

CITY OF GLOUCESTER

DRAFT Five-Year Consolidated Plan 2020-2024 and PY2020 Annual Action Plan

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City of Gloucester, Massachusetts Five-Year Consolidated Plan 2020-2024 and Program Year 2020 Annual Action Plan



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Community Development Department
Grants Division
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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Gloucester's Consolidated Plan is a five-year planning effort outlining how the City will locally expend its Community Development Block Grant (CDBG) allocation in terms of economic development, housing, public facilities/infrastructure, and public services. CDBG funding is awarded annually by the United States Department of Housing and Urban Development (HUD). The program provides grants on a formula basis to states, cities, and counties to develop viable urban communities via decent housing, suitable living environments, and economic opportunities, principally for low- and moderate-income (LMI) persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383. The Consolidated Planning process involves an analysis of community development needs ranging from job creation, housing rehabilitation, and homelessness services to park/playground improvements. The Market Analysis supplements the Needs Assessment, which evaluates the supply and demand on homes, jobs, and community services. A Strategic Plan for the upcoming 5 years is then formulated based on these findings using a comprehensive Citizen Participation Process (CPP). Each section of the Plan is developed within the confines of federal funding regulations and works toward achieving at least one of the three national objectives: benefitting to low- and moderate-income (LMI) persons; aiding in the prevention or elimination of slums or blight, and; meeting a need having a particular urgency (referred to as urgent need).

The CDBG program has been an asset in Gloucester for many years, overseen and administered by the Grants Division within the Community Development Department (CD). The Division completes reports to remain in compliance, conducts monitorization among subrecipients, and is responsible for all administrative functions. The City is an entitlement grantee, meaning it does not compete for funding by virtue of its size. However, Gloucester must complete several steps before receiving federal funding:

- The City must complete the five-year Consolidated Plan, containing a Strategic Plan to address community development needs. Community Development staff and their consultant worked in unison to develop the 2020-2024 Strategic Plan based on the Needs Assessment, Market Analysis, and the Citizen Participation Process.
- An Annual Action Plan (AAP) of the Consolidated Plan must be completed for each program year to specify projects, activities, third-party contracts, and funding allocations for accomplishing goals

identified in the overarching Consolidated Plan. A yearly Citizen Participation Process allows the public to provide input and change community priorities if necessary.

- City staff must also complete an annual performance report of the past year's projects called the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is a progress report on the five-year goals of the Consolidated Plan. It is a methodical approach the public and elected officials use to ensure city projects and third-party contractors are held accountable for their work.

The Citizen Participation Process for the 2020-2024 Consolidated Plan and the program year (PY) 2020 AAP involved multiple forms of outreach, including a public hearing, surveys, focus groups, display boards, and formal/informal staff consultations. The draft version of the Plans was available for public comment before final submission to HUD. A broad outreach process is critical, as it offers multiple occasions for the community to provide as much feedback as possible and more accurately reflects local/regional needs. A broad process also confirms that funding is being invested in what citizens want. Each CAPER and any substantial amendments to AAP's between 2020 and 2024 are subject to a CPP, per the City's Citizen Participation Plan. This involves a public hearing on the draft versions of the plans before submission. Please note that all amendments to AAP's must be made public, but only substantial amendments are subject to a CPP. Details about the CPP for the 2020-2024 Consolidated Plan and PY2020 AAP are in PR-15. The City conducted public outreach in addition to evaluating plans already commissioned by the City to determine the most pressing community needs.

Gloucester is also a recipient of HOME Investment Partnerships Program (HOME) funding through the North Shore HOME Consortium (NCHC). The HOME program, as with CDBG, provides formula grants to states and localities for community use. HOME funds are often expended in partnership with local nonprofit groups and housing/service providers to fund housing activities such as building, buying, and/or rehabilitating affordable housing for rent or homeownership. It is the largest federal block grant to state and local governments exclusively for affordable housing for low-income households. HOME and CDBG can be used in combination by grantees to achieve goals that may not be feasible with one funding source. Common project types that leverage both funding sources are rental housing, homeownership programs, homeowner rehabilitation, and neighborhood revitalization. Gloucester uses HOME funds for the Downpayment Assistance for First Time Homebuyers (FTHB) program.

Several nonprofits and providers in Gloucester also receive federal funding from the Housing Opportunities for Persons with AIDS program (HOPWA), the Emergency Shelter Grant program (ESG), and the Continuum of Care (CoC). HUD funds each of these grant programs, which the City then uses toward housing, social services, and similar programs to that of HOME and CDBG. This Consolidated Plan focuses specifically on how Gloucester will use CDBG funds to address issues and achieve the goals defined within over the next five years.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

HUD's Outcome Performance Measurement System for Community Planning and Development (CPD) Formula Grant Programs outlines objectives for Consolidated Plan compliance: Providing Decent Housing, Creating Suitable Living Environments, and Creating Economic Opportunities. To further refine individual grantee objectives and intended results, HUD created three desired outcomes as part of the Outcome Performance Measurement System: Affordability, Availability/Accessibility, and Sustainability. Indicators measure progress toward the achievement of these outcomes throughout this Consolidated Plan period. Indicators that can apply include funds leveraged, the number of people/households/units assisted, income levels of persons/households, and disability/race/ethnicity categories. Indicators are found in Table 23, section SP-45.

Gloucester's primary objectives include creating and preserving affordable housing, providing resources to improve the quality of life, assisting providers serving vulnerable populations, increasing economic opportunities for small businesses/microenterprises, supporting workforce development and training, allocating funds for street, sidewalk and park improvements in LMI neighborhoods, and incorporating ADA-compliant infrastructure in public buildings. The Citizen Participation and Consultation Processes, the Needs Assessment, and the Market Analysis resulted in the establishment of the following goals and priorities as outlined in the Strategic Plan of this document:

- Efficiently delivering public service programs to LMI populations and those most in need throughout Gloucester via an extensive network of health, mental health, and social service providers. CDBG funding will support the City and providers in serving the homeless and non-homeless special needs populations. Senior services, youth services, and services for victims of domestic violence are among those supported in this Consolidated Plan.
- Reducing barriers to affordable housing and deteriorating multifamily/single housing conditions via rehabilitation of the existing stock and the First Time Home Buyer Down Payment Assistance program. These programs will offer opportunities for various household types, including non-homeless special needs populations, LMI households, and the elderly/disabled. The City will also address the need for foreclosure/housing counseling and rental assistance services for those at risk of losing their housing/becoming homeless.
- Improving the technical capacity of City staff to assist those living and working in Gloucester, including dedicating resources to the administration and planning of the CDBG program. This dedication will ensure optimization of funding, meeting national objectives and timeliness requirements, and equity in distribution.
- Providing and expanding economic development activities, particularly for local small and microenterprise businesses employing low- and moderate-income people. Activities may include upgrading infrastructure, expanding job opportunities for LMI residents, funding job training, improving community appearance and livability, and supporting the Small Business Loan

program (mainly for marine industries). The City will use CDBG funding to strategically loan capital for employment goals, offer technical assistance, and support job training programs between 2020 and 2024.

- Meeting public facility needs, including playgrounds/parks, utilities, and streetscapes in the Community Development Target Area and where LMI households are underserved so they may have the same opportunities as the general population. Facility and infrastructure improvements will address community needs to strengthen the urban fabric, serve LMI households, and improve the Community Development Target Neighborhood. Improvements include historic rehabilitation, streets/sidewalks, and homeless facilities, and removing barriers to accessibility citywide.
- The Strategic Plan will prioritize efforts to reduce the significant impacts the COVID-19 pandemic has had on local businesses and residents. The pandemic leaves the future of many preplanned programs uncertain, as it has resulted in the disruption of traditional revenue streams for the foreseeable future. Gloucester's CDBG Small Business Grant Program will allocate \$500,000 in emergency assistance response during PY2020 with the potential to continue the program in PY2021.

Outcomes and Objectives - Housing

The shortage of affordable housing stock in Gloucester continues to be a problem for all income brackets within the City, especially those considered LMI. According to the Needs Assessment, 60 percent of all LMI households are experiencing housing cost burden, meaning they are paying more than 30 percent of their income on housing costs. Elderly households are the largest housing type category experiencing cost burden. Sixteen percent of total households are severely cost-burdened or paying more than 50 percent of their income on housing. These findings, coupled with disproportionately greater need among minorities, an aging housing stock, and growing waitlists for Gloucester Housing Authority (GHA), are the City's top barriers to affordable housing. The City recognizes these issues and is committed to engaging in a variety of activities to improve them through various CDBG activities. Two examples are the continuation of the Housing Rehabilitation program for qualified residents and the first-time homebuyer program.

3. Evaluation of past performance

Since the CDBG program's began in Gloucester, the Community Development Department has been an active participant. The Department has overseen the completion of many projects, with more scheduled for completion, just starting, or in the application phase. Programming to date has proven to be timely and successful in meeting national objectives and outcomes. Despite Gloucester's successful implementation of prior Consolidated Plan initiatives, LMI residents continue to face housing affordability and job opportunity challenges. These challenges have resulted in the resurgence of past goals into current initiatives. Previously, the City's goals have been to increase affordable housing, provide economic opportunities, and provide a suitable living environment free from discrimination.

Today, affordable housing, economic development, and improving overall quality of life continue to dominate the conversation. A summary of accomplishments between 2015 and 2020 are below:

Residential Rehabilitation: six household housing units rehabilitated;

Assistance to Local Businesses and Job Creation: nine jobs created/retained and four businesses assisted;

Public Facility Improvements: 5,534 people assisted;

Basic Services: 4,818 people assisted;

- Services for Victims of Domestic Violence: 200 people assisted

4. Summary of citizen participation process and consultation process

The City of Gloucester follows a Citizen Participation Plan (CPP) that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, throughout the administration of its Community Development Block Grant (CDBG) program. The CPP and an updated schedule are available from the Community Development Department upon request. The CPP was developed using the input of relevant agencies and regional entities, as well as from public comments from residents, local nonprofits, and service providers. Therefore, the development of the 2020-2024 Consolidated Plan was formulated, in part, with input received as part of the CPP and additional consultations. This Plan reflects comments and suggestions received as part of the outreach process, with copies of notices and related documentation incorporated in the Appendix.

A detailed overview of the community participation process is in PR-15, Citizen Participation Process. The process involved information gathering from a variety of stakeholders ranging from residents to civic leaders, institutions, service providers, advocates, developers, elected officials, business owners/organizations, and City staff. Meetings with each group discussed community needs/issues, what needs remain unmet, geographic priority areas, what partners are doing, and new ways CDBG activities can implement the Strategic Plan. To ensure maximum participation, the Consolidated Plan's CPP involved: five focus groups with over 35 agencies/departments, a public hearing, a Needs Assessment Survey, a Fair Housing Survey, display boards in various public buildings, and a public comment period to review the draft. Four individuals who could not participate in the focus group sessions submitted responses electronically. The Grants Division published a notice of the draft in the Cape Ann Beacon on November 29, 2019, and posted the link on the City's website. The public hearing on December 12, 2019, was in the First Floor Conference Room of City Hall and focused on housing, economic development, public facility/infrastructure, and public service needs in Gloucester. The location was fully accessible for those with disabilities. Translation services were available upon request.

Other planning efforts in the City complemented the CPP. The Consolidated Plan incorporated outreach conducted as part of previous and simultaneous planning efforts. For example, outreach from the 2017 Housing Production Plan, the 2019 Gloucester Housing Authority (GHA) Annual Report, the 2015 Coastal Climate Change Vulnerability Assessment and Adaptation Plan, and Action Inc.'s 2018 Community Assessment Report and Strategic Plan each informed multiple sections in this Plan. Examples of ongoing initiatives used to inform this plan include the Bio Gloucester Initiative and Town Green 2025. Priority project planning considered the results of these community outreach efforts, and many more.

5. Summary of public comments

A summary of public comments can be found in PR-15, Table 4 of the Citizen Participation Plan.

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

The City accepted all comments.

7. Summary

The City of Gloucester undertook a thorough planning process to produce a comprehensive guide for the City between 2020 and 2024. The Needs Assessment and Market Analysis reviews community needs and details assets and market information. The Strategic Plan outlines how the City will address identified priority needs, while adhering to HUD regulations. Lastly, the Annual Action Plan details efforts per program year throughout the planning period.

The comments gathered during the CPP process underline the need for CDBG-funded affordable housing, public services, and economic development activities. Diverse projects that serve a variety of individuals and household types will create a healthier quality of life for all, particularly for those who are LMI. Diversity will also attract different types of households to the City and expand the workforce. An inclusive, wide-scale CPP identified priority needs and strategies to meet those needs in the form of a goal-oriented Strategic Plan. The City of Gloucester is confident it can maintain its past performance record while exploring new opportunities to grow its CDBG program.

The Process

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

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

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

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

Table 1– Responsible Agencies

Narrative

The Five-Year Consolidated Plan describes how the City of Gloucester will use its Community Development Block Grant (CDBG) funding over the next five years. Gloucester will receive these funds annually between 2020 and 2025, submitting an Annual Action Plan (AAP) for each Program Year (PY). The 2020-2025 Consolidated Plan will include the First-Year AAP, outlining how the City will use its PY2020 allocation of \$689,872. The Grants Division within the Community Development Department is responsible for administering the CDBG program, managing the incorporation of eligible CDBG activities into Citywide planning and community development efforts. The Community Development Department oversees several initiatives in the City, including housing programs, economic development, conservation, and clean energy/resiliency planning. The Department administers the HOME program and oversees the Affordable Housing Trust (AHT) and the Community Preservation Act (CPA) program. HOME is the largest Federal block grant to state and local governments used exclusively to create affordable housing for low-income households, often used in conjunction with CDBG. The North Shore HOME Consortium, based out of Peabody, provides Gloucester's HOME funding. The City also receives a variety of other state and federal grants on a competitive basis. The development of this Consolidated Plan occurred under the supervision of the Grants Division, with assistance by Barrett Planning Group, LLC.

