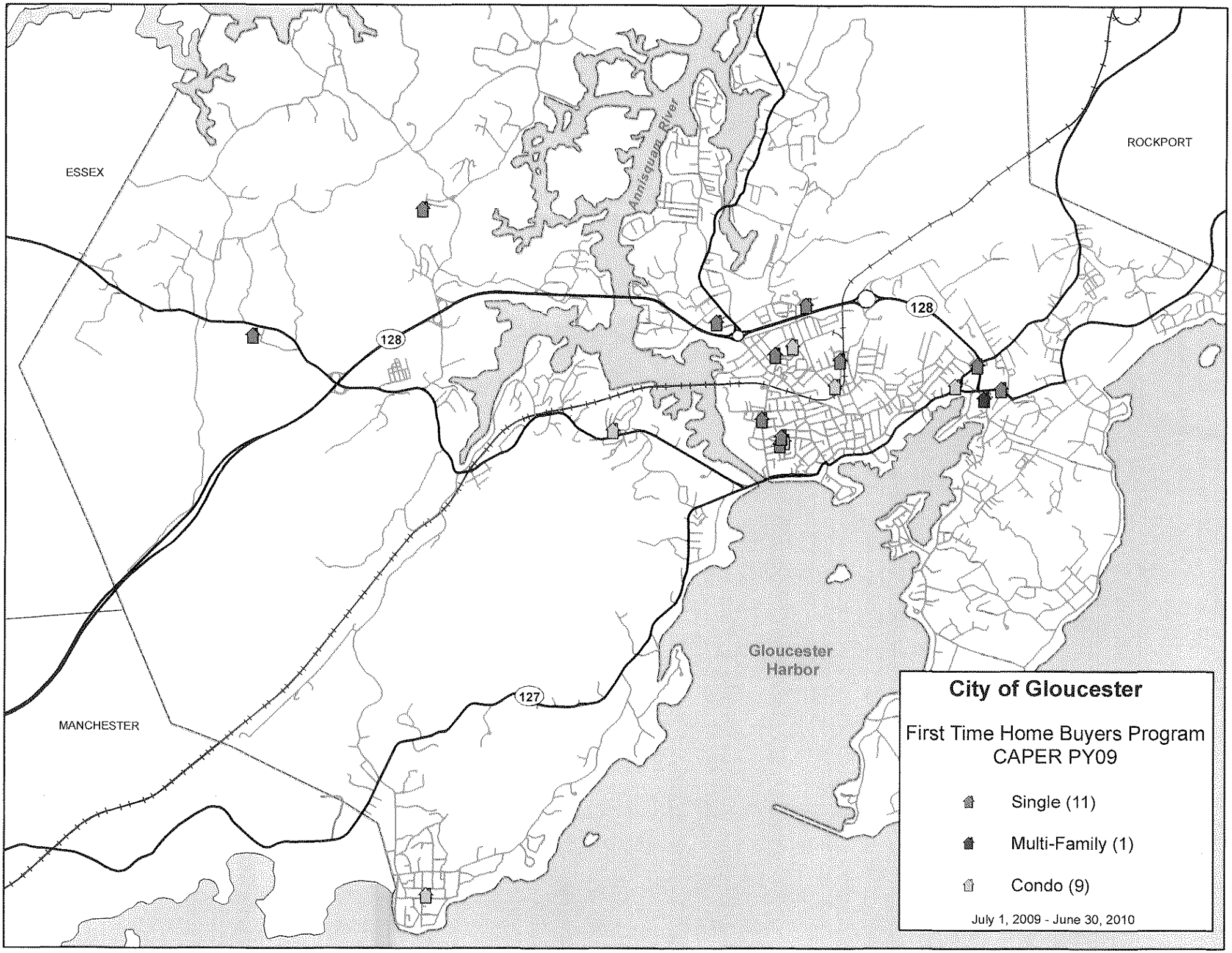
The city is well versed in available state funding for affordable housing initiatives. Housing Programs included Housing Acquisition assistance, Housing Rehabilitation Assistance and development assistance to nonprofit housing organizations. All identified housing strategies were furthered with the Grants Division funding and staff time.

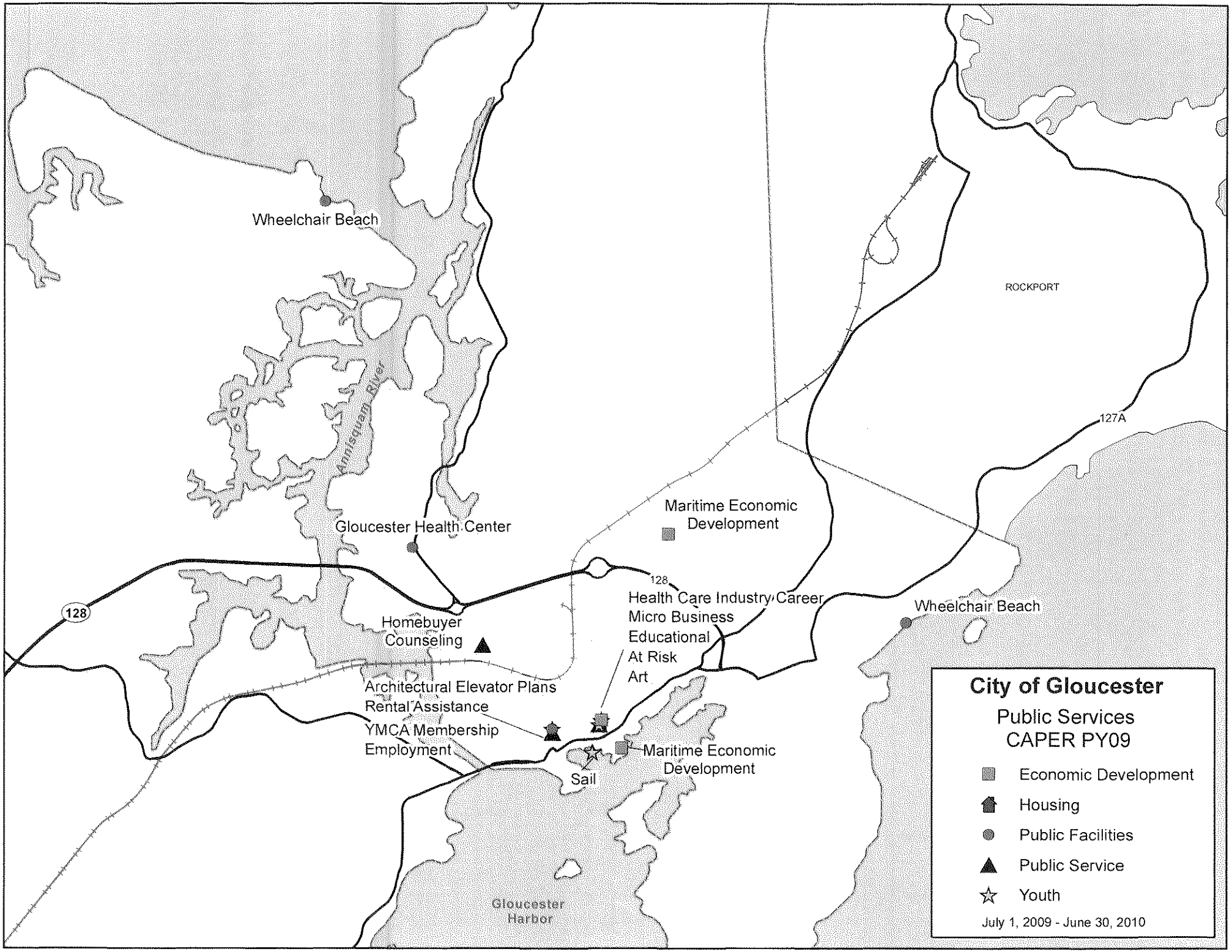
The Economic Programs worked for both individuals and for businesses. Individuals were offered an array of job training programs and further schooling. Businesses were offered assistance with cleaning up contaminated properties and putting them back to reuse. The Maritime Development Loan Program offers opportunity for businesses to expand or locate in Gloucester, providing new job creation.