Internal coordination in the Community Development Department is supplemented by coordination with staff from other departments such as the Health Department, the Department of Public Works, and the Police Department. This coordination helps to implement public service, economic development, first-time homebuyer, housing rehabilitation, public facilities, and public realm improvement projects/programs. The Department consulted with City officials, as well as nonprofit agencies, housing organizations, municipal housing committees, and providers that serve the homeless and non-homeless special needs populations throughout this process.

The Department has established working relationships with active housing organizations and service providers throughout Cape Ann. The Community Development Director and the Grants Administrator have been involved in the City for many years, and bring this experience to their work with CDBG. The Grants Division holds active membership in the National Community Development Association (NCDA). Division staff attends conferences and workshops sponsored by NCDA and remain up to date on regulatory changes. Interaction between staff and CDBG subrecipients is on a continuing basis, through the submission of quarterly reports and project monitoring. The Grants Division also works closely with the nonprofit community to continually assess needs and to allocate funds to address these needs.

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Community Development Department and Barrett Planning Group conducted outreach as part of the Citizen Participation Process of the Consolidated Plan. The consultation process included a formal hearing, informal public meetings, two housing surveys, and discussions with state and local agencies from Gloucester and Cape Ann. The process began in December 2019 when residents, City staff, local nonprofits, business interests, and providers were notified and asked to participate in focus group sessions. Focus groups, surveys, and a public hearing garnered responses from the general public, low-income residents, and advocates for the elderly, the homeless, and other non-homeless and homeless populations in the winter of 2019-2020. Phone conversations and meetings between City staff and consultants accompanied this outreach, during which discussions of community needs, programmatic approaches, cooperative efforts, and funding priorities/limitations took place. Consultation provided critical information for the Needs Assessment and Market Analysis components of this Plan.

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

The High-Risk Task Force has representatives from housing, health, and service agencies and focuses on high-risk clients. GHA staff, representatives from the Board of Health, Fire, Police, DMH, the Grace Center, Action Inc., and Addison Gilbert Hospital meet monthly to develop strategies to address chronically homeless needs and needs of those with substance abuse issues. The group fosters positive outcomes and aims to develop a strategy. Action Inc. is involved in public safety programming and with the local police, assisting the Police Assisted Addiction and Recovery Initiative (PAARI). PAARI has helped over 400 individuals into treatment to date. Homeland to Health training is also available for first responders, providing training when working with those with mental health issues.

The Cape Ann YMCA serves as an info center for the LMI residents. The YMCA operates several affordable housing facilities for qualifying households. The Health Department ensures the safety and sanitary requirements for all rental housing units and hotels/motels/inns. The Health Department is a significant partner of the Gloucester Housing Authority (GHA). It is working on new initiatives for residents such as free flu vaccination services at all developments and a City Dental Clinic at the Curtis B. Clark Elderly Housing Development.

The Cape Ann Resource Exchange (CARE) bring together nonprofit agencies, faith communities, and the people of Cape Ann to create partnerships. CARE exchanges resources for people and families of limited income to find help during a crisis.

The Catholic Charities of Gloucester provide limited financial assistance for rents/mortgages, utilities and fuel, budgeting, and an emergency food card program from their location in Gloucester. They also offer counseling, education, training, childcare, and elder services. The North Shore Community Action Program provides housing assistance, HIV/AIDS housing advocacy, fuel assistance, energy conservation, adult education, transition to work, home care, legal assistance, and emergency shelter services to low-income individuals/families across the North Shore.Â

The Assistant Executive Director represents the GHA on the Coalition for the Prevention of Domestic Abuse (CPDA), supporting HAWC and those struggling with domestic violence. The CPDA works with the Police, the Essex County District Attorney, Gloucester District Court, and other agencies to promote awareness of abuse and help individuals through access to resources, financial support, training, and education.Â GHA representatives meet bimonthly with representatives from the Gloucester, Rockport, Manchester, and Essex Boards of Health, Police, Fire and Building Departments, as well as Senior Care and other interested parties to establish protocols addressing hoarding on Cape Ann. The GHA's Executive Director co-facilitates the Task Force with the City of Gloucester Health Department.

The Community Development Department supports the Fair Housing Committee who conducts the Analysis of Impediments to Fair Housing. The Department also supports the Affordable Housing Trust (AHT), which creates and maintains affordable housing. The Department leverages AHT funds to match state/federal funds for housing. The City is part of the North Shore Continuum of Care (NSCoC), the regional network to assist the homeless/near-homeless. NSCoC provides shelter, permanent housing, and supportive services. Members collaborate to apply for funds, administer the PIT counts, and conduct the Housing Inventory Counts (HIC).

[The entire section response can be found in the Appendix.]

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

The North Shore Continuum of Care (NSCoC) includes the City of Gloucester in its service area. The City utilizes Community Preservation Act (CPA) funds, Affordable Housing Trust funds, and monies from the U.S. Department of Housing and Urban Development (HUD) to prevent, treat, and ultimately end homelessness. Wellspring House Inc., Action, Inc. (Gloucester's primary homeless provider), HAWC, and the GHA participate in the Continuum of Care (CoC) 's efforts and provide various types of housing facilities. Each of the five NSCoC committees has representatives from homeless providers in Gloucester: Proposal Review, CoC Application, HMIS, CoC Structure and Governance, and the Regional Network Leadership Council. The NSCoC addresses chronic homelessness among individuals and families, families with children, veterans, unaccompanied youth, and people at risk of homelessness/transitioning into permanent housing. The CoC meets monthly with providers from the 30 communities to develop plans, strategies, and evaluate programs. The NSCoC meets the following HUD eligibility requirements through activities that improve coordination and integration with mainstream resources/programs targeted to

the homeless, by improving data collection and performance measurement, and by allowing communities to tailor programs to strengths and challenges when assisting the homeless locally.

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

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

ESG funds in the NSCoC region are overseen and distributed through the Massachusetts Non-Entitlement Grant program. Funds are to provide emergency shelter to homeless families/individuals, shelter diversion, and rapid re-housing funds to communities. The NSCoC participates in meetings led by the Massachusetts Department of Housing and Community Development (DHCD) to review this performance data and provide input on program evaluation. DHCD is the grantee recipient, collaborating with CoC's across the state to determine fund allocation. DHCD distributes ESG funds contingent on need, utilizing Homeless Management Information System (HMIS) data from ESG-funded agencies to evaluate performance. Massachusetts's 2019 allocation was \$4,602,834, a four percent increase from 2018.

Action, Inc., Wellspring House, and the GHA represent the City on each of the CoC Committees, including the HMIS Committee. The HMIS Committee is responsible for designating and overseeing the work of the HMIS Lead Agency, the City of Peabody. The Committee is also responsible for implementing a privacy plan, a data quality plan, a security plan, and confidentiality protocols. The Committee utilizes HMIS data to evaluate outcomes, measure performance concerning the CoC's goals, and ensure compliance with HUD and CoC HMIS requirements. Once in compliance, the Committee implements directives under the coordinated assessment system and uses this data to manage the Point-in-Time (PIT) counts.Â Action, Inc. receives approximately \$450,00 per year in McKinney-Vento funds through the NSCoC to address homeless and near homeless needs. In PY19, the GHA received \$185,083 in Capital Improvement funds to improve its services.Â

[Figure PR-10.1 can be found in the Appendix.]

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	GLOUCESTER HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff at the Gloucester Housing Authority (GHA) were consulted via email to participate in a fair housing survey upon the request of the Community Development Department. The GHA also provided feedback on the Community Needs Assessment Display Boards during their First-Time Homebuyer Workshop on January 25, 2020. The GHA is the major provider of assisted housing in the City and partners with community service providers locally/regionally. Housing needs, barriers to affordable housing, housing program specifics, discrimination, fair housing concerns, and identified housing problems were the question topics. Information exchanged and the data collected confirmed the need for the CDBG and HOME program and the need for CDBG/HOME funds.
2	Agency/Group/Organization	North Shore Home Consortium
	Agency/Group/Organization Type	Housing Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City of Peabody leads North Shore Continuum of Care (NSCoC). Gloucester homeless providers represent the City on the NSCoC to provide a network of shelter, permanent housing, and supportive services for the homeless and near-homeless. Members collaborate to apply for McKinney-Vento funds from the U.S. Department of Housing and Urban Development. Part of this effort includes the Point-in-Time count, which is completed each year in January. Information was used from the NSCoC to understand the current goals, policies, and homelessness data, i.e., HMIS, and to inform the homelessness needs, anti-poverty, and homelessness strategy. The Grants Division sent the Fair Housing Survey to an NSCoC representative to acquire feedback on homelessness and other housing and social service issues in the City.</p>
3	<p>Agency/Group/Organization</p>	<p>North Shore Continuum of Care</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-homeless Other government - Local Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grace Center is a drop-in day shelter that provides homeless individuals with a place to go when the local emergency shelter is closed. The Center's mission is to provide supportive services to homeless, near-homeless, and low-income individuals. These services include psychiatric assessments, HIV/AIDS testing, rental, transportation and housing search assistance, benefits case management, nutrition, holistic therapies, and life skills education. The Center's location rotates between the community halls of three local churches. The Grace Center was a source of information on the needs and characteristics of the near-homeless, chronically homeless, and homeless populations throughout the Consolidated Plan.
4	Agency/Group/Organization	The Grace Center
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Wellspring House, Inc. (Wellspring) was established in 1981 to help families and individuals living in poverty through the provision of housing, jobs, and education. Wellspring's portfolio of housing includes emergency shelter for families and permanent housing. The organization provides emergency funding for homeless prevention and administers an adult education program, English proficiency classes, and job training programs. The Executive Director of Wellspring House was consulted in a focus group meeting on December 11, 2019, concerning public services, along with other regional/local service providers. Social service needs, services under strain, availability of resources, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement of the program. The information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.</p>
5	<p>Agency/Group/Organization</p>	<p>Wellspring House, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-homeless Services-Education Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wellspring House, Inc. (Wellspring) was established in 1981 to help families and individuals living in poverty through the provision of housing, jobs and education. Wellspring's portfolio of housing includes emergency shelter for families and 11 units of permanent housing. Emergency homeless prevention funding is also provided by the organization. Wellspring administers an adult education program and English proficiency classes; a job training program is available to clients through a partnership with the North Shore Medical Center. DCA consulted Wellspring staff with regards to the needs of imminently homeless and homeless families and individuals.
6	Agency/Group/Organization	North Shore Health Project
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Shore Health Project (NSHP) was founded in 1988 to address the lack of services for persons with HIV/AIDS and later, Hepatitis C. The services offered include: case management, education and awareness, testing, support groups, emergency financial housing assistance, nutritional assistance, and holistic health care services. The NSHP was a source of the size, characteristics, and needs of Gloucester residents living with HIV/AIDS and Hepatitis C during the consultation process. The City consulted NSHP on December 11, 2019, during an economic development and a public services focus group. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement.
7	Agency/Group/Organization	The Open Door
	Agency/Group/Organization Type	Services-Health Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted staff members of The Open Door in a focus group concerning health services on December 11, 2019, along with other City staff. Visitors to The Open Door provided feedback on the Community Needs Assessment Display Boards on February 6, 2020. Display Boards ranked priorities for the use of CDBG funds. Information exchanged and the data collected confirmed the need for the CDBG program and the need for CDBG funds in the community. The Open Door works to alleviate the impact of hunger in Gloucester and the surrounding communities. Their programs include a food pantry, regular community meals, a Mobile Market, a summer meal and after school supper program for low-income children, Supplemental Nutrition Assistance Program (SNAP)/food assistance, nutritional education, and job training. Open Door works closely with community partners, including the Grace Center, Gloucester Public Schools, Action Inc., Wellspring House, the Gloucester Senior Center, and the NSHP to provide nutritional assistance to their clients.
8	Agency/Group/Organization	Action, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Action, Inc., is a nonprofit human service organization and the designated Community Action Agency (CAA) serving Gloucester and the immediate region. The City works with Action Inc. on several programs, including job creation, housing, and services to the homeless. Action Inc. staff were consulted extensively throughout focus group meeting sessions on December 11, 2019. Representatives were present at the housing, economic development, and public services sessions. The Director and staff answered questions about the need for housing and social services as well as programmatic approaches to housing development, economic development, homelessness, and job training. Action, Inc. is also the lead agency for the QUEST Program, which is the regional HOPWA program for Essex County. Action receives HOPWA funds directly from HUD to provide case management and supportive housing for Gloucester and Essex County. Action partners regularly with the North Shore Health Project, and both agencies were consulted on the supportive housing needs for Gloucester residents with HIV/AIDS.</p>
9	<p>Agency/Group/Organization</p>	<p>Healing Abuse Working for Change</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services-Victims of Domestic Violence</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Non-Homeless Special Needs Market Analysis</p>

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Healing Abuse Working for Change (HAWC) is a regional nonprofit serving victims of domestic abuse living in the North Shore. HAWC's Cape Ann office is located in Gloucester. Services provided include: a 24-hour emergency hotline, case management, support and safety planning, legal advocacy, and support groups. The organization operates an emergency shelter at a confidential location. Staff at Gloucester's HAWC office were consulted in a focus group meeting on December 11, 2019, concerning social services, along with other regional/local providers. Social service needs, services under strain, availability of resources for victims of DV, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need were discussed during the focus group. They also offered suggestions for improvement. The information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.</p>
10	<p>Agency/Group/Organization</p>	<p>SENIORCARE, INC.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Non-Homeless Special Needs Market Analysis</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SeniorCare, Inc. provides and coordinates services to elders in Gloucester and throughout Cape Ann. Services include referrals, options counseling, care transitions, Medicare counseling (SHINE), assistance with choosing a health care agent, homecare, nurse screenings, medication management, nutritional services, money management, wellness programs, caregivers support, and transportation. SeniorCare staff was consulted in a focus group meeting on December 11, 2019, concerning public services, along with other regional/local service providers. Social service needs, services under strain, availability of resources for the elderly and frail elderly, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement of the program. The information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.
15	Agency/Group/Organization	Cape Anne Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Chamber of Commerce (Chamber) is a business membership organization that organizes and represents businesses in Gloucester. The Chamber hosts economic development forums, educational sessions, and is a source for economic data. The City consulted the Chamber in a focus group on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
16	Agency/Group/Organization	Gloucester Health Department
	Agency/Group/Organization Type	Services-Health Other government - Local

	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gloucester Health Department promotes physical and mental health and prevents disease, injury, and disability in the City. They educate the community on lead-based paint hazards and maintain data on the number of Hepatitis C cases in the City. The Health Department was consulted in a focus group meeting on December 11, 2019, concerning health services. The group discussed health care needs, services under strain, green space and recreational equitability, community health risks, social determinants of health, and challenges for specific groups. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
23	Agency/Group/Organization	MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was contacted regarding the Subsidized Housing Inventory (SHI), and their input was incorporated in the Needs Assessment and Market Analysis. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent towns and the state.
25	Agency/Group/Organization	Cape Ann Local Action
	Agency/Group/Organization Type	Civil Liberties Community Group
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development Staff consulted Cape Ann Local Action in a regional public hearing on December 12, 2019. Cape Ann Local Action is a group dedicated to taking action within the community to help ensure civil liberties and a good quality of life for all. The hearing involved an explanation of the CDBG program and discussion about housing, economic development, social services, and public facilities. The information exchanged confirmed the need for the CDBG program and offered suggestions for program improvement.
26	Agency/Group/Organization	Community Preservation Committee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CPC members were consulted via email to participate in a fair housing survey upon the request of the Community Development Department. The CPC is the governing body of the Community Preservation Act (CPA), and is responsible for acquiring, creating, and preserving open space, historic resources, community housing, and land for recreational use. Housing needs, barriers to affordable housing, program specifics, discrimination, fair housing concerns, and identified housing problems were the question topics. Information exchanged and the data collected confirmed the need for the CDBG and HOME program and the need for CDBG/HOME funds.
27	Agency/Group/Organization	Gloucester Affordable Housing Trust
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the AHT was consulted in a focus group meeting on December 11, 2019, concerning housing, along with other housing providers. The focus group discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. Attendees also offered suggestions for improvement. AHT members were also consulted via email to participate in a fair housing survey upon the request of the Community Development Department. The AHT supports the creation, preservation, and maintenance of affordable housing in the City. Housing needs, barriers, program specifics, discrimination, fair housing concerns, and identified problems were topics in the survey. Information exchanged and the data collected confirmed the validity of the CDBG and HOME program and the need for CDBG/HOME funds.
28	Agency/Group/Organization	Gloucester City Council
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City Council members provided feedback on the Community Needs Assessment Display Boards during their meeting on January 28, 2020. The City Council exercises the legislative powers of the City. The display boards ranked priorities for the use of CDBG funds. Information exchanged and data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.
29	Agency/Group/Organization	Sawyer Free Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Library Director in a focus group meeting concerning public facilities and infrastructure on December 11, 2019, along with other City staff. Visitors to the Sawyer Free Library provided feedback on the Community Needs Assessment Display Boards on February 6, 2020. The display boards ranked priorities for the use of CDBG funds. Information exchanged and the data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.
30	Agency/Group/Organization	Gloucester Veterans Center
	Agency/Group/Organization Type	Veterans Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Visitors to the Veteran's Center provided feedback on the Community Needs Assessment Display Boards on February 7, 2020. The display boards ranked priorities for the use of CDBG funds. Information exchanged and the data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.
31	Agency/Group/Organization	Rose Baker Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Non-Housing Community Development Needs
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff members of the Rose Baker Senior Center/COA were consulted in a focus group concerning public facilities and infrastructure on December 11, 2019, along with other City staff. Visitors to the Senior Center also provided feedback on the Community Needs Assessment Display Boards on February 1, 2020. The display boards ranked priorities for the use of CDBG funds. Information exchanged and the data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.

32	Agency/Group/Organization	North Shore Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted North Shore Habitat for Humanity in a focus group on December 11, 2019. North Shore Habitat for Humanity is an affiliate project of Habitat for Humanity, Inc., an international Christian ministry to the housing needs of the world's poor. Attendees discussed housing needs, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the need for the CDBG/HOME programs and validated the program's priorities. The group offered suggestions for improvement of the program as well.
33	Agency/Group/Organization	Gloucester Economic Development and Industrial Corporation (EDIC)
	Agency/Group/Organization Type	Governmental Corporation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gloucester EDIC, including its Vice Chairman, was consulted in a focus group meeting on December 11, 2019. The EDIC was formed in 1977 under Chapter 121 C and is a state-chartered corporation with authority to acquire, fund, and develop land and buildings that support economic development. Their primary focus is on industrial and manufacturing projects and collateral activities. The focus group discussed economic development, current programming, job training, infrastructure/public facilities, and roles and responsibilities. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group offered suggestions for improvement of the program as well.

34	Agency/Group/Organization	Discover Gloucester/Seaport Gloucester
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discover Gloucester is the official destination marketing organization (DMO) for the City. Discover Gloucester works to promote tourism and the visitor-based economy by increasing awareness of Gloucester as a desirable visitor destination while improving the quality of life for residents and local business owners with positive economic benefits. The City consulted Discover Gloucester in a focus group meeting on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
35	Agency/Group/Organization	Cape Ann Lanes
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Lanes is a family-owned and operated small bowling alley business that has been in Gloucester since 1959. Cape Ann Lanes was consulted in a focus group meeting on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
36	Agency/Group/Organization	Topside Grill
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Topside Grill is a seafood restaurant along the Downtown waterfront that has been in the community of Gloucester since 1982. Topside Grill was consulted in a focus group meeting on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
37	Agency/Group/Organization	Gloucester Community Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Gloucester Community Development Department in focus group sessions concerning economic development, housing, and public facilities on December 11, 2019. The Department coordinated outreach efforts as part of the Citizen Participation Process and provided their expertise in the aforementioned topics on multiple occasions, including during public hearing on December 12, 2019. Attendees discussed issues, programming, priorities, challenges, and needs within each subject. The information exchanged confirmed the need for the CDBG program and offered suggestions for program improvement and funding.
38	Agency/Group/Organization	CITY OF GLOUCESTER FIRE DEPARTMENT
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gloucester Fire Department, including the Fire Chief, was consulted in a focus group concerning public facilities and infrastructure with other City staff on December 11, 2019. The Fire Department is a vital part of Gloucester's public safety and works with social service agencies regularly. The group discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. Information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
39	Agency/Group/Organization	Gloucester Department of Public Works
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Gloucester Public Works Department in a focus group concerning public facilities and infrastructure with other City staff on December 11, 2019. The Department handles the following in Gloucester: central services, engineering, public services, public utilities, snow and ice facilities. The group discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
40	Agency/Group/Organization	Gloucester Inspectional Services
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Inspectional Services Department in a focus group concerning public facilities and infrastructure with other City staff on December 11, 2019. The Department is responsible for assisting and accepting applications for the Zoning Board of Appeals (ZBA), enforcing the City Zoning Ordinance, and reviewing special permits for the City Council. They discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
41	Agency/Group/Organization	Gloucester Information Technology (IT) Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Gloucester IT Department in a focus group concerning public facilities and infrastructure with other City staff on December 11, 2019. The Department provides IT support for City staff and the Fire Department. They offer data resources, assist with online services, and manage remote public meetings. They discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
42	Agency/Group/Organization	Gloucester Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Gloucester Police Chief in a focus group concerning public facilities and infrastructure with other City staff on December 11, 2019. The Police Department is a vital part of Gloucester's public safety, working with social service agencies within the community and on Cape Ann regularly. They discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
43	Agency/Group/Organization	Masshire North Shore Career Center
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Shore Career Center works with the North Shore Investment Board to create and sustain connections between businesses and job seekers through a regional network of employment professionals. The Center hosts career fairs, workshops, and seminars for job seekers and employers. They also provide regional economic data. The Center was consulted in a focus group meeting on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
44	Agency/Group/Organization	Disability Resource Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Disability Resource Center is a consumer-controlled and community-based agency that provides services and supports to individuals of all ages with any type of disability. The DRC was consulted in a focus group meeting on December 11, 2019, concerning health services. The group discussed health care needs, services under strain, green space and recreational equitability, community health risks, social determinants of health, and challenges for those with disabilities. Housing for those with disabilities was also discussed. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. The group also offered suggestions for improvement of the program.
45	Agency/Group/Organization	Gloucester Planning Divison
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning Director was consulted in a focus group meeting on December 11, 2019 concerning housing, along with other housing providers. The focus groups discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. The group also offered suggestions for improvement of the program. Information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.
46	Agency/Group/Organization	Harborlight Community Partners
	Agency/Group/Organization Type	Service-Fair Housing Community Development Corporation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harborlight Community Partners was consulted in a focus group meeting on December 11, 2019, concerning housing, along with other housing providers and advocates. The group discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. They also offered suggestions for improvement. The information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.
47	Agency/Group/Organization	Cape Ann Interfaith Commission
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Cape Ann Interfaith Commission was consulted in a focus group meeting on December 11, 2019, concerning housing, along with other housing providers. The group discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. They also offered suggestions for improvement. The information exchanged confirmed the need for the CDBG/HOME program and validated the programs' priorities.
48	Agency/Group/Organization	Pathways for Children, Inc.
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pathways for Children serves the interests of children, from infancy through adolescence, and their families. Whether disadvantaged by circumstance or in search of opportunity, Pathways delivers education, social development, and support services for families and the community. Pathways for Children was consulted in a focus group on December 11, 2019, concerning public services, along with other regional/local service providers. Social service needs, services under strain for children, availability of resources, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement of the program. The information exchanged confirmed the need for the CDBG program and validated the programs' priorities.
49	Agency/Group/Organization	Essex County Community Foundation (ECCF)
	Agency/Group/Organization Type	Foundation Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Essex County Community Foundation inspires philanthropy that strengthens the communities of Essex County by managing charitable assets, strengthening and supporting nonprofits, and engaging in strategic community leadership initiatives. Their goal is to improve the quality of life in the county's 34 municipalities. ECCF was consulted in a focus group meeting on December 11, 2019, concerning social services, along with other regional/local providers. Social service needs, services under strain, availability of resources, recreational opportunities, facility issues, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement. The information exchanged confirmed the need for the CDBG program and validated the programs' priorities.
50	Agency/Group/Organization	Cape Ann Art Haven
	Agency/Group/Organization Type	Services-Children Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Art Haven is a dynamic community center and annex in Downtown Gloucester. It serves as a community space for artists of all ages and abilities to create and offers a variety of classes and programs for the City's youth and adults. Cape Ann Art Haven's Executive Director was consulted in a focus group meeting on December 11, 2019, concerning public services, along with other regional/local service providers. Social service needs for youth, services under strain, availability of creative resources, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement of the program. The information exchanged confirmed the need for the CDBG program and validated the programs' priorities.

51	Agency/Group/Organization	CAPE ANN YMCA
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Cape Ann YMCA is a nonprofit, cause-driven organization that supports Gloucester's youth development, healthy living, and social responsibility. The YMCA serves as a community center for youth, adults, and seniors, offering services/programs ranging from affordable housing, to health and wellness, to childcare, to financial assistance for high-need clients. The Cape Ann YMCA's Executive Director was consulted in a focus group meeting on December 11, 2019, concerning public services, along with other regional/local service providers. Social service needs, services under strain in the community, availability of resources, access to resources, recreational opportunities, facility issues, housing, homelessness, and groups with high levels of need were discussed during the focus group. The group also offered suggestions for improvement of the program. The information exchanged confirmed the need for the CDBG program and validated the programs' priorities.</p>

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

The City did not exclude any agencies with interest in the Five-Year Consolidated Plan during the consultation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody	Goal to prevent, treat, and end homelessness through the provision of shelter, permanent housing, and supportive services.
Annual Report (2019)	Gloucester Housing Authority	The Gloucester Housing Authority works to provide accessible and affordable housing, advance homeownership, and reduce homelessness.
Blackburn and Cape Ann Industrial Parks Assessment	Gloucester Economic Development and Industrial Corporation (EDIC)	Assessing the current conditions of the industrial parks and exploring possibilities for further expansion of physical space and economic opportunities. Provides recommendations for employment training, assistance to local businesses, and job creation.
Cape Ann Transportation Authority Regional Transit	Cape Ann Transportation Authority	Assists local businesses and promotes job creation Citywide and regionwide by offering alternative transportation options and future recommendations.
Coastal Climate Change Vulnerability Assessment an	City of Gloucester	Informed the hazard mitigation section of the market analysis. Data within the Plan was used to concerning public facility and public infrastructure improvements.
Community Assessment Report and Strategic Plan (20	Action, Inc.	Expanding and improving each of the goals for the City: residential rehabilitation, assistance to local businesses, job creation, basic services, services for victims of domestic violence, employment training, health services, housing services, accessibility improvements to public housing, and homelessness prevention.
Community Development Plan, City of Gloucester (20	City of Gloucester	Policy initiatives and recommendations for housing, land use, economic development, public facilities, services, and infrastructure. Housing recommendations, including affordable housing and senior housing.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community Health Needs Assessment (2019)	Lahey Health, owner of Addison Gilbert Hospital in Gloucester	Health needs, priorities, and goals including the use of parks and open space to decrease obesity, and health services/access to services for the general population, the homeless, and the non-homeless special needs populations.
Consolidated Plan (2010-2014)	North Shore HOME Consortium	Priorities for affordable housing preservation, maintenance, and growth. Options to increase local economic opportunities, provision of public services to address critical needs. The Plan also contains data to use for understanding trends.
Consolidated Plan, 2015-2019, and Annual Action PI	City of Gloucester	Priorities for affordable housing preservation, maintenance, and growth. Point of reference to understand changes in economic opportunities and in the provision of public services to address critical needs. The Plan also contains data to use for understanding trends.
Economic Development Assessment Team Report (2011)	U.S. Economic Development Administration	Identify opportunities for economic resiliency, provide collaborative technical assistance, understand federal resources. Provides recommendations for employment training, assistance to local businesses, and job creation.
Facilities Capital Management Report (2010)	City of Gloucester	Develop long-term strategies for public facilities and municipal building improvements, including accessibility improvements.
Five Year Tourism Marketing Plan Parts I and II	City of Gloucester	Develop and implement strategies that will help increase the number of overnight visitors and day-trippers to the City. Strategies focus on aiding the City in increasing its economic vitality.
Gloucester Municipal Harbor Plan (2015)	City of Gloucester	Job creation through economic development, particularly maritime trades/industry and hospitality industry. The Plan informs about loans to assist low-income waterfront micro-business owners, as well as for the Special Economic Development lending program.
Gloucester Community Resilience Workshop Summary o	Metropolitan Area Planning Council	Informed the hazard mitigation section of the market analysis. Data within the Plan was used to concerning public facility and public infrastructure improvements.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Gloucester Harbor Economic Development Plan (2010)	City of Gloucester	Job creation and training through economic development, particularly maritime trades/industry and hospitality industry.
Gloucester Health Department Annual Report (2017)	City of Gloucester	Health needs and goals for housing, basic services, health services, parks and recreation, and specific health issues pertaining to special needs populations.
Hazard Mitigation Plan (2019)	Metropolitan Area Planning Council	Informed the hazard mitigation section of the market analysis. Data within the Plan was used to concerning public facility and public infrastructure improvements.
Housing Production Plan (2017)	Metropolitan Area Planning Council	Addresses the housing need and demand by age, income, household type, and household size. Offers goals and recommendations for affordable housing production and overcoming barriers. The Plan includes a downtown market analysis completed in 2014.
MassHire - North Shore Workforce Board 4-Year WIOA	North Shore Workforce Board	Assists with the provision of local economic opportunities and employment training. Provided market data to fuel economic decisions.
Railroad Avenue Study	Metropolitan Area Planning Council	Identifies housing and economic development opportunities for downtown.
SeniorCare Area Plan on Aging (2018-2021)	SeniorCare Inc.	Assists with meeting the changing needs of elders, older adults with disabilities, and caregivers in the Planning and Service Area (PSA) of North Shore and Cape Ann, particularly in terms of health services, basic services, and accessibility improvements.
The Open Space and Recreation Plan (2011-2017)	City of Gloucester	Identification of priority park and open space improvements, which overlaps with health services and needs.
West Gloucester Land Use and Wastewater Plan (2001)	City of Gloucester	Informed public facility and infrastructure improvements in the West Gloucester study area. Offered solutions for water quality and wastewater disposal problems, allowing to plan for the neighborhood's future.