Finally, CDBG continued to support several mainstay programs run by capable non-profit organizations in our city. We were very satisfied with the mix of services offered, and feel the city was well served.

The CDBG Program has been a vital resource for the community. The city tailors the CDBG Program and services to the needs identified in the community, and have shown responsiveness to citizen's priorities. The city is always seeking to improve our ability to access grant programs that serve community needs and keep current our knowledge of community services and activities. CDBG is a good program for the City of Gloucester.


IPSWICH
ESSEX
ROCKPORT
MANCHESTER
Gloucester Harbor
128
127
127A
City of Gloucester
Housing Rehab Program
CAPER PY09
Single (14)
Multi-Family (7/15) Units
Total 26 Units
July 1, 2009 - June 30, 2010


ESSEX
ROCKPORT
MANCHESTER
Annisquam River
Gloucester Harbor
128
128
127
City of Gloucester
First Time Home Buyers Program
CAPER PY09
Single (11)
Multi-Family (1)
Condo (9)
July 1, 2009 - June 30, 2010


City of Gloucester
Public Services
CAPER PY09
Economic Development
Housing
Public Facilities
Public Service
Youth
July 1, 2009 - June 30, 2010
Wheelchair Beach
Annisquam River
Gloucester Health Center
Maritime Economic Development
128
Health Care Industry Career
Micro Business
Educational
At Risk
Art
Homebuyer Counseling
Architectural Elevator Plans
Rental Assistance
YMCA Membership
Employment
Sail
Maritime Economic Development
Gloucester Harbor
ROCKPORT
127A
Wheelchair Beach

City of Gloucester, Massachusetts

Eastern Ave and Various Road Improvement Project

M1: Addison Street

Data Sources: MassGIS, NECE Survey

Note: Map is for illustration purposes only.

Print Date: March 5, 2010

Work Includes:

-Reclaim (grind) existing pavement and gravel base to minimum depth of 6-inches. Remove and dispose of excess pavement and base materials.

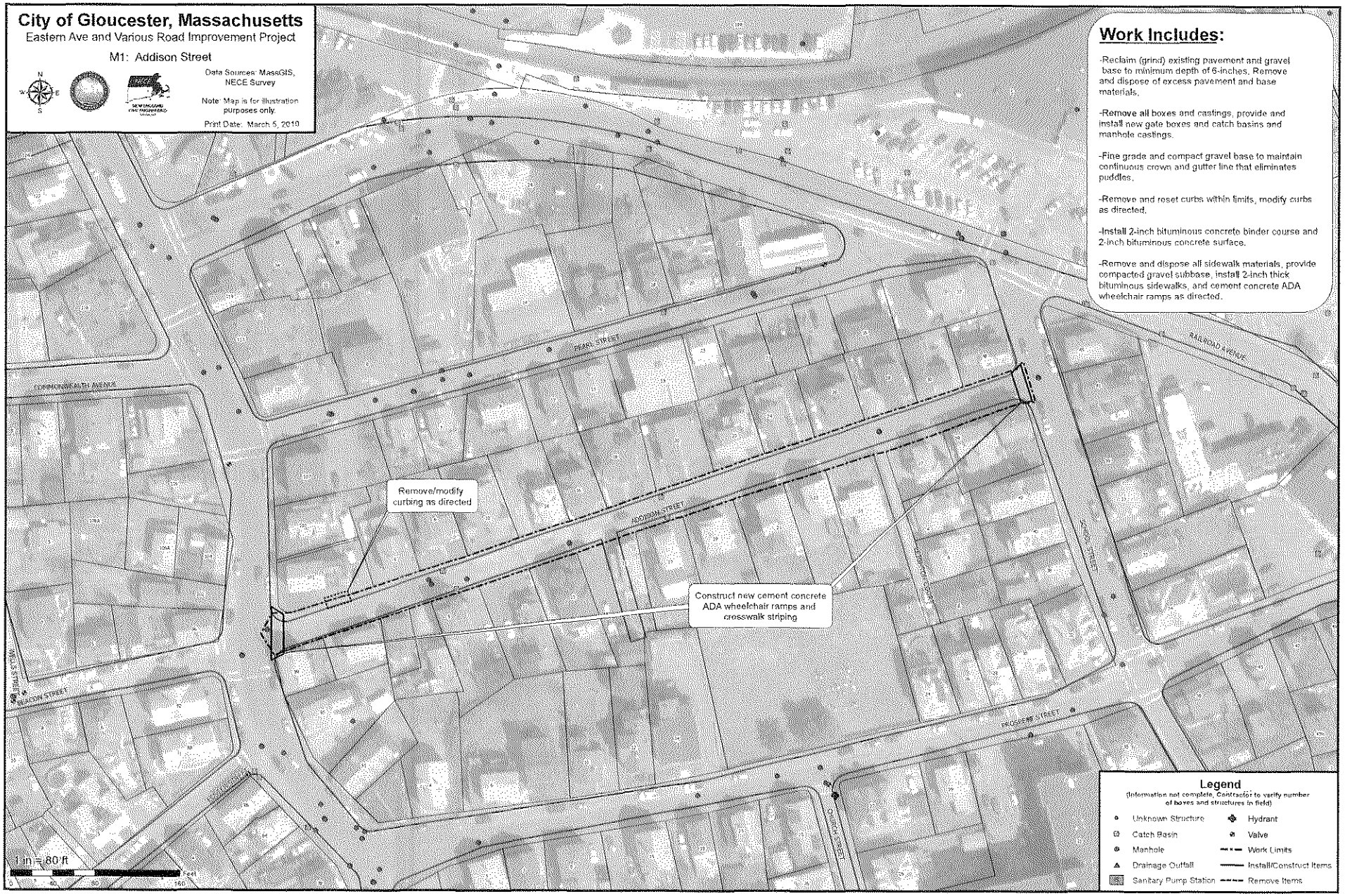
-Remove all boxes and castings, provide and install new gate boxes and catch basins and manhole castings.