Table 3– Other local / regional / federal planning efforts

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

The City has \$1,350,000 in prior year funds and anticipates \$100,000 in program income. Public services will receive \$125,981 in funding, complying with HUD's 15% cap. The City gives special funding consideration during the RFP process to projects that leverage multiple funding sources and serve high-priority needs. In 2020, the City will receive additional federal, state, and local resources. There are grant applications pending that will support economic development initiatives, public safety/accessibility, housing, and parks/recreation if awarded.

The North Shore Home Consortium allocates HOME funding to 30 communities in the region to assist in the development of affordable housing. Their 2020 award was \$1,923,584, a 13% increase from the previous year. Approximately \$97,860 is set-aside by the Consortium for the City of Gloucester.

[Figure PR-10.2 can be found in the Appendix.]

Gloucester is an Entitlement Community member, working with other non-entitlement communities on affordable housing efforts. The City provides information on housing needs and market conditions for incorporation into the lead entity's (City of Peabody) Strategic Plan. The City attempted to use HOME funds to supplement a local TBRA program through a local service provider. Municipalities and developers can also apply for North Shore HOME Consortium competitive pool funds. The Consortium works closely on projects funded through multiple sources to coordinate efforts, including program compliance, regulations, and town bylaws/ordinances.

Local funding sources, such as the Community Preservation Act (CPA) and the Gloucester Affordable Housing Trust (AHT) fund, support affordable housing provision for low- and moderate-income residents. As of January 2020, there is \$250,000 in Gloucester's AHT funds. The City has roughly \$4,250,000 in CPA funds anticipated between 2020 and 2025. The Gloucester CPA enforces spending a minimum of 10 percent of annual funds on affordable housing, historic preservation, or open space/recreation; the CPA Committee decides fund spending per category. At the start of PY20, the City has a "set-aside" CPA account balance of \$290,000 for affordable housing projects. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. The Housing Production Plan's goals mirror those of this Plan, the PY2020 AAP, and of future AAPs through 2025: maintain and increase affordable housing opportunities within Gloucester. A MassHousing Planning for Production grant allowed for the implementation of the HPP's zoning strategies.

The City of Gloucester receives approximately \$664,185 each year in Chapter 90 funds from the Commonwealth. The City expects that \$3,321,000 will be allocated throughout the Consolidated Plan period. These funds are to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements.

Cape Ann Resource Exchange (CARE), as mentioned previously, is the regional networking group of human service providers and faith-based organizations in the Cape Ann region. CARE provides a

platform for information exchange and service coordination for private and public entities, with a focus on homeless prevention.

[The entire section response can be found in the Appendix.]

Narrative

Consolidated Plans involve cooperation with multiple organizations, linking past, current, and future opportunities for CDBG funding. Studies commissioned by the City containing evaluations of housing need, economic development, and regional initiatives provided information for the Needs Assessment and Market Analysis of this Plan. The Consortium must work collaboratively to seek out local and state match opportunities to forward community development.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish & Portuguese Non-targeted/broad community	This publication has a wide circulation. The 30-day notice for public comment of the draft Consolidated Plan was in the Cape Ann Beacon on November 29, 2019.	No comments were received.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Two members of the public attended the public hearing on the 2020-2024 Consolidated Plan. Three Community Development staff members were in attendance. The meeting was on December 12, 2019, at Gloucester City Hall in the First Floor Conference Room. Meeting hosts explained the Plan and eligible activities and asked attendees about specific topic needs. The hearing addressed questions about the program.	Attendees provided comments and answered general questions about the following topics: housing, economic development, social services, and public facilities. Participants made suggestions for improvements, including marketing to tradespeople and those in the marine industries, converting single-family homes where possible, and expanding services for the immigrant population.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Display Boards	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A total of 712 people completed a Needs Assessment online survey between January 23 and February 13, 2020. The survey link and QR code were circulated for widespread distribution by the Community Development Department. Hard copies of the survey were received and tabulated by the Department as well, who later input the results into the online survey.	Priority needs indicated in: housing, community service, public facility, public infrastructure, and economic development needs in the community. Participants were also asked basic demographic questions. The survey was anonymous.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	Approximately 13 small business and economic development professionals from Gloucester and Cape Ann attended a small business meeting on December 11, 2019, at the Wheelhouse Coworking. There were two City staff members in attendance. The small business low interest program was discussed, as well as effective uses of CDBG funds for small businesses and resources for business owner support. Questions about CDBG business activities were also asked and addressed.	Attendees provided comments and asked questions about CDBG activities related to economic development. Attendees made suggestions that included having a commercial real estate database, working with landlords on rental prices, filling vacant storefronts downtown, signage improvements, and business recruitment efforts.	None.	X

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Display Boards	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A total of 20 people completed the online fair housing survey between February 17 and March 7, 2020. The survey was sent to housing and social services professionals in the City and region with institutional knowledge of housing barriers and fair housing policies and practices. These individuals/organizations have experience working with clients who have been discriminated against/filed a discrimination complaint.	The survey addressed fair housing concerns. It asked specific questions about unmet housing needs, housing discrimination, challenges for low-income individuals, and issues finding housing. Participants were also asked basic demographic questions.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment presents Gloucester's housing and community development needs with data from public and private sources and information gained from interviews with community organizations, residents and businesses, and City officials. It covers a wide range of needs that exist in Gloucester today, from the needs of the City's homeless to minorities, people with disabilities, lower-income homeowners and renters, and small businesses.

Gloucester belongs to the North Shore HOME Consortium. As the HOME Consortium's lead community, the City of Peabody prepares and submits the Consortium's Consolidated Plan, including an analysis of Gloucester's housing needs and market conditions. Accordingly, while the Needs Assessment Gloucester addresses housing needs, it also places special emphasis on City-specific community development needs and goals. As a CDBG entitlement City, Gloucester develops plans and funding priorities that allocate at least 70 percent of funds to activities that benefit low and moderate-income (LMI) people.

Housing Overview

Housing

Population Age. Gloucester's population is aging. Estimates from the American Community Survey (ACS) indicate that 20 percent of the City's total population and 44 percent of all single people living alone are over 65 years. CHAS data show that 2,738 lower-income households in Gloucester have at least one person that is 62 or older, or 45 percent of total LMI households. By contrast, there are 664 LI households with at least one child age six or younger, or 11 percent of total LMI households. ACS estimates indicate that 7 percent of all families (married or otherwise) have children under the age of 6, and 41 percent of families have children under the age of 18. An adequate supply of safe, accessible, affordable housing opportunities for seniors and families with children is crucial to Gloucester's success. As Gloucester becomes increasingly unaffordable to live in, the population and number of households will likely drop, as currently estimated by the ACS.

Housing Cost Burden. North Shore communities have many housing concerns, and Gloucester is no exception. The most pressing matter is the lack of safe, decent housing units that are affordable to people in Gloucester. According to HUD's 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data, 60 percent of all LMI households in the City have **housing cost burdens**, i.e., they pay more than 30 percent of their monthly gross income for housing. This includes 51 percent of all lower-income renters and an extraordinarily high 70 percent of lower-income homeowners.

Of the 1,780 extremely low-income households with housing cost burden, elderly households comprise the largest category of household type reported by HUD. Overall, low-income nonfamily renters and elderly LMI homeowners remain the most cost-burdened residents of Gloucester. These findings are similar to those of the previous Consolidated Plan, proving there is an unmet need. Figures 1-2 depict severe cost burden by household type.

The degree of housing cost burden in Gloucester places considerable strain on the City's housing and social service organizations. They report housing instability, limited inventory of affordable housing, evictions, and lack of financial and rental assistance as top priorities in Gloucester. A Community Needs Assessment Survey conducted for the Citizen Participation Plan (CPP) identified funding needs related to housing: home improvements to remove architectural barriers for people disabilities, increase energy efficiency, and provide financial assistance for homebuyers.

[Figures NA-05.1 and NA-05.2 can be found in the Appendix.]

Disproportionately Greater Need. Although Gloucester's minority population is about 5 percent of the total, minorities are more likely to have housing problems than the population as a whole. According to the ACS, 100 percent of Gloucester's extremely low-income African American, Asian, and "other" racial groups have housing problems, which means they experience housing problems to a much greater degree than other extremely low-income people. Housing cost burden affects 45 percent of African American households, 55 percent of Asian households, 32 percent of "other race" households, and 17 percent of Latino households. The number of Latino households in disproportionately greater need has declined since the last Consolidated Plan, yet significant rates of housing problems persist.

Minorities also tend to be concentrated in some parts of town. They make up a larger share of the residents in the Northwest portion of the City and the Downtown, indicating a need for targeted housing solutions in those areas and more affordable housing opportunities City-wide. The Downtown is the home to Gloucester's principal service providers, as well as most of GHA's public family and elderly/disabled housing units.

Housing Age. Often, LMI households live in older units that need rehabilitation. Eighty-seven percent of Gloucester's housing units were constructed on or before 1980, and 47 percent were constructed on or before 1939.

Public Housing. The Gloucester Housing Authority (GHA) is the primary source for assisted housing in the City. They operate 249 family units and 370 elderly/disabled units. Of the GHA's portfolio, the state-funded construction of 530 units. The GHA also has 16 units dedicated to affordable homeownership programs, of which 7 are scattered sites. In terms of rental assistance, there are 730 units under GHA's programs, including 601 tenant-based Section 8 Housing Choice Vouchers and 84 project-based. The

latter includes 32 are Section 8 Housing Choice Vouchers, and 52 are Section 8 McKinney/SRO Vouchers.

Long waiting lists for rental assistance exacerbate the City's housing affordability problems. The wait time for a unit/voucher ranges from one to eight years, depending on the program, averaging about four years. There are currently 627 Gloucester Housing Authority (GHA) applicants waiting for Federal Public Housing, 971 local applicants waiting for Section 8 Housing Choice Vouchers (HCV), 372 applicants for Section 8 Mod Rehab/Single-Room Occupancy (SRO), 411 local applicants for State-aided Elderly/Disabled Housing, and 144 local applicants for GHA's Massachusetts Rental Voucher Program (MVRP). The GHA's 2020-2024 Five Year Plan, the Community Needs Assessment, and Gloucester's Chapter 40B Housing Production Plan all point to the following needs:

- Public education on the need for affordable housing
- Fair housing education for both landlords and consumers
- New and continued economic self-sufficiency programs for very-low-income households
- New and continued housing opportunities for:
- Preservation of existing affordable housing
- Small units: 0-bedroom, 1-bedroom, and 2-bedroom units
- First-time homebuyers
- Very-low-income homeowners
- Households with incomes between 30 and 60 percent AMI
- The elderly, near-elderly, disabled, families with children, and homeless individuals
- Populations needing supportive services (elderly, people with disabilities, and homeless)

Priority Housing Needs and Fair Housing Concerns

Priority Housing Needs. Respondents to the Community Needs Survey said funding should be used to address the following housing problems: home improvements to increase accessibility for people with disabilities, financial assistance for homebuyers, and building improvements that help with energy efficiency and that are good for the environment. There was an 85 percent response rate to this question (608 total responses). Figure 3 below provides a more detailed outline of responses.

[Figure NA-05.3 can be found in the Appendix.]

Fair Housing Concerns

The Community Needs Survey for this Consolidated Plan reveals some concerns about housing discrimination. Twenty-five respondents (4 percent) said they felt they were discriminated against when looking for housing in Gloucester. Forty-two percent felt they were discriminated against because of their age, and 19 percent felt they were discriminated against because there were children in their household. Half of the respondents indicated other reasons for discrimination. LI renters, families, and people on fixed incomes, such as the elderly and disabled, are more likely to experience housing discrimination in Gloucester because their incomes are too low to afford market-rate housing.

Minorities and foreign-born residents have more housing needs, especially affordable housing needs, so they also face discrimination when trying to secure and maintain housing.

Barriers to Affordable Housing. Housing and social service providers also say Gloucester's lower-income households need better access to public transportation and more options both for downsizing seniors and families. Accommodating these needs requires a diverse housing supply, and changing the City's Zoning Ordinance is the only way that can be achieved. A lack of education, NIMBYism, and general fear of density in neighborhoods present constant barriers to affordable housing development and availability in Gloucester. In addition, it has been difficult for the City to create "actually" affordable housing for Gloucester residents. The HUD income limits that apply in Gloucester (Boston Metro Area) are generally much higher than the incomes of Gloucester residents. As a result, even when "affordable" housing is built in Gloucester, the sales prices and rents are not affordable to people who need housing.

Homelessness & Non-Homeless Special Needs

Homelessness & Non-Homeless Special Needs

The North Shore Continuum of Care (CoC) serves Gloucester and most of Essex County. Gloucester is a regional hub for the Continuum of Care (CoC) communities, and it is a regional destination for the homeless and near-homeless on Cape Ann. There is a shortage of day shelters and sober shelters in the City. According to HUD's most recent Point in Time (PIT) Counts in 2019, there were 760 homeless individuals in the North Shore CoC network, with 51 unsheltered individuals and 125 individuals classified as chronically homeless. A significant need exists for increased housing availability, employment opportunities, and case management services to keep families in stable housing. Competition for housing units and vouchers continues to grow as more families become at risk of homelessness and seek out affordable options. Emergency shelters also have a limited number of beds to accommodate the volume of need.

Several social services and housing agencies exist in Gloucester to assist low-income individuals and families with children that are at risk of homelessness, at risk of becoming unsheltered, or at risk of losing their rapid re-housing assistance. The primary members of the North Shore CoC representing Gloucester are Action Inc., Wellspring House, Inc., and the Gloucester Housing Authority. Action, Inc., the regional Community Action Agency (CAA) for the Greater Cape Ann area, is the primary agency serving Gloucester's near-homeless and homeless individuals and families. It operates an emergency shelter with 34 beds and a Rapid Rehousing facility with 29 beds. In its 2018-2020 Community Assessment Report and Strategic Plan, Action, Inc. identified housing, economic development, and behavioral health as the City's three highest needs, with the top goal being to increase access to affordable housing in the community. Wellspring House Inc. operates a family shelter with 11 total beds, and Emmaus Inc., based in Haverhill, operates two emergency shelters, with a combined bed count of 173. Action Inc. and Emmaus, Inc., work in partnership to serve Cape Ann's homeless populations.

There are limited options in Gloucester for homeless people with substance abuse or mental health issues. The Grace Center is the only day center serving unsheltered homeless individuals in the City. It serves between 55 and 60 individuals daily and 1,200 per month, connecting homeless adults with partner agencies for mental health and substance abuse treatment, medical care, job training, and housing. Most of their monthly clients are the same people signing in daily. In the evenings, most stay in Action's emergency shelter. The average length of stay in Action Inc.'s emergency shelter is 15-21 days. Figure 4 below outlines a detailed breakdown of those serviced between 2019 and 2020.

There are currently 29 homeless veterans in the North Shore CoC. Eight veterans were staying in Action's emergency shelter from 2019 to 2020. The Veterans Northeast Outreach Center is the primary service provider for veterans and their families in the North Shore CoC, offering 25 transitional housing beds, 76 permanent supportive housing beds, and 18 beds classified as "other" permanent housing.

Populations with Special Needs

A total of 3,442 Gloucester residents have a disability, with the largest group being people between 35 and 64 years (42 percent). The second-largest group, 75 years and older, comprise 29 percent of the population with disabilities. Housing needs vary based on disability type and severity, and those with a disability often have insufficient income to afford housing in Gloucester. Twenty percent of the population with incomes below the poverty level have a disability (313 people). Among people with disabilities in the labor force, 35 are employed (71 percent of total disabled individuals in the labor force) with income below the poverty level. The overwhelming majority of people with a disability are unemployed and in the labor force. Sixty-three percent (1,052) of disabled individuals are not in the labor force.

[Figure NA-05.4 can be found in the Appendix.]

HIV/AIDS. According to the Regional HIV/AIDS Epidemiologic Profile of Essex County, 2,006 people in the county are living with HIV/AIDS. Between 2007 and 2016, there has been a 27 percent increase in HIV prevalence between 2007 and 2016. According to the 2019 Beverly and Addison Gilbert Hospitals Community Health Needs Assessment 2019, there were five incidences of HIV/AIDS in Gloucester in 2017, with no incidences of death. The Gloucester Health Department continues to surveil cases of Hepatitis C in the community, of which there are 40 according to the most recent annual report. Transmission of these infections is primarily due to sharing needles, with the majority of the population being low-income and often homeless and unemployed.

Those with HIV/AIDS receive federal funding assistance through Housing Opportunities for Persons with AIDS (HOPWA); however, the City of Gloucester is not a recipient of these funds. Permanent housing, transitional housing, and supportive services are needs for this population, as well as those with Hepatitis C. Action Inc. currently operates a facility with HOPWA funds that contains 28 total beds, 19 of which are adult-only.

The North Shore Health Project (NSHP) is the primary health and service provider for those affected by the HIV/AIDS problem in Gloucester and Cape Ann. NSHP offers client advocacy, case management, and education services for its clients. According to their most recent data, there are 42 active clients in regular treatment. Seventy-three percent of clients are unemployed at this time. There are 22 clients in need of housing referrals, that are preparing for housing recertification, and/or who are seeking financial assistance for housing at this time.

Victims of Domestic Violence

Organizations participating in a public services focus group for this Consolidated Plan report that domestic violence victims have very few housing options in the City today. Healing Abuse Working for Change (HAWC), the primary domestic violence service provider in Gloucester and the North Shore, provided services to 160 Gloucester residents in 2019, the majority being white, female, and between the 25 and 59 years. The organization uses its regional and statewide network to seek alternative housing options for its clients. Victims of domestic violence in Gloucester require both emergency and permanent housing, with privacy maintained and case management services tailored to specific needs. Other needs for domestic violence victims shared during the outreach process were childcare services and employment training.

The City of Gloucester and the Gloucester Housing Authority actively work to address housing needs for special needs populations through their internal programs and community partnerships. The GHA partners with service providers to address the needs of these residents, including providing accessible units for the elderly/disabled and participation in the Housing First Initiative. Citizen participation outreach and focus groups highlighted the following needs for these populations: mental health and substance abuse treatment/counseling/case management, transitional housing/Safe Haven housing, ADA compliant housing, more homeless facilities for different types of homeless populations (chronically mentally ill, not sober), and better health care accessibility and affordability.

Non-Housing Community Development Needs

Non-Housing Community Development Needs

Non-housing community development needs consist of community services, public facilities, public infrastructure, and economic development. The Community Needs Assessment Survey, interviews with City staff, focus groups, information gathered during a public hearing, and plans commissioned for/by the City shaped the identification of needs within these categories. Public infrastructure and workforce development/job training continue to be at the forefront of the conversation, as seen in the City's Bio Gloucester Initiative, participation in Town Green 2025, the continued growth of the Economic Development and Industrial Corporation (EDIC), and membership in the Municipal Vulnerability Preparedness Program. The City's Economic Development Assessment Team Report, the Gloucester Harbor Economic Development Master Plan (2011), and the Facilities Capital Management Report

(2010) reiterate this in their strategic plans and goals. The Community Needs Assessment Survey determined the following as priority funding needs:

- *Community services:* mental health services, substance abuse treatment, after school programs, and youth services
- *Public facilities:* youth centers, childcare centers, and parks or recreation facilities
- *Public infrastructure:* streetlight improvements, stormwater management, and sidewalk repair
- *Economic development:* job creation, small business loans, and rehabilitation of commercial buildings

Because the inability to obtain employment results in housing instability and an increased risk of homelessness, workforce training and economic development programs are critically crucial to Gloucester. An economic development focus group convened for this Consolidated Plan reported a lack of employment opportunities for LMI populations in Gloucester. They also noted the need for housing affordable to lower-income people in Gloucester.

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

Describe the jurisdiction's need for Public Facilities:

Gloucester's public facility needs include capital improvements for public buildings and facilities, particularly the Fire Station, the Police Station, and the Department of Public Works (DPW). Specific improvements needed in these facilities include barrier removal for people with disabilities, additions to support a more diverse workforce, e.g., women's locker rooms, and modernization to improve efficiency and delivery of services. The City also needs expanded transportation services so that LMI residents can get to and from their homes for work, goods, and services without having to rely on a vehicle.

Gloucester's location can have an isolating effect on the community from the rest of the North Shore and Metro Boston, so more transportation options would improve the choices residents can make to access regional employment centers.

Social services and housing organizations have identified the needs for new homeless facilities. Active recreation facilities, particularly near Gloucester's schools, have not been updated in 20 years and are on the verge of becoming passive recreation areas by default due to the lack of maintenance and modernization. Gloucester has pressing needs for childcare facilities for working families and youth centers with a variety of programming as well. ACS data indicate that 5,861 families in Gloucester have children under 18, including 11 percent between 3 and 5 years, 21 percent between 6 and 11, and 33 percent between 12 and 17 years. Gloucester has limited childcare options, and this makes it difficult for working parents, especially LMI families. There are also growing concerns about substance abuse, especially for older adolescents: children graduating from high school and post-graduate young adults who need youth activities and mental health services.

As an older City and the oldest seaport in the United States, Gloucester has public facilities that are not accessible for people with disabilities and may also pose hazards to the general population in some locations. These conditions mean the City needs to remove architectural barriers and to improve access for outdated buildings. The City's Facilities Capital Management Report (2010) cites major physical and programmatic weaknesses in municipal facilities ranging from inadequate storage space and deferred maintenance at City Hall, to a roof replacement at the Visitor Center, to a defective elevator at the Police Station/Courthouse. Gloucester's Sawyer Free Library has had renovations scheduled for several years and is still awaiting action. Some of these needs have been addressed over the past decade, but many others still need attention – and funding.

How were these needs determined?

Interviews with the Mayor and City staff in the Parks and Recreation, Senior Center, Community Development, Building, and Police and Fire Departments determined Gloucester's public facility needs. Also, a Community Needs Assessment Survey to gather citizen input attracted responses from 712 residents. The results for public facilities are in the chart below.

[Figure NA-50.1 can be found in the Appendix.]

The public also identified facility needs at a public hearing and on display boards in public buildings (City Hall, Library), depicting City priorities. Comprehensive reports and plans commissioned by the City also identify facilities and infrastructure needs, including the Gloucester Community Development Plan. The City continues to assess the need for public facilities through its application process for CDBG funding each year.

Describe the jurisdiction's need for Public Improvements:

Gloucester has antiquated infrastructure and needs public realm improvements to support the community. Walkability, accessibility, and multi-modal transit options (bike paths and walking paths) for the elderly, people with disabilities, and people with health issues remain priorities for the City. Several area plans commissioned by the City address these needs and recommend reconstruction of streets, sidewalks, and other main thoroughfares, particularly in Downtown Gloucester with its high volume of foot traffic, goods, and services. Gloucester's generally narrow roads and sidewalks are not on a regular paving schedule due to the number of brick roads. They are a safety risk for the general population in some locations, expressly the elderly and disabled, but appreciated for the colonial history they memorialize. There are over 90 miles of public roads in Gloucester that need attention and funding for improvements. Gloucester's Harbor has implemented lighting fixtures, signage, beautification, and other streetscape improvements, but other parts of the City require these improvements. Participants in the Consolidated Plan's Health Services focus group emphasized the importance of social determinants of health in public service and public facilities.

The City needs water and sewer infrastructure extensions and updates to accommodate new residential and commercial development. Infrastructure upgrades will play a key role in providing more affordable housing, supporting multifamily density, and creating future job opportunities. Many year-round neighborhoods depend on seasonal water lines, and those water lines are becoming more stressed as the City tries to attract and maintain more year-round development. Wastewater treatment, stormwater management recycling/garbage disposal service, and telecommunication and internet services are also critical public improvement needs for the prosperity of local businesses and the information needs of City residents.

There has also been an increasing need for "green" and alternative energy projects, as seen through the City's commitment to Town Green 2025. The goal of Town Green 2025 is to reach carbon neutrality within the next five years. The following are the Town Green 2025 Strategic Plan goals:

- Producing carbon emission analysis and strategies to reduce the baseline carbon score and to track the effectiveness of strategies in reducing carbon over time

- Partnering with the Gloucester Clean Energy Commission (CEC) to prioritize and implement as much clean energy production and use on Cape Ann as is possible by 2025;
- Advocating for Mass Save audit and subsidy programs in partnership with the communities of Cape Ann, achieving 80 percent of assessments and conversions by 2025;
- Supporting the City and encouraging aggressive municipal aggregation to achieve a minimum of 40 percent clean electricity by 2025;
- Having 80 percent of people recognize the Town Green brand and have an energetically favorable opinion of the mission; and
- Developing a 5-year budget plan for all programs and growing the budget to \$50,000 by 2017, with a 25 percent growth rate every year thereafter.

How were these needs determined?

Gloucester's public improvement needs were determined by interviews with City staff, health service providers, those working with the elderly and disabled, and more. The Community Needs Assessment Survey also garnered citizen input from 712 respondents. The public identified various improvement needs at a public hearing. Display boards placed in public buildings, including City Hall and the Library, identified project priorities. Comprehensive reports and plans commissioned by the City were used, such as the Community Development Plan, the City of Gloucester Harbor Plan and Designated Port Area Master Plan, and the Parks Recreation and Open Space Plan. The City continues to assess the need for public improvements through its application process for community development funding each year. The results for public improvements are in the chart below.

[Figure NA-50.2 can be found in the Appendix.]

Describe the jurisdiction's need for Public Services:

Gloucester has many public services needs concerning community health and well-being. Special needs populations, low-income individuals and families, and immigrant populations face several challenges when compared to the general population in terms of educational attainment, health care, housing, behavioral health services, employment opportunities, and resources for children and adolescents. Commonly identified public services needs include technical assistance for housing, mental health resources for all ages, employment training, senior services, and substance abuse treatment.