-Fine grade and compact gravel base to maintain continuous crown and gutter line that eliminates puddles.

-Remove and reset curbs within limits, modify curbs as directed.

-Install 2-inch bituminous concrete binder course and 2-inch bituminous concrete surface.

-Remove and dispose all sidewalk materials, provide compacted gravel subbase, install 2-inch thick bituminous sidewalks, and cement concrete ADA wheelchair ramps as directed.



Legend

(Information not complete, Contractor to verify number of boxes and structures in field)

- Unknown Structure
- Catch Basin
- Manhole
- Drainage Outfall
- Sanitary Pump Station
- Hydrant
- Valve
- Work Limits
- Install/Construct Items
- Remove Items

PGM Year: 1994
Project: 0002 - CONVERTED CDBG ACTIVITIES
IDIS Activity: 2 - CDBG COMMITTED FUNDS ADJUSTMENT

Status: Open 7/26/2001
Location: ,

Objective:
Outcome:
Matrix Code: General Program Administration (21A)
National Objective:

Initial Funding Date: 01/01/0001
Financing
Funded Amount: $5,320,371.91
Drawn Thru Program Year: $5,320,371.91
Drawn In Program Year: $0.00

Description:

Proposed Accomplishments

Annual Accomplishments **Accomplishment Narrative**
Year # Benefiting

PGM Year: 2003
Project: 0007 - CAPE ANN HOUSING OPPORTUNITY, INC.
IDIS Activity: 554 - CAPE ANN HOUSING OPPORTUNITY

Status: Open
Location: 147 ESSEX AVENUE GLOUCESTER, MA 01930

Objective: Provide decent affordable housing
Outcome: Affordability
Matrix Code: Rehab; Multi-Unit Residential (14B)
National Objective: LMH

Initial Funding Date: 01/11/2005
Financing
Funded Amount: $310,000.00
Drawn Thru Program Year: $310,000.00
Drawn In Program Year: $0.00

Description:
SOFT COSTS RELATING TO AFFORDABLE HOUSING PROJECT

Proposed Accomplishments
Housing Units : 239

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	12	1	43	0	55	1	0	0
Black/African American:	1	0	0	0	1	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0

Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**13**	**1**	**43**	**0**	**56**	**1**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	24	24	0
Low Mod	3	16	19	0
Moderate	10	3	13	0
Non Low Moderate	0	0	0	0
Total	13	43	56	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2004		ANOTHER $100,000 IN PY04 DESIGNATED TO FOR SOFT COSTS FOR THE DEVELOP-MENT OF 43 AFFORDABLE RENTAL UNITS AND FIFTEEN AFFORDABLE HOMEOWNER- SHIP UNITS. STILL OBTAINING PERMITING, FINANCING, END OF 04 CONSTRU. BEGINNING.
2005		ANOTHER $110,000 DEDICATED TO PROJECT FOR 05. CONSTRUCTION ON BLDING H1 & H2 ARE 99% COMPLETE. OF THE 15 AFFORDABLE CONDO,8 SALES ARE PENDING. RENTALS ARE DUE TO BE COMPLETE THIS 06 PROGRAM YEAR.
2010	5	Five more owner occupied units have been sold.
2008		MHIC HAS TAKEN OVER MANAGEMENT OF PROJECT; SO FAR 43 RENTAL UNITS ARE OCCUPIED; 8 OWNERSHIP UNITS ARE OCCUPIED THE ACTUAL NUMBER OF CONSTRUCTED UNITS IS 43 RETNAL AND 15 OWNERSHIP THE ATTEMPT IN THIS NARRATIVE IS TO SHOW 7 UNITS UNPURCHASED AND WANT TO SELL THEM TO SUCCEED IN THE TOTAL FROM 2006-7 OF 58 UNITS UNSURE IF THIS METHOD OF COUNTING IS WHAT IS REQUIRED
2007		PROJECT HAS BEEN AT A STANDSTILL DUE TO BANKRUPTCY, 7 AFFORDABLE UNITSJUST BACK ON MARKET; TO DATE 8 AFFORDABLE CONDO, & 43 RENTALS OCCUPIED. COASTAL HOMEBUYER PGRM IS NOW MARKETING THESE AFFORDABLE UNITS.
2003		SOFT COSTS ASSOCIATED WITH DEVELOPMENT OF 43 AFFORDABLE RENTAL UNTS & 15 AFFORDABLE HOMEOWNERSHIP UNITS. IN EARLY STAGES OF DESIGN AND PERMITTING. $100,000 PY03
2006	51	8 AFFORDABLE UNITS SOLD IN 06, 43 AFFORDABLE UNITS IN 2006 HAVING FINANCIAL DIFFUCULTIES, SALES ON HOLD DURING SPRING OF 07, JUST BACK ON MARKET SEPT. 07.

PGM Year: 2008

Project: 0002 - REHAB SINGLE UNIT

IDIS Activity: 725 - DOUGWILLO, HOLLY

Status: Completed

Location: 6 WESLEY GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 11/25/2008

Financing

Funded Amount: $18,514.00

Description:

REHAB LM

Drawn Thru Program Year: $18,514.00

Drawn In Program Year: $333.00

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	1	0	1	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2008	1	DETERIOTATING SUPPORT BEAMS AND FOUNDATION THREATENING 2ND FLOOR INTERIOR OF FIRST FLOOR INHABITABLE: DEMO FIRST FLOOR WHILE SUPPORTING SECOND FLOOR; INSTALL FLOORING ON FORIST FLOOR TO SUPPORT NEW STRUCTURE SUPPORTING SECOND FLOOR; WINDOWS; WALLS
2009		COMPLETED ELECTRIC WORK. PROJECT COMPLETE.

PGM Year: 2008

Project: 0004 - PUBLIC SERVICES

IDIS Activity: 735 - YMCA OF THE NORTH SHORE/YTH EMPLOY PGM

Status: Open

Objective: Create economic opportunities

Location: 71 MIDDLE STREET GLOUCESTER, MA 01930

Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05)
National Objective: LMC

Initial Funding Date: 06/11/2009

Financing

Funded Amount: $33,699.17
Drawn Thru Program Year: $32,296.99
Drawn In Program Year: $7,299.25

Description:
SUMMER YOUTH EMPLOYMENT PROGRAM FOR LOWMOD YOUTHFUNDS FROM PY07 & PY08

Proposed Accomplishments

People (General) : 50

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	116	6
Black/African American:	0	0	0	0	0	0	7	4
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	2	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	3	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	2	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**130**	**10**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	39
Low Mod	0	0	0	35
Moderate	0	0	0	37
Non Low Moderate	0	0	0	19
Total	0	0	0	130
Percent Low/Mod				85.4%

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

2008	130	COLLABORATED EFFORT WITH THE YMCA, CITY, CHAMBER OF COMMERCE & DDC TO EMPLOY, TRAIN & SUPERVISE APPROX. 50 L/M YOUTHS AS THE DOWNTOWN CLEAN TEAM. THE 12 WK EMP PGM EMP. TOTAL OF 72 YOUTHS. THEY PICKED UP LITTER, PULLED WEEDS, SWEPT & RAKED, & UNDERTOOK SOME LOW MAINT. PROJECTS SUCH AS SANDING & REFINISHING BENCHES. THESE YOUTHS LEARNED WORK ETHICS, EARNED WAGES, TEAMWK, RESPONSIBILITY, SELF-ESTEEM. ETC. Prjct was amnded to cont. into June/addtl youths 57

PGM Year: 2008

Project: 0003 - REHAB MULTI UNIT

IDIS Activity: 746 - Parisi and Onorio

Status: Completed

Location: 29 East Main Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $19,394.31

Drawn Thru Program Year: $19,394.31

Drawn In Program Year: $19,394.31

Description:

Rehab, correction of safety, health and code violations

Proposed Accomplishments

Housing Units: 3

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	2	0	3	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**2**	**0**	**3**	**0**	**0**	**0**
Female-headed Households:	1		0		1			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	1	1	0
Low Mod	0	0	0	0
Moderate	1	1	2	0

Non Low Moderate	0	0	0	0
Total	1	2	3	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	3	Install furnace, materials for kitchen and bath

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 747 - PROJECT DELIVERY/SINGLE

Status: Open

Location: GRANTS OFFICE 3 POND ROAD GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehabilitation Administration (14H)

National Objective: LMH

Initial Funding Date: 08/19/2009

Financing

Funded Amount: $59,025.63

Drawn Thru Program Year: $38,584.30

Drawn In Program Year: $38,584.30

Description:

DIRECT COSTS ASSOCIATED WITH RUNNING REHAB PROGRAM.

Proposed Accomplishments

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0

Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 748 - PROJECT DELIVERY/MULTI

Status: Open

Location: Grants Office 3 Pond Road Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehabilitation Administration (14H) National Objective: LMH

Initial Funding Date: 08/19/2009

Financing

Funded Amount: $50,060.01

Drawn Thru Program Year: $30,970.70

Drawn In Program Year: $30,970.70

Description:

DIRECT COSTS ASSOCIATED WITH RUNNING REHAB PROGRAM

Proposed Accomplishments

Housing Units : 10

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 749 - ACTION, INC/COMPASS

Status: Completed

Location: 180 MAIN STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $4,987.46

Drawn Thru Program Year: $4,987.46

Drawn In Program Year: $4,987.46

Description:

ALTERNATIVE HIGH SCHOOL EDUCATIONAL PROGRAM

Proposed Accomplishments

People (General) : 25

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	38	2
Black/African American:	0	0	0	0	0	0	1	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**41**	**2**

Female-headed Households:	0	0	0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	20
Low Mod	0	0	0	12
Moderate	0	0	0	9
Non Low Moderate	0	0	0	0
Total	0	0	0	41
Percent Low/Mod				100.0%

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	41	Alternative High School Youth Program 1st qtr. inactive. 2nd qtr Programs began which were; Work Experience Program, GHSA Satellite Program & the GHS Night School GED Program for a total of 28 students. 3RD QTR. 8 new youth began classes.4th qtr 5 new student enrolled in classes.

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 750 - ACTION, INC./HEALTH CARE

Status: Completed

Location: 180 MAIN STREET GLOUCESTER, MA 01930

Objective: Create economic opportunities

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Description:

HEALTH CARE TRAINING PROGRAM

Financing

Funded Amount: $15,000.00

Drawn Thru Program Year: $15,000.00

Drawn In Program Year: $15,000.00

Proposed Accomplishments

People (General) : 16

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	18	1
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0

Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**18**	**1**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	14
Low Mod	0	0	0	4
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	18
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefiting	Accomplishment Narrative
2009	18	No Activity for 1st qtr. 2md qtr. Class started 11/2/09 wih 18 students chosen from a pool of over 60 qualified applicants. To date very student has remained in good standing. 3rd& 4th qtrs. All 18 students graduaed on April 8, 2010, 6 have jobs, 9 secured inernships, 3 scheduled to take the CNA class.