The growing numbers of substance abuse cases in Gloucester indicate a need for more treatment facilities, outpatient and inpatient mental health facilities, and preventative care. There is a shortage of workers in Gloucester/Cape Ann to address these kinds of problems, and this has made it difficult for many people to access the services they need. This shortage is mostly due to Gloucester's geographic isolation, lower wages, and a lack of funds for recruitment efforts, job creation, and job retention. There

is also a shortage of specialists to work with people's physical and developmental disabilities, particularly for youth with mental health issues.

Job training programs are needed to boost the household incomes of individuals and families. Many full-time working parents cannot afford childcare or private after-school programs. They go without these services or cut back their work schedules, which in turn results in lower earnings. Childcare programs and youth centers usually offer additional benefits, including health and nutritional services, which LMI youth are more likely to need. Jobs or youth programs that teach competitive workforce skills for early employment training are needed to teach competitive workforce skills. As noted earlier, transportation services are needed to help people, especially those with low incomes, to commute to work.

SeniorCare's *2018-2021 Area Plan on Aging* listed the following as the top needs for seniors in their needs assessment: healthcare and prescription drug costs, transportation, housing, overcoming social isolation/loneliness, and economic security. These did not include long-term service and support needs, which are caregiver support, access to local grocery stores, community accessibility, food insecurity, social services, and mental health. A public services focus group reiterated these needs, specifying that seniors in Gloucester are dealing with these needs while having only an intermediate level of affordable care available, lack of qualified assistance or family to help, and a lack of affordable housing options.

How were these needs determined?

A review of recent plans and studies, and interviews with social service providers, health care workers, youth care program staff and SeniorCare staff determined Gloucester's need for public services. Reports include the 2017 Gloucester Health Department Annual Report, the Gloucester Student Health Survey, the 2019 Beverly and Addison Gilbert Hospitals *Community Health Needs Assessment*, and SeniorCare's *2018-2021 Area Plan on Aging*. In addition, a Community Needs Assessment Survey gathered citizen input from 712 respondents. The public also identified service needs at a public hearing, and on display boards placed the City's in public buildings. The City continues to assess the need for public services through its application process for community development funding each year.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis section of the Consolidated Plan explains market conditions in Gloucester with data and information gained from community meetings, focus groups, surveys, and public documents. Understanding the supply of homes, jobs, and community services in Gloucester and the demands placed on them will help the City to decide how to make the most effective use of CDBG funds over the next five years.

Gloucester maintains a seasonal appeal for many, reinforced by waterfront views, beautiful beaches, and rich maritime history. The City's summer atmosphere, waterfront, and Harbor attract people seeking a coastal getaway. There are increasing economic opportunities in Gloucester as the City builds its biotechnology, marine, and life science industries. The region's growing popularity has boosted home prices and fueled a more competitive housing market. Current data show that the median sales price for a home in Gloucester is \$395,000, slightly above the statewide median, \$389,000. There has been a 31 percent increase in sales prices since 2010.

Housing and the Economy

Journey to Work data published by the Census Bureau show that 998 residents regularly commute to Boston (7 percent). Route 128, the primary road into the City, is home to technology, healthcare, educational, and retail establishments that employ many Gloucester residents. There are also a number of opportunities within the City itself, attracting talent from across the North Shore. Roughly 7,449 residents also work in Gloucester (51 percent of workers in the commuting flow). Figures MA-05.1 and MA-05.2 illustrate the flow of residents and workers in and out of Gloucester every day.

Gloucester is diversifying to accommodate a range of industries while strengthening its tourism sector. Although known for commercial fishing, manufacturing, and a visitor-based economy, the City is positioning itself to support life sciences and biotechnology. Gloucester is a Massachusetts Platinum Bio Ready community and home to the UMASS Large Pelagics Research Center and the Gloucester Marine Genomics Institute (GMGI). According to the MassHire North Shore Workforce Board's (NSWIB) *Four-Year Local Plan 2018-2021*, the North Shore has 21 percent of all Northeast life science employment and 32 percent of all establishments.

The City's Economic Development and Assessment Evaluation recommended encouraging entrepreneurship to increase capacity for people, businesses, and institutions. Entrepreneurship was cited as a tool for transforming the City into a regional innovation cluster. Workforce development is

important for supporting the local economy and attracting skilled labor to make Gloucester a competitive destination. Still, it is challenging to attract and retain talent due to a shortage of affordable housing options, relatively lower wages, and limited transportation options. Job training can offset this, particularly in burgeoning fields. MassHire's four-year Plan identifies needs for training in the following critical industries: construction, education, life sciences, and financial services. Training programs include those offered by the NSWIB and programs run by Community Enterprises Inc. for those with disabilities. Action, Inc. offers a popular Nurse Aide training program and a Commercial Driver's License program, as well as training for those aged 16 to 21 via the Compass Youth Program.

[Figures MA-05.1 and 2 can be found in the Appendix.]

Housing Affordability, the General Population, and Cost Burden

Gloucester's population of 29,399 is projected to decline by 5 percent between 2020 and 2030, according to the Metropolitan Area Planning Council's (MAPC) projections. Population decline is likely to continue without increased production of affordable housing. The City's population is also aging. Near-term population projections indicate that older adults need affordable options. According to CHAS data, Gloucester currently has 5,291 households with at least one person 62 or older and 1,627 households with at least one person 75 or older. In addition, the City has 2,515 LMI elderly households, and they represent 55 percent of all elderly households in Gloucester and 20 percent of the City's total households. Housing for the elderly needs to be accessible, and upgrading older units to remove architectural barriers can be very expensive. Fig. MA-05.3 below outlines projections for Gloucester by age group.

[Figure MA-05.3 can be found in the Appendix.]

The median family income in the Boston Metro Area is \$119,000 (FY2020 Income Limits). Using Massachusetts guidelines for affordability, a family with an annual income of \$119,000 could afford a maximum purchase price of \$467,550. For households making the region-wide median income, Gloucester's housing is generally within reach. In 2019, the median single-family sale price was \$431,750. However, Gloucester's median family income is much lower than the Boston Metro median: \$89,300 (ACS 2018). A family at Gloucester's median is effectively priced out of the homebuyer market. Even if they can obtain a mortgage from a conventional first-time homebuyer program, a family at Gloucester's median could not afford a sale price higher than \$350,850, or about \$81,000 below last year's median market price.[3] For LMI families seeking to buy their first home, the picture is much worse. It should be noted that the median family income in Gloucester is roughly equivalent to HUD's low-income (80 percent AMI) limit for the entire Boston Metro Area.

Housing cost burden is an enduring issue in Gloucester. Affordability has been a characteristic of Gloucester for years, but as Metro Boston's attractiveness grows, so does Gloucester's. The citizen participation process for this Consolidated Plan highlighted the lack of safe, affordable housing in

Gloucester. There is not enough supply to meet the demand, and new units do not match the incomes and household requirements of those in need. Meanwhile, there are 1,844 vacant units (13 percent of total units) in the City, 50 percent of which are for seasonal use.

Thirty-seven percent of households are cost-burdened, and 16 percent are severely cost-burdened. Gloucester needs affordable multifamily development with a broader range of unit sizes (number of bedrooms) to accommodate multiple household types, particularly families. Participants in focus groups for this Plan suggested making it easier to obtain approval for options such as Accessory Dwelling Units (ADUs). A Needs Assessment survey taken by 712 participants showed that people want to dedicate funding to home improvements for greater disability access, financial assistance for homebuyers, and energy-efficient building improvements.

Housing Inventory

Gloucester has 14,147 housing units, 53 percent of which are single-family homes – slightly more than the statewide average of 52 percent. Only 12 percent of the housing stock is in buildings with five or more units. The majority of ownership units have three or more bedrooms (69 percent), and the majority of rental units are one-bedroom units (41 percent). Thirty-seven percent (4,600) of Gloucester households are renters, roughly the same at the state. There has been an 11 percent increase in renter-occupied units since 2010. Figure MA-05.4 gives a snapshot of building permits issued in Gloucester between 2010 and 2018 for context. Renting is popular among downsizing elderly households, small families, and singles. It is also more common among LMI households who often cannot afford homeownership. Increasing the affordable rental stock was repeatedly recommended during this Plan's outreach process. The availability of affordable rental would diversity the economic base, providing options for those who have been previously excluded from living in the City.

[Figure MA-05.4 can be found in the Appendix.]

Subsidized Housing Inventory

Gloucester's Subsidized Housing Inventory (SHI) includes 1,005 units, 7.5 percent of all-year-round units reported in Census 2010. The City is short of the 10 percent minimum under Chapter 40B by 322 units. Additionally, there are 22 units scheduled to expire between 2020 and 2025. The Gloucester Housing Authority (GHA) has 249 affordable family units and 370 elderly/disabled units. The average wait for a GHA unit is 4 years, including voucher wait times. A breakdown of wait times is in the Appendix. There are 5,239 households on the waiting list for federal and state housing; 1,538 of those households are for elderly/disabled housing. Gloucester uses Community Preservation Act (CPA), Affordable Housing Trust, and other funds to leverage state and federal monies for creation and preservation. The GHA offers 730 units through rental assistance programs, of which 633 are Housing Choice vouchers under a lease, and 45 are MRVP vouchers under a lease. They work with service providers, municipal staff, and tenants to offer housing and supportive services for non-homeless special needs populations. A provider network consisting of Action, Inc., the North Shore Health Project,

SeniorCare, the Cape Ann Resource Exchange (CARE), and Healing Abuse Working for Change (HAWC) addresses issues for these populations.

Barriers to Development

Gloucester's lack of public transportation, seasonal popularity, and substantially built-out land use pattern are all present barriers to affordable housing. The uncertainties in Gloucester's permitting process, together with high construction costs throughout the Northeast, necessary but expensive environmental regulations to protect floodplains and manage stormwater, and other forces make it very difficult for the City to meet affordable housing needs. High flood insurance rates force property owners in floodplains to pay more for housing. Gloucester also has limited developable land due to the prevalence of wetlands. A lack of development, in turn, restricts the City's ability to reach its 10 percent minimum. Housing that does exist is old, inaccessible, and developed before the Inclusion Housing Requirement. Outreach indicated that community pushback, lengthy/expensive permitting, confusing local policies, and multifamily development legislation limits inclusionary zoning. Dimensional standards require applicants to receive relief from the Zoning Board of Appeals (ZBA) before applying for a special permit for conversions. A special permit from the City Council is required for a conversion over four units, meaning even more time and money.

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

Introduction

Gloucester has a rich history rooted in the fishing industry. The City's 400-year-old port is the nation's oldest. Today, Gloucester remains a major regional fishing port, though commercial fishing is not as lucrative here as it was in the past. According to the American Community Survey (ACS), 440 Gloucester residents report fishing as their principal occupation. Commercially harvested species in Gloucester include groundfish, lobster, monkfish, herring, mackerel, butterfish, scallops, and bluefin tuna. Gloucester is also home to numerous recreational fishing charter companies and party boats.

Gloucester has diversified its economy to preserve and expand local employment. It has done this, in part, by focusing its economic development efforts on life sciences, marine sciences, and biotechnology industries – essentially building on the City's maritime heritage. Gloucester is a Platinum BioReady Community and home to the UMASS Large Pelagics Research Center, Marine Lab, and Gloucester Marine Genomics Institute (GMGI). These institutions attract highly educated workers to engage in world-class marine biotechnology research, taking advantage of Gloucester's proximity to Boston, a major biotechnology hub. Gloucester also has its own hospital, the Addison Gilbert Hospital, which employs a large percentage of the labor force.

Hospitality and tourism remain essential components of the local economy. Gloucester is a seasonal destination, with beaches, lighthouses, whale watches, fishing tours, and historic sites attracting visitors throughout the summer. The second home market accounts for about 8 percent of Gloucester's housing stock today – over 1,200 units, representing a 30 percent increase in vacation housing over the past 20 years. The City's retail stores, restaurants, hotels, and attractions benefit from the tourism trade. In support of local and regional tourism, Gloucester partners with organizations such as the Cape Ann Chamber of Commerce, the North of Boston Convention and Visitors Bureau, and the Massachusetts Office of Travel and Tourism. In 2016, the opening of the Beauport hotel introduced the first full-service, year-round hotel on Gloucester's waterfront.