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 751 - CAPE ANN INTERFAITH

Status: Completed

Location: 48 MIDDLE STREET GLOUCESTER, MA 01930

Objective: Provide decent affordable housing

Outcome: Affordability

Matrix Code: Rental Housing Subsidies (if HOME, not part of 5% Admin cap) (05S)

National Objective: LMH

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $5,000.00

Drawn Thru Program Year: $5,000.00

Drawn In Program Year: $5,000.00

Description:

Rental Assistance Program.
Alleviating Homelessness in Gloucester with rental assistance.

Proposed Accomplishments

Households (General) : 35

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	31	1	31	1	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0

Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**31**	**1**	**31**	**1**	**0**	**0**
Female-headed Households:	0		16		16			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	23	23	0
Low Mod	0	7	7	0
Moderate	0	1	1	0
Non Low Moderate	0	0	0	0
Total	0	31	31	0
Percent Low/Mod		100.0%	100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	31	Rental Assistance Program. Assistance with first month rent, last or security deposit. 1st qtr assisted 10 households with rental assistance. 2nd qtr. assisted 5 households. 3rd qtr. 9 households were assisted, and the 4th qtr. 7 househoulds were assisted for a total of 31 households assisted with through this program.

PGM Year: 2009
Project: 0002 - PUBLIC SERVICES
IDIS Activity: 752 - C.A. ART HAVEN

Status: Completed
Location: 180B MAIN STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 08/07/2009
Financing
Funded Amount: $12,400.00
Drawn Thru Program Year: $12,400.00
Drawn In Program Year: $12,400.00

Proposed Accomplishments
People (General) : 100

Description:
ART PROGRAM & SCHOLARSHIP FUND FOR YOUTH.
Programs include; pottery, clayworks, darkroom photo, mrual painting, drawing & painting classes.

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	133	0
Black/African American:	0	0	0	0	0	0	2	0
Asian:	0	0	0	0	0	0	4	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	10	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**149**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	64
Low Mod	0	0	0	14
Moderate	0	0	0	24
Non Low Moderate	0	0	0	47
Total	0	0	0	149
Percent Low/Mod				68.5%

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	149	Low/Mod Art Scholarship program for youth. 1st qtr. 55 New clients participated in Pottery, clayworks, darkroom photo, mural paintng, drawig & painting classes. 2nd qtr. 47 new clients attended classes. 3rd qtr 40 new youth attended classes. 4th qtr. 7 new students

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 753 - C.A. ECCO - CHILL ZONE

Status: Completed

Location: 74 SOUTH COMMON STREET LYNN, MA 01902

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $15,000.00

Drawn Thru Program Year: $15,000.00

Description:

The Chill Zone is a safe haven for the community's at-risk and low-income youth.

Drawn In Program Year: $15,000.00

Proposed Accomplishments

People (General) : 40

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	87	2
Black/African American:	0	0	0	0	0	0	4	0
Asian:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**94**	**2**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	68
Low Mod	0	0	0	26
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	94
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefiting
2009	94

Accomplishment Narrative

1st qtr. 50 new youth. Over 700 meals were served. Youth partnered with CA Farmers Mkt. to set up organic popcorn stand. 2nd qtr. 14 new youth. Started Micobusiness classes. 3rd qtr. 7 new youth signed in. Attendance for all programs keeps increasing. 5 month Microbusiness class ended. Youth began work in the CA Farmers Mkt Commuity Garden;

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 754 - GLOUCESTER HOUSING AUTHORITY

Status: Completed

Location: PO BOX 1599 259 WASHINGTON STREET
GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $5,000.00

Drawn Thru Program Year: $5,000.00

Drawn In Program Year: $5,000.00

Description:

HOMEOWNERSHIP EDUCATION PROGRAM for First Time Homebuyers- Program includes foreclosure prevention and predatory lending classes.

Proposed Accomplishments

People (General) : 214

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	200	3
Black/African American:	0	0	0	0	0	0	9	1
Asian:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	3	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	3	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	17	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**233**	**4**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	37
Low Mod	0	0	0	58
Moderate	0	0	0	77
Non Low Moderate	0	0	0	61
Total	0	0	0	233
Percent Low/Mod				73.8%

Annual Accomplishments

Year	# Benefiting
2009	233

Accomplishment Narrative

In the 1st quarter served 60 clients in the program. In the 2nd Qtr. 59 new clients were served. Referral for paricipants have increased. The Foreclosure clinic has produced m ortgages in the process of being modified. 3rd qtr. Referrals for participants have increased. Majority of Moderate Income Families. 4th qtr. Program continue to be filled to capacity.

PGM Year: 2009
Project: 0002 - PUBLIC SERVICES
IDIS Activity: 755 - GLOUCESTER ROTARY CLUB

Status: Completed
Location: PO BOX 1228 GLOUCESTER, MA 01930

Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05)
National Objective: LMC

Initial Funding Date: 08/07/2009

Description:
HANDICAP ACCESSIBLE BEACH WHEELCHAIRS

Financing

Funded Amount:	$3,300.00
Drawn Thru Program Year:	$3,300.00
Drawn In Program Year:	$3,300.00

Proposed Accomplishments

People (General) : 100

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	37	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**37**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	37
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	37
Percent Low/Mod				100.0%

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	37	Two of the most poplar beaches in Gloucester were supplied with a De-Bug wheelchair vehicle. This vehicle provided handicap access to the beach itself by use of the wheelchairs designed to accommodate the uneven, soft & sandy beach terrain. Wheelbound citizens of Gloucester we able to enjoy the beaches with access and human dignity. The wheelchairs assited 37 handicapped people.

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 756 - THOMAS E. LANNON, INC.

Status: Completed

Location: C/O KAY ELLIS 5 OLD BRAY STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $2,750.00

Drawn Thru Program Year: $2,750.00

Drawn In Program Year: $2,750.00

Description:

YOUTH SAILING PROGRAM.
A 65 Ft Wooden Schooner will take 5th Graders on a 2 hr. sail program.
The program offers a hands on sailing experience, which entails raising the sails, steering the Schooner, learning knot tieing and the history of Gloucester's Seafaring Community.

Proposed Accomplishments

People (General) : 125

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	222	8
Black/African American:	0	0	0	0	0	0	2	0
Asian:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native:	0	0	0	0	0	0	1	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	2	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**231**	**8**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	33
Low Mod	0	0	0	34

Moderate	0	0	0	62
Non Low Moderate	0	0	0	102
Total	0	0	0	231
Percent Low/Mod				55.8%

Annual Accomplishments

Year	# Benefiting
2009	231

Accomplishment Narrative

The Schooner offered the City of Gloucester's eleven 5 grade classes a school sailing program. The Schooner made 11 trips during the last two weeks of September 2010, with one 5th grade class aboard each trip. A total of 231 5th grade students attended. Of the 231 students, 129 students were low/mod (55.8%).

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 757 - YMCA - ACCESS

Status: Completed

Location: 70 MIDDLE STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $30,000.00

Drawn Thru Program Year: $30,000.00

Drawn In Program Year: $30,000.00

Description:

Youth Access and Membership Program.

Proposed Accomplishments

People (General) : 100

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	149	5
Black/African American:	0	0	0	0	0	0	8	2
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	6	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	1	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**165**	**7**

Female-headed Households:	0	0	0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	61
Low Mod	0	0	0	48
Moderate	0	0	0	32
Non Low Moderate	0	0	0	24
Total	0	0	0	165
Percent Low/Mod				85.5%

Annual Accomplishments

Year	# Benefiting
2009	165

Accomplishment Narrative

In the 1st qtr 165 youth benefited from Youth Memberships into Summer Camp programs,YMCA memberships and Programs. Memberships and programs ran from July to September 2009.

PGM Year: 2009

Project: 0002 - PUBLIC SERVICES

IDIS Activity: 758 - YMCA - YOUTH EMPLOYMENT

Status: Open

Location: 71 MIDDLE STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $41,800.00

Drawn Thru Program Year: $40,598.57

Drawn In Program Year: $40,598.57

Description:

YOUTH EMPLOYMENT PROGRAM.
Program will recruit, train, equip, supervide and employ teens.
The majority of teens will serve as part of the Gloucester Downtown Clean Team.
Teams will work to perform maintenance services through out the Downtown Area.
Work period will b from 7109 to 9709 and reconvene in April 2010 to June 2010.

Proposed Accomplishments

People (General) : 120

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	78	4
Black/African American:	0	0	0	0	0	0	4	2
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	2	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0

Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**86**	**6**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	23
Low Mod	0	0	0	30
Moderate	0	0	0	25
Non Low Moderate	0	0	0	8
Total	0	0	0	86
Percent Low/Mod				90.7%

Annual Accomplishments

Year	# Benefiting	Accomplishment Narrative
2009	86	1st Qtr. Employed 86 youth for clean city team. Picked up litter, water and weeded plants and minor maintance in the downtown area. Project ran from 1st qtr July to Sept 09. 2nd qtr-3rd qtr no activity. 4th qtr will start again in April 2010.

PGM Year: 2009

Project: 0006 - ECONOMIC DEVELOPMENT

IDIS Activity: 759 - CAPE ANN BUSINESS INCUBATOR, INC

Status: Completed

Location: 183 MAIN STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Micro-Enterprise Assistance (18C)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $25,000.00

Drawn Thru Program Year: $25,000.00

Drawn In Program Year: $25,000.00

Description:

TRAINING PROGRAMS FOR MICRO BUSINESSES.
Assists small businesses providing a professional working environment to receive training, technical assistance and office space.

Proposed Accomplishments

People (General) : 50

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	66	4
Black/African American:	0	0	0	0	0	0	1	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0

Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**67**	**4**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	13
Low Mod	0	0	0	18
Moderate	0	0	0	19
Non Low Moderate	0	0	0	17
Total	0	0	0	67
Percent Low/Mod				74.6%

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	67	1st qtr - 49 sessions with SCORE business counselors, Classes 7, Mkting Plans 3, Bus. Plans 3 (New Clients 15). 2nd qtr - 42 sessions with SCORE counselors, 31 classes, 5 marketing plans, 3 business plans (New Clients 17). 3rd Qtr-59 sessions with SCORE, 51 classes held, 12 completed marketing plans, 6 completed business plans (20 new clients). Since 7/1/09 to 5/31/10 Ten new businesses have been launched.

PGM Year: 2009

Project: 0006 - ECONOMIC DEVELOPMENT

IDIS Activity: 760 - SECTION 108 LOAN PAYMENT

Status: Completed 5/19/2010

Location: GRANTS OFFICE GLOUCESTER, MA 01930

Objective:

Outcome:

Matrix Code: Planned Repayment of Section 108 Loan Principal (19F)

National Objective:

Initial Funding Date: 08/10/2009

Description:

LOAN PAYMENT LOAN PAYMENT ON DEFAULTED LOAN

Financing

Funded Amount:	$50,991.80
Drawn Thru Program Year:	$50,991.80
Drawn In Program Year:	$50,991.80

Proposed Accomplishments

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	

PGM Year: 2009
Project: 0005 - PUBLIC FACILITIES
IDIS Activity: 761 - NORTH SHORE COMMUNITY HEALTH, INC

Status: Completed
Location: GLOUCESTER FAMILY HEALTH CENTER 302 WASHINGTON STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Facilities and Improvement (General) (03)
National Objective: LMC

Initial Funding Date: 08/07/2009

Description:
COMMUNITY HEALTH FACILITY ASSOCIATED ESTABLISHMENT COSTS

Financing

Funded Amount:	$25,000.00
Drawn Thru Program Year:	$25,000.00
Drawn In Program Year:	$25,000.00

Proposed Accomplishments

People (General) : 500

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	1,080	322
Black/African American:	0	0	0	0	0	0	87	7
Asian:	0	0	0	0	0	0	30	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	17	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**1,214**	**329**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	140
Low Mod	0	0	0	872
Moderate	0	0	0	202
Non Low Moderate	0	0	0	0
Total	0	0	0	1,214
Percent Low/Mod				100.0%

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1,214	Free or low cost health care. The Gloucester Health Center continues to provide Medical, Dental & Behavorial services to residents of Gloucester regardless of their ablility to pay. Financial Counseling is available for those residents who need assistance in obtaining health insurance. (1st qtr. 449 new clients)(2nd qtr. 252) (3rd qtr. 322) (4th qtr. 191)

PGM Year: 2009

Project: 0005 - PUBLIC FACILITIES

IDIS Activity: 762 - TRINITY CONGREGATIONAL CHURCH

Status: Completed

Location: 70 MIDDLE STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Facilities and Improvement (General) (03)