Unemployment runs somewhat higher in Gloucester than the state as a whole. Gloucester is geographically isolated to a degree, contributing to the City's 4.8 percent unemployment rate. Its location at the end of Route 128 makes the City somewhat remote and difficult to get to. Intra-City public transportation is limited to six fixed routes operated by the Cape Ann Transportation Authority (CATA). The MBTA commuter rail (Rockport Line) has long waiting periods between trips, and the traffic to and from Boston is an added stressor. Nevertheless, Gloucester is collaborating with Town Green 2025 to be carbon neutral in five years, opening the door for businesses specializing in renewables and green energies such as solar, wind, and tidal power. National Grid and other major entities already work with industrial and commercial business

owners in Gloucester to reduce energy usage, resulting in savings for business owners as well as new jobs. Economic development and job creation are priorities in Gloucester and will remain priorities through the duration of this Consolidated Plan. The COVID-19 pandemic has reinforced this commitment even further, with preference given to relief efforts through PY2021.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	97	0	1	0	-1
Arts, Entertainment, Accommodations	1,635	0	13	0	-13
Construction	605	0	5	0	-5
Education and Health Care Services	2,774	0	23	0	-23
Finance, Insurance, and Real Estate	787	0	6	0	-6
Information	362	0	3	0	-3
Manufacturing	1,546	0	13	0	-13
Other Services	726	0	6	0	-6
Professional, Scientific, Management Services	1,206	0	10	0	-10
Public Administration	0	0	0	0	0
Retail Trade	1,661	0	14	0	-14
Transportation and Warehousing	265	0	2	0	-2
Wholesale Trade	502	0	4	0	-4
Total	12,166	0	--	--	--

Table 5 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less Workers
			%	%	%
Agriculture, Mining, Oil & Gas Extraction	212	112	1%	1%	0%
Arts, Entertainment, Accommodations	1,696	1,570	11%	15%	4%
Construction	936	480	6%	5%	-2%
Education and Health Care Services	3,648	1,933	25%	19%	-6%
Finance, Insurance, and Real Estate	900	319	6%	3%	-3%
Information	189	151	1%	1%	0%
Manufacturing	1,801	2,120	12%	21%	9%
Other Services	711	559	5%	5%	1%
Professional, Scientific, Management Services	1,571	452	11%	4%	-6%
Public Administration	387	372	3%	4%	1%
Retail Trade	1,801	1,587	12%	15%	3%
Transportation and Warehousing	471	224	3%	2%	-1%
Wholesale Trade	488	367	3%	4%	0%
Total	14,811	10,246	100%	100%	0%

TABLE 11 - BUSINESS ACTIVITY
Source: 2011-2015 ACS, 2015 MA ES 202

Table 11A Business Activity Table

Labor Force

Total Population in the Civilian Labor Force	16,290
Civilian Employed Population 16 years and over	14,810
Unemployment Rate	9.09
Unemployment Rate for Ages 16-24	24.73
Unemployment Rate for Ages 25-65	6.77

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,520
Farming, fisheries and forestry occupations	440
Service	1,865
Sales and office	3,225
Construction, extraction, maintenance and repair	1,214
Production, transportation and material moving	855

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,095	67%
30-59 Minutes	2,695	20%
60 or More Minutes	1,810	13%
Total	13,600	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	670	75	585

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,095	385	930
Some college or Associate's degree	3,345	350	745
Bachelor's degree or higher	4,740	280	810

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	50	115	185	545
9th to 12th grade, no diploma	275	110	200	670	600
High school graduate, GED, or alternative	785	855	800	2,775	1,955
Some college, no degree	865	690	485	1,770	610
Associate's degree	85	380	240	875	435
Bachelor's degree	300	780	830	2,255	830
Graduate or professional degree	60	190	375	1,400	865

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,447
High school graduate (includes equivalency)	31,979
Some college or Associate's degree	31,679
Bachelor's degree	52,552
Graduate or professional degree	65,224

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Table 11, Business Activity, illustrates some degree of mismatch between the industries that employ Gloucester residents and the industries that provide jobs in Gloucester. For example, there is an almost 2:1 difference in Education and Health Care between Gloucester residents and the local employment base. Similarly, in the Professional, Scientific, Management Services sector, the ratio of Gloucester residents to local jobs is 3:5. Nevertheless, Table 11 shows that Education and Health Care Services have the highest share of workers and jobs, with Manufacturing and Retail Trade having the second and third highest numbers, respectively.

Describe the workforce and infrastructure needs of the business community:

The workforce needs of the business community are to replace those jobs that were lost due to industry innovation (particularly fishing) as well as create more year-round opportunities for those in the retail, hospitality, and arts/entertainment sectors. Not only are these industries dictated by the seasonal economy, but many are also low paying and experience high turnover rates. It is crucial for the City, its employment organizations such as the North Shore Workforce Investment Board (WIB), and private industries to come together to expand training programs and modernize the workforce. Many new innovative and entrepreneurial jobs require a specialized skill set. This is also true for the life sciences, biotechnology, health care, and education fields, which are projected to grow at the local, regional, and state level over the next ten years. Gloucester's employment base must be able to provide the skillsets required by Metro Boston's economic climate. Focus groups also indicated a worker shortage in the social services and health care positions that serve the elderly. The shortage is reportedly due to lower wages, a lack of affordable housing, and limited transportation to and from the area.

The Gloucester Economic Development and Industrial Corporation (EDIC) works with emerging businesses and businesses relocating to Gloucester within all sectors. The EDIC seeks to attract a variety of opportunities to diversify the employment base of the labor force. They also market real estate in Gloucester's two industrial parks: the Blackburn Industrial Park and the Cape Ann Industrial Park. Utilities continue to a need in these locations, and the EDIC works to secure grants to expand infrastructure. Older infrastructure is time-consuming and costly to replace; however, the City understands that being on the water is a need for many modern technological businesses they seek to attract, and therefore actively exploring opportunities to facilitate where possible.

The North Shore Workforce Investment Board (WIB) assists clients with job search skills and attainment, as well as provides training ranging from adult occupational programs to youth programs such as F1rstJobs and Amp It Up. Youth training programs were identified as a recurring need in the City by multiple focus group and survey participants. The health care industry requires trained applicants, according to the North Shore Workforce Board Four-Year WIOA Local Plan (2018 to 2021). Action, Inc. offers a Home Health Aid Training Program and Nurse Aide Training Programs, which continues to be popular and have a high placement rate.

Gloucester Harbor planning efforts have broadened opportunities in ocean observations, marine biotech, marine research (UMASS Large Pelagics Research Center, Marine Lab, and Gloucester Marine Genomics Institute (GMGI)) and renewable energy (wind, tidal/wave). These are classified as "blue" and "green" employment sectors. The fishing industry continues to pursue catch diversification and product development. Gloucester remains the home of the Gorton's Seafood, a popular seafood provider that began there in 1849.

The Needs Assessment Community Survey identified economic development needs in the community over the next five years, as shown in Fig. MA-45.01:

[Figure MA-45.01 can be found in the Appendix.]

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

Major changes in the following areas would have a positive economic impact on the City of Gloucester, and would assist in workforce development and business support or infrastructure:

- Wastewater, Water, and Sewer
- Housing Stock
- Transportation
- Broadband/Fiber Optics
- Hazard Mitigation, Climate Resiliency, and Mitigation

Plans commissioned and used as points of reference for the duration of this Consolidated Plan include the 2014 Municipal Harbor Plan and DPA Master Plan, the 2015 Coastal Climate Change Vulnerability Assessment and Adaptation Plan, the Harbormaster and Visiting Boat Center Feasibility Study, the 2010 Gloucester Harbor Economic Development Plan, the 2019 Hazard Mitigation Plan, the 2017 Housing Production Plan, and the 2019 Blackburn and Cape Ann Industrial Park Assessment.

Gloucester has two federal opportunity zones in the Downtown area. Public/private investments pertaining to any of the following listed items would have an overtly positive impact on the success of these areas. The Opportunity Zone (O.Z.) Program under the Massachusetts Executive Office of Housing and Economic Development is a program that designates specific geographic areas where individuals can gain favorable tax treatment on their capital gains by investing those funds into economic activities in the area. The goals of the OZ program are as follows:

- Generate investment in our marine industrial waterfront;
- Stimulate job growth through increasing investment opportunities in the Blue Economy;
- Increase mixed-use development in Downtown and waterfront; and
- Attract additional investment in our innovative small businesses.

Gloucester's labor force is highly educated, with 41 percent of the population over the age of 18 having at least an Associate's degree. Gloucester wishes to attract more of this talent, while retaining the current talent, through increases in economic opportunities throughout the planning period. Significant changes that will provide these opportunities are: the expansion of the Gloucester Marine Genomics Institute, the Brazonics/Sandy Bay Machine Company's 31,000 sq. ft. Aerospace manufacturing expansion in the Blackburn Industrial Park, the Fuller Property Redevelopment that includes a 200-unit luxury apartment building with retail and space for a new Cape Ann YMCA, and the new business class Beauport Hotel on the harbor front.

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

Thirty-two percent of Gloucester's population over the age of 18 has a bachelor's degree or higher (7,885 people), which is five percentage points lower than the state. The high school graduation rate is 37 percent, which is 11 percentage points higher than the state's rate of 26 percent. Those between the ages of 45 and 65 have the highest number of educated individuals over 18, at 41 percent. They have 45 percent of the total number of bachelor's degrees and 48 percent of the total number of graduate/professional degrees in the City.

Most higher-paying jobs now require at least a bachelor's degree. The median earnings for someone with a bachelor's degree are \$20,573 more per year compared to the earnings of someone with a high school diploma. Many employers will provide on-the-job training, but as the Massachusetts workforce becomes more competitive, the minimum requirements for hiring have risen. An example of this is Massachusetts's BioReady Initiative, which has seen an industry employment growth rate of 35 percent in the past decade in the Commonwealth. Gloucester's qualification as a Platinum BioReady Community has incentivized businesses in these industries to relocate to the area due to benefits such as amended zoning, infrastructure and land capacity, and streamlined regulatory practices for laboratory and manufacturing facilities. Biotechnology and the associated fields require a highly advanced and specialized skill set, usually calling for a master's degree or another professional degree.

The following are priority industries in Gloucester and the North Shore, with the majority requiring higher education after high school: Advanced Manufacturing, Professional, Technical, and Scientific Services, and Health Care and Social Services. The following are critical industries for the North Shore that also require varying levels of educational attainment: Construction, Education, Life Sciences, and Financial Services.

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

Economic development is the cornerstone of any community and a core component of CDBG activities in Gloucester. Workforce development and job training provide the skills to grow the local economy and generate the critical mass needed to fund daily operations, programs, and projects. A skilled labor force will attract employers, provide new jobs, diversify households, and pave the way for new types of housing that are affordable for a variety of income ranges. Providing technical job skills and occupational workforce training permits people to become self-sufficient and, in turn, places less strain on social services and public safety.

The WIB partners with North Shore Community College to provide certificate and training programs. The WIB itself offers basic skill training and job search methods. They have an "access point" office in Gloucester, which is Action, Inc. Other services offered by the North Shore WIB are job search assistance, resume and career action plan development, counseling, job referral/placement, education/training, financial aid, career center orientation, and a staff-assisted resource room with professional journals, directories, and job postings.

Action has several medical training programs with an excellent success rate for placing graduates. Wellspring House offers adult education and job training courses such as the Adult Learning Initiative (ADL) and the Mediclerk training course. North Shore Community College (NSCC) offers

MassCIS, an online interactive career assessment and exploration program, as well as co-op and internship opportunities. NSCC also has Career Placement Counselors who work with students that are getting ready to look for employment. Salem State University's Center for Entrepreneurial Activity regularly reaches out to Gloucester businesses and residents. The University also offers multiple career development courses and professional development opportunities, and hosts over 500 career services events per year.

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

Yes

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

The U.S. Economic Development Administration prepared an updated Comprehensive Economic Development Strategy (CEDS) for Gloucester in 2011. The result was an Economic Development Assessment Team Report in 2011 (the EDA Report). The issues identified in the report continue to be addressed today.

The following is a list of initiatives outlined in the Economic Development Assessment Team Report to coordinate with the Consolidated Plan. The Strategic Plan section of this Consolidated Plan also discusses economic development initiatives.

- Build upon and expand existing local capacity in the form of public-private partnerships;
- Expand the concepts articulated in the recent Harbor Plans to create a Citywide economic vision in the form of an Economic and Community Development Strategy and Master Plan;
- Explore technical assistance opportunities that may exist with federal, state, private and nonprofit entities to develop capacity in establishing a baseline for core data elements and a plan for tracking and reporting progress;
- Employ best practices to improve access to capital such as using CDBG funds for Section 108 Loan Guarantees and bringing stakeholders together to provide additional resources for nonprofit organizations and Community Development Financial Institutions (CDFI's);
- Host a business plan competition for future entrepreneurs to provide key market trend insights to local economic developers;
- Offer business support by assisting commercial fishermen, promoting local purchasing, utilizing business development incentives, and providing financial literacy assistance;
- Capitalize on community assets that foster economic diversification and long-term growth, using the port as a key asset;

- Accelerate near-term infrastructure projects by working with developers to negotiate needs on a case-by-case basis and/or advance the efforts already been made at the local level;
- Strengthen the link between workforce investment and targeted industry recruitment;
- Encourage entrepreneurship through mentorship opportunities, angel investors, and venture capitalist networks, paving the way for a potential maritime regional innovation cluster;
- Participate in and enhance the North Shore Workforce Strategy via industry insights, education, recruitment, and funding;
- Use marketing and communication strategies to promote Gloucester in the off-season and maintain a consistent and active conversation with leadership and involved parties; and
- Conduct a market research study to understand how dollars are being spent, the best efforts to attract more people to the area, and establish a "brand" based on existing conditions.

Discussion

The City of Gloucester is examining future economic development programming in light of the recent COVID-19 pandemic and its unprecedented impacts on the local economy.

MA-50 Needs and Market Analysis Discussion

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

The City has defined a "target area" for community development work that includes the highest percentage of low- and moderate-income residents in Gloucester, which qualify by "Exception" at 49.13%. The following census tracts and block groups are in this area: Essex County Census Tract 2215, blocks groups 1,2; Census Tract 2216, block groups 1,2,3; Census Tract 2217, block group 1; and Census Tract 2219.02, block group 1. Based on data review and City experience with housing programs, housing issues in these areas include cost burden and physical deterioration as a result of deferred maintenance, which in many cases is due to the declining income of seniors aging in place. These areas are subject to significant housing issues compared to the remainder of the City. Developing the target area assists with activity prioritization in a City where housing continues to be a citywide issue.

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

Low-income concentration areas can be found around Downtown Gloucester, as shown in Fig. MA-50.1. The census tracts include Essex County Census Tract 2214, 2215, 2216, 2217, and 2218. Most of tracts 2215, 2216, and 2217 have over 65 percent LMI residents. There is no particular concentration of racial or ethnic minorities in Gloucester because the City has a small minority population (5 percent of the total population). However, the largest grouping of minorities is in Tract 2214, with 333 people, coinciding with one of the City's LMI tracts, as shown in Fig. MA-50.1.

[Figure MA-50.1 can be found in the Appendix.]

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

The Downtown has a larger volume of activity compared to the rest of the City, making it the epicenter of Gloucester's life. There are more residential, commercial, and mixed uses shaped by dense multifamily and transit-oriented development styles. Major social service organizations, public institutions, and public transportation stations are in this area, such as City Hall, Action Inc., the Sawyer Free Library, and the commuter rail station. Concentrated commercial use denotes that there are more employment opportunities in this area as well. The area incorporates the harbor front and its many recreational options. As mentioned previously, this area has the highest number of LMI populations. This area also has older infrastructure, lower median household incomes, and a higher prevalence of renters in this area.

[Figure MA-50.2 can be found in the Appendix.]

Are there any community assets in these areas/neighborhoods?