National Objective: LMC

Initial Funding Date: 08/07/2009

Financing

Funded Amount: $8,048.30

Drawn Thru Program Year: $8,048.30

Drawn In Program Year: $8,048.30

Description:

SOFT COSTS FOR HANDICAP ACCESS

Proposed Accomplishments

People (General) : 50

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	1	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	1

Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	1
Percent Low/Mod				100.0%

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1	Completed plans for handicap elevator

PGM Year: 2009
Project: 0002 - PUBLIC SERVICES
IDIS Activity: 763 - POLICE DEPARTMENT - MOBILE DATA TERMINAL

Status: Completed
Location: GLOUCESTER POLICE DEPARTMENT 107 MAIN STREET GLOUCESTER, MA 01930

Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05)
National Objective: LMA

Initial Funding Date: 08/07/2009
Financing
Funded Amount: $5,718.00
Drawn Thru Program Year: $5,718.00
Drawn In Program Year: $5,718.00

Description:
Mobile Data Terminal for Patrol Cruiser.

Proposed Accomplishments
People (General) : 200
Total Population in Service Area: 10,191
Census Tract Percent Low / Mod: 58.80

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009		Mobile Data Terminal (MDT)installed in cruiser #1693 Dec. 2, 2009. Officers attended training session, began using MDT Jan 2010. Jan-Mar. 59 Traffic Violations, 49 Citations issued and 62 arrests were made. Apr-June 75 Traffic Violations, 76 Citations issued and 90 arrests wer made.

PGM Year: 2009
Project: 0001 - ADMIN/PLANNING
IDIS Activity: 764 - ADMIN

Status: Open
Location: GRANTS OFFICE 3 POND ROAD GLOUCESTER, MA 01930

Objective:
Outcome:
Matrix Code: General Program Administration (21A)
National Objective:

Initial Funding Date: 08/10/2009
Financing
Funded Amount: $173,647.64
Drawn Thru Program Year: $169,187.50
Drawn In Program Year: $169,187.50

Description:
SALARIES, CONSULTING, OPERATING EXPENSES

Proposed Accomplishments

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 765 - Stephen Mario

Status: Completed

Location: 21 Eastern Avenue Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B) National Objective: LMH

Initial Funding Date: 08/19/2009

Financing

Funded Amount: $13,175.00

Drawn Thru Program Year: $13,175.00

Drawn In Program Year: $13,175.00

Description:

Eliminate safety, health and code violations.

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	1	0	2	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**1**	**0**	**2**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	1	1	0

Moderate	1	0	1	0
Non Low Moderate	0	0	0	0
Total	1	1	2	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	2	repaired roof

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 766 - Esther Scanlan

Status: Completed

Location: 37 Washington St., Unit 6 Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $19,364.55

Drawn Thru Program Year: $19,364.55

Drawn In Program Year: $19,364.55

Description:

Kitchen and bath renovations.

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	1		0		1			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1	Kitchen & bath remodel.

PGM Year: 2008

Project: 0005 - PUBLIC FACILITIES

IDIS Activity: 767 - Pathway for Children Inc.

Status: Completed

Location: 29 Emerson Avenue Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Child Care Centers (03M)

National Objective: LMC

Initial Funding Date: 01/26/2010

Financing

Funded Amount: $50,000.00

Drawn Thru Program Year: $50,000.00

Drawn In Program Year: $50,000.00

Description:

Site improvements to parking lot

Proposed Accomplishments

Public Facilities : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	268	55
Black/African American:	0	0	0	0	0	0	14	0
Asian:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	131	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0

Total:	**0**	**0**	**0**	**0**	**0**	**0**	**414**	**55**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	276
Low Mod	0	0	0	18
Moderate	0	0	0	14
Non Low Moderate	0	0	0	106
Total	0	0	0	414
Percent Low/Mod				74.4%

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2008	414	Site improvements to parking lot

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 768 - Edward Boyton

Status: Open

Location: 5 Marsh Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $42,350.00

Drawn Thru Program Year: $41,649.74

Drawn In Program Year: $41,649.74

Description:

Eliminate safety, health and code violations.

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0

Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	1	deleading, windows, roof, siding,trim etc. Waiting for reinspection for lead.

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 769 - Ronald & Phyllis Reardon

Status: Completed

Location: 16 Fenley Road Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A) National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $3,625.00

Drawn Thru Program Year: $3,625.00

Drawn In Program Year: $3,625.00

Description:

Rehab, eliminate safety, health and code violations

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0

Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	1	Installed new furnace in single family home.

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 770 - Salvatore & Joanne Gallo

Status: Completed

Location: 26 Grove Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $19,200.00

Drawn Thru Program Year: $19,200.00

Drawn In Program Year: $19,200.00

Description:

Rehab; eliminate safety, health and code violations

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0

American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	1	Residing

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 771 - Catherine Parisi

Status: Completed

Location: 11 School Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $30,000.00

Drawn Thru Program Year: $30,000.00

Drawn In Program Year: $30,000.00

Description:

Multi rehab; eliminate safety, health and code violations

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic

White:	1	0	1	0	2	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**1**	**0**	**2**	**0**	**0**	**0**
Female-headed Households:	1		0		1			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	1	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	1	2	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	2	Bathroom, porch and chimney

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 772 - Samuel & Grace Ciaramitaro

Status: Completed

Location: 25 Chestnut Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B) National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $13,201.88

Drawn Thru Program Year: $13,201.88

Drawn In Program Year: $13,201.88

Description:

Multi-rehab; eliminate safety, health and code violations

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	1	0	2	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**1**	**0**	**2**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	1	1	0
Non Low Moderate	0	0	0	0
Total	1	1	2	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	2	replacement windows

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 773 - Robert & Donna Viau

Status: Completed

Location: 41 East Main Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $9,826.00

Drawn Thru Program Year: $9,826.00

Description:

Rehab; eliminate safety, health and code violations

Drawn In Program Year: $9,826.00

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	1	New roof for single family home.

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 774 - Barry, Patricia

Status: Completed

Location: 31-33 Derby Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/16/2009

Description:

Financing

Funded Amount:	$3,700.00
Drawn Thru Program Year:	$3,700.00
Drawn In Program Year:	$3,700.00

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	1		0		1			

Income Category:	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	1	Chimney rebuild

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 775 - Tait, Darlene

Status: Completed

Location: 1 Flume Road Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A) National Objective: LMH

Initial Funding Date: 12/16/2009

Description:
Rehab, Rebuild cellar stairs

Financing

Funded Amount:	$4,900.00
Drawn Thru Program Year:	$4,900.00
Drawn In Program Year:	$4,900.00

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	1		0		1			

Income Category:	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	1	Reconstruction of cellar stairs for tripping hazard.

PGM Year: 2009
Project: 0003 - HOUSING REHABILITATION/SINGLE
IDIS Activity: 776 - Brown, Robert

Status: Completed
Location: 40 Derby Street Gloucester, MA 01930

Objective: Create suitable living environments
Outcome: Affordability
Matrix Code: Rehab; Single-Unit Residential (14A)
National Objective: LMH

Initial Funding Date: 12/16/2009

Financing

Funded Amount: $18,922.68
Drawn Thru Program Year: $18,922.68
Drawn In Program Year: $18,922.68

Description:
Rehab, Roof, electrical and furnace

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	1	0	1	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1	updated electrical, new roof and furnace

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 777 - Crowley, William & Catherine

Status: Completed

Location: 3 Riverview Road Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 01/20/2010

Financing

Funded Amount: $9,000.00

Drawn Thru Program Year: $9,000.00

Drawn In Program Year: $9,000.00

Description:

Rehab, Furnace

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0

Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1	Removal and installation of new furnace

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 778 - Karen Spencer

Status: Completed

Location: 67 Langsford Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/17/2009

Financing

Funded Amount: $4,671.88

Drawn Thru Program Year: $4,671.88

Drawn In Program Year: $4,671.88

Description:

New furnace

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person

Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	1	Installed new furnace

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 779 - Sam & Joanne Interrante

Status: Completed

Location: 20 Western Avenue Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/17/2009

Financing

Funded Amount: $7,175.00

Drawn Thru Program Year: $7,175.00

Drawn In Program Year: $7,175.00

Description:

New Furnace

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**

Female-headed Households:	0	0	0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		Accomplishment Narrative
Year	# Benefiting	
2009	1	new furnace

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 780 - Bernadine Young

Status: Completed

Location: 27 Highland Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 12/17/2009

Financing

Funded Amount: $4,900.00

Drawn Thru Program Year: $4,900.00

Drawn In Program Year: $4,900.00

Description:

Insulation of roof, vents, etc.

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0

Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	1	Roof insulation, moisture issues, venting

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 781 - Linquata, Lauren

Status: Open

Location: 37 Lyndale Avenue Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B)

National Objective: LMH

Initial Funding Date: 05/19/2010

Financing

Funded Amount: $20,000.00

Drawn Thru Program Year: $15,000.00

Drawn In Program Year: $15,000.00

Description:

Rehab, elimination of safety, health and code violations

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0

American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 782 - Moceri, Matteo and Joan

Status: Completed

Location: 1 Babson Street Gloucester, MA 01930

Objective: Create suitable living environments

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B)

National Objective: LMH

Initial Funding Date: 04/29/2010

Financing

Funded Amount: $15,000.00

Drawn Thru Program Year: $15,000.00

Drawn In Program Year: $15,000.00

Description:

Rehab, eliminate safety, health and code violations

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	1	0	2	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0

Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**1**	**0**	**2**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	1	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	1	2	0
Percent Low/Mod	100.0%	100.0%	100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	2	new roof, and chimney

PGM Year: 2009

Project: 0004 - HOUSING REHABILITATION/MULTI

IDIS Activity: 784 - Moran, Philip and Lindsay

Status: Completed

Location: 20 Madison Avenue Gloucester, MA 01930

Objective: Provide decent affordable housing

Outcome: Affordability

Matrix Code: Rehab; Multi-Unit Residential (14B)

National Objective: LMH

Initial Funding Date: 06/07/2010

Financing

Funded Amount: $5,420.00

Drawn Thru Program Year: $5,420.00

Drawn In Program Year: $5,420.00

Description:

Rehab, elimination of safety, health and code violations

Proposed Accomplishments

Housing Units : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0

American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year	# Benefiting	
2009	1	new roof

PGM Year: 2009

Project: 0006 - ECONOMIC DEVELOPMENT

IDIS Activity: 785 - Cape Ann Fishermen's Wives

Status: Open

Location: 2 Blackburn Center Gloucester, MA 01930

Objective: Create economic opportunities

Outcome: Availability/accessibility

Matrix Code: Employment Training (05H)

National Objective: LMC

Initial Funding Date: 06/03/2010

Financing

Funded Amount: $45,798.50

Drawn Thru Program Year: $15,915.81

Drawn In Program Year: $15,915.81

Description:

Job training

Proposed Accomplishments

People (General) : 2

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic

White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0006 - ECONOMIC DEVELOPMENT

IDIS Activity: 786 - Bolger Boat Project

Status: Open

Location: Geoffrey Richon Company 19 Duncan Street Gloucester, MA 01930

Objective: Create economic opportunities

Outcome: Availability/accessibility

Matrix Code: ED Technical Assistance (18B)

National Objective: LMJ

Initial Funding Date: 06/08/2010

Financing

Funded Amount: $90,000.00

Drawn Thru Program Year: $962.31

Drawn In Program Year: $962.31

Proposed Accomplishments

Jobs : 3

Description:

Job creation

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting

PGM Year: 2009

Project: 0003 - HOUSING REHABILITATION/SINGLE

IDIS Activity: 787 - Madruga, Christine

Status: Completed

Location: 76 Centennial Avenue Gloucester, MA 01930

Objective: Provide decent affordable housing

Outcome: Affordability

Matrix Code: Rehab; Single-Unit Residential (14A)

National Objective: LMH

Initial Funding Date: 06/07/2010

Financing

Funded Amount: $9,150.00

Drawn Thru Program Year: $9,150.00

Drawn In Program Year: $9,150.00

Description:

Elimination of safety, code and health violations

Proposed Accomplishments

Housing Units : 1

Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments		**Accomplishment Narrative**
Year	# Benefiting	
2009	1	new roof

Total Funded Amount:	**$6,674,088.72**
Total Drawn Thru Program Year:	**$6,502,873.69**
Total Drawn In Program Year:	**$829,323.04**