The Grants Division continues to prioritize initiatives to improve these locations for the betterment of those residents and the general population. Initiatives include public facilities, improvements, infrastructure improvements, and public/community service extension. The findings from the Needs Assessment community outreach pertain to these areas and are usually needed there more so. Accessibility features, rental opportunities, and public transportation are much more frequent in these neighborhoods when compared to the remainder of the City. These census tracts have greater access to jobs, public services, City services, and amenities such as the Gloucester Harbor Walk.

Are there other strategic opportunities in any of these areas?

MAPC conducted a Housing Market Analysis for the Downtown in July 2014. Findings from that report confirm the following: the market can support anywhere from 266 to 533 new housing units, primarily in the form of multifamily apartments, condos or townhouses (approximately 250,000-550,000 sq. ft.), including transit-oriented mixed-use development. Additionally, given retail opportunity gaps identified in the analysis and potential spending by new households, Downtown Gloucester could potentially support an additional 45,000 to 75,000 sq. ft. of further retail development, and 10,000 to 15,000 sq. ft. of flex office/artist/retail space. The Railroad Avenue area is also a core component of MAPC's Downtown projections, with infrastructure improvements taking place in and around the City in response to development proposals. Fig. MA-50.3 portrays housing opportunity sites in the Downtown neighborhood based on MAPC's findings.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband wiring and connections for LMI communities are a priority in Gloucester and considered an essential service. Broadband is a necessity for almost everything in the modern age, from completing job applications, schoolwork, and residential tasks, i.e., registering a motor vehicle, to learning about important City updates. LMI households are most in need of broadband services as they are the most adversely impacted group when there is a lack of information and a lack of accessibility to information. There are alternatives to mainstream providers for Gloucester and Cape Ann residents, generating more competition and eliminating many being forced to buy/keep expensive services (bundled and unbundled) by the larger, nation-wide companies. Cape Ann Communications is the primary alternative internet provider for Gloucester residences and businesses. They offer constant monitorization and support, and comprehensive service that includes the following:

- Business internet delivery that has capabilities for simultaneous voice, video, and data applications;
- Managed Wi-Fi for businesses, including retail, with added security, monitoring, and capabilities for targeted marketing;
- Business special events with capacity for extra services such as video, voice and Wi-Fi hotspot(s) for press or analyst blogging;
- Multi-unit residential internet; and
- Faster speed and lower costs than cable or DSL options for residences.

Despite the provision of these services, there are likely LMI households in Gloucester without access to reliable broadband/internet services, particularly those households that are in floodplains and low-lying areas. To be eligible for Cape Ann Communications, households need to have a clear sightline between their receivers and the wireless base station. Obstructions and weather conditions can affect the quality and strength of fixed wireless service, making service location-dependent. Fixed wireless internet is also usually more expensive than other forms of broadband. Most LMI households are not able to afford this added cost. Many of the higher-speed plans are also too expensive for those on a fixed income or those making 80 percent or lower than the AMI. Lastly, Cape Ann Communications generally services business clientele, who usually have greater capacity and more buying power than residential consumers.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Cape Ann Communications is the primary alternative for broadband services in Gloucester outside of mainstream service providers. Other small-scale alternatives include EarthLink, Viasat, and HughesNet. Competition is needed and often requested by residents, as many are forced to buy/keep expensive and unwanted bundle services. Mainstream providers can increase their prices at will and charge supplementary fees due to a lack of competition, reinforcing the importance of having more than one broadband internet service provider.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Gloucester is vulnerable to the impacts of climate change and its associated hazards because of its coastal location. Local officials have identified approximately 1,783 acres (10.5 percent) as areas of flooding, based on the 2012 Hazard Mitigation Plan. Cape Ann suffers from storms more severely than the majority of the state due to its location, geographic makeup, long open coastline, and many low-lying areas. Identified events that are of particular concern are storm surges, extreme weather, and sea-level rise. These natural hazards pose a significant risk to local infrastructure, with some areas at risk of five to ten feet of flooding. The map below was generated as part of the Coastal Climate Change Vulnerability Assessment and Adaptation Plan (2015) and highlights the areas that are at risk of flooding in 2030, with attention drawn to municipally owned properties.

Facilities at risk of flooding include the Department of Public Works campus, the Hodgkin's Street Sewer Pump Station, Gloucester High School, the Inner Harbor (which includes the Council on Aging and various businesses), and Thatcher Road. Seawalls, revetments, the City's various pumping stations, the Senior Center, and the Water Pollution Control Facility are all high-risk facilities. The following at-risk roads need long term strategies, which include most major evacuation routes: Route 133, Route 128, Route 127, Route 127A, and Atlantic Street. Other key findings from the Coastal Climate Change Vulnerability Assessment and Adaptation Plan Public Meeting (2015) were: a total loss of 45 acres of uplands to wetlands and a total loss of 185 acres of high marsh to low marsh, tidal flats, tidal creeks or open water by 2030.

The 2019 Hazard Mitigation Plan is an updated, in-depth analysis of Gloucester's natural hazard risk as conducted by MAPC. The 2019 Plan is an update of the original Hazard Mitigation Plan published in 2012. The 2019 plan's risk assessment states that there are 167 critical facilities throughout the City, as identified by the Gloucester Local Hazard Mitigation Planning Team. The HAZUS-MH analysis for the City estimates \$31.4 million to \$151.2 million in property damages from hurricanes of categories 2 and 4, \$666.2 million to \$4,503.2 million in property damages from earthquakes of magnitudes 5 and 7, and \$263.4 to \$347 million in property damages from a .2 to 1 percent chance of flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Coastal Climate Change Vulnerability Assessment and Adaptation Plan shows that sections of the Downtown are particularly vulnerable to the impacts of climate change. These areas are also where the highest concentrations of LMI populations live (65 to 99 percent). A detailed map of LMI populations is

in the Appendix. Due to the financial burden natural disasters can cause, LMI households will be less likely to recover when extreme weather events occur. Home and infrastructure repairs are cost-prohibitive for many of these households, and sudden damage caused by frequent hazard risks (flooding, winter storms, and hurricanes) may necessitate unexpected repairs that those with limited financial resources cannot afford to address. This situation ultimately causes a reliance on government funding and assistance. Displacement is also very likely, as rehabilitation and reconstruction efforts could take months to complete. LMI households (49 percent of households in the City), often cannot afford such post-disaster efforts and relocate elsewhere. LMI households are also less likely to own a vehicle, which leaves them more vulnerable than the general population and dangerously at-risk. The 2019 Hazard Mitigation Plan found that flood insurance puts a severe strain on LMI households; as of May 31, 2019, there were 758 flood insurance policies in Gloucester, with a total of \$1,252,499 in premiums paid for an average cost of \$1,652.

The Metropolitan Area Planning Council (MAPC) is working with the City to implement planning resiliency efforts and mitigation strategies under the Municipal Vulnerability Preparedness (MVP) Program. MAPC is a certified MVP provider under Executive Order 569, which instructs state governments to assist cities/towns to complete climate change vulnerability assessments and resiliency action plans. They have worked with multiple communities throughout the Metro Boston Area, conducting resiliency workshops. In 2018, they hosted the Gloucester Community Resilience Workshop and released a Summary of Findings, confirming that citizens were concerned about the vulnerability of the homeless and the lower-income elderly in low-lying areas. Participants cited specific groups/issues:

- Those along Veterans Way being subject to housing and isolation issues;
- The homeless population in Dogtown being subject to climate change impacts; and
- The general population being able to access adequate heating and cooling shelters.

The Workshop recommended a comprehensive assessment of Gloucester's zoning and land use policies to see where improvements could be made. They also recommended amending codes for new buildings/construction, revamping Downtown residential and commercial standards, incorporating green infrastructure, reducing the placement of structures in vulnerable areas, and having an evacuation plan that addresses sheltering-in-place and neighbor-to-neighbor programs. Attendees also made recommendations to assist low income, elderly, homeless, and other vulnerable populations. These recommendations included creating a database of vulnerable people for a back-up communications system during power outages and improving emergency shelter locations, i.e., Gloucester High School.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Gloucester's Strategic Plan focuses on addressing community needs through public facilities, economic development, affordable housing, and public services throughout this Consolidated Plan. The Strategic Plan outlines the goals and intended outcomes of each type of activity, as well as the amount of money that will be allocated to each, ensuring timeliness in spending and meeting national objectives. The Grants Division administers the CDBG and HOME programs and ensures compliance through monitoring. Gloucester will receive approximately \$2,139,872 in CDBG funds and \$504,385 in HOME funds from 2020-2024 to support the Strategic Plan. Funds for housing rehabilitation, economic development, public services, and first-time homebuyer down payment assistance goals are citywide allocations. In contrast, funding for City facility projects are allocations within the Community Development Target Neighborhood. Projects requiring ADA compliance and or the removal of accessibility barriers are completed beyond the Target Neighborhood census tracts, especially where there is a high percentage of LMI households.

The Citizen Participation Process and findings from the Needs Assessment and Market Analysis informed the Strategic Plan. They identified the following goals: residential rehabilitation, assistance to local businesses and job creation, public facility and infrastructure improvements where feasible, basic services, historic rehabilitation programs, employment training, health services, and down payment assistance for first time home buyers (FTHB). The City is evaluating the rehabilitation of the American Legion Post 3 property throughout this Consolidated Plan. Specific economic development activities pertaining to the COVID-19 pandemic will also be at the forefront of CDBG and HOME activities as the City of Gloucester tries to remediate the impact of the virus. To that end, the City has created a COVID-19 Emergency Small Business Grant Program to assist in stabilizing existing small and microenterprise businesses and by covering working capital, wages, rent, loss of inventory, and other fixed costs. Assistance is in the form of a grant of up to \$25,000. Eligible applicants must be 1) a microenterprise business with a business owner that is making less than or equal to 80 percent of the AMI or 2) a small business where at least one job is either retained by a low- to moderate-income employee or created for one such individual. There have been over 100 applications as of May 2020 and 50 grants/\$500,000 committed thus far. More opportunities are projected or the 2021 program year. Gloucester continues to coordinate programming that principally benefits LMI households or addresses slums or blight. Still, the impact of COVID-19 has shifted the City's focus toward activities to offset the pandemic's impacts within the community. The Massachusetts Department of Public Health (DPH) reports 194 confirmed cases of COVID-19 in Gloucester: 103 have recovered, and 12 have died.

Overview Summary Continued

Housing and public services continue to be a priority in Gloucester, with the City remaining committed to supporting programs and activities that forward the Anti-Poverty Strategy outlined in this Strategic Plan. Through partnerships with the Gloucester Housing Authority (GHA), Action Inc., and other providers, the City can accomplish this. The GHA provides accommodations to disabled residents through the provision of accessible units, modifications of non-accessible units, and engaging resident input through representation by the Board of Commissioners. Homeless providers concentrate on housing stabilization and long-term support services for those in permanent supportive housing, transitional housing, and those seeking to exit emergency shelter. The City supports local providers' critical roles in the Anti-Poverty Strategy by supplying the maximum allowable amount of CDBG funding to their activities. Public service funds, usually capped at 15 percent of the program year allocation but subject to change due to COVID-19, are used quickly due to the volume of need. Some of the providers include Action, Inc., Wellspring House, Inc., HAWC, and the Grace Center. Housing rehabilitation continues to facilitate the provision of safe and adequate housing by correcting hazardous conditions, fixing building code violations, and improving accessibility for low-income households. Exterior repairs and financial assistance are also part of the program. The program works to preserve the existing affordable housing stock with 0 percent interest loans and deed restrictions. Please note that the allocation for housing rehabilitation is in flux due to the COVID-19 pandemic.

Barriers to affordable housing in Gloucester come in the form of affordability and accessibility. HUD's income limits are mismatched with local wages, lengthening the GHA's waitlists, and leaving those in need with limited/no options. Added barriers include NIMBYism, a fear of density, outdated zoning, limited developable land, lack of public transportation, high development costs, housing age, and wetland regulations. The City will continue to work with the North Shore HOME Consortium and utilize CDBG funding to overcome these barriers where applicable. One important method used to address barriers in older housing is Lead-Based Paint (LBP) removal. The Community Development and Health Departments educate the public about LBP hazards, and partner with the state's Department of Public Health through its Childhood Lead Poisoning Prevention Program (MassCLPPP). The Health Department accepts and offers referrals for case management, crisis intervention, and environmental services when there are incidences of LBP. Any affordable housing supported by public funds (Community Preservation Act funds, the Gloucester Affordable Housing Trust, the HOME program, the Inclusionary Zoning Ordinance) requires LBP-free construction and rehabilitation.

Gloucester will use the goals and outcomes outlined in this Strategic Plan to support LMI individuals and small business owners through economic development activities and public facility improvements. Top priorities between 2020 and 2024 are: increasing the number of job opportunities for LMI individuals; continuing the Small Business Loan program for marine industries, restaurants, and small-scale manufacturing; supporting Action Inc.'s Home Health Aide and Certified Nurses training programs; and assisting with the fallout of the COVID-19 pandemic. The City will also continue to allocate funds for street, sidewalk and park improvements in low/moderate-income neighborhoods, and ADA-accessible improvements in public buildings. Infrastructure improvements will increase development opportunities

and density, in turn providing local jobs, tax revenue, and a better quality of life for residents. Top needs identified during focus group sessions with City staff were ADA upgrades to public facilities, particularly the police and fire department's assets, and street/sidewalk improvements in the Downtown. The overarching mission of this Consolidated Plan is to allocate funding to infrastructure projects that will serve residents equally.

As mentioned previously, the City is examining the possibility of implementing historic rehabilitation throughout the 2020-2024 Consolidated Plan in the form of spot blight – with the understanding that COVID-19 relief efforts are at the forefront of CDBG activities for the foreseeable future. The following figures provide a snapshot of how CDBG and HOME funding has been implemented throughout the City based on the most current data.

[Figures SP-05.1 and 2 can be found in the Appendix.]

The Citizen Participation process, data from the Needs Assessment and Market Analysis, and information provided by the Community Development staff and the Grants Administrator resulted in the establishment of this Strategic Plan, particularly the goals and priorities as outlined in SP-25, ES-05, and AP-20. The Strategic Plan will address the following from 2020-2024:

Strategic Plan Objectives

- Efficiently delivering public service programs to LMI populations and those most in need throughout Gloucester.
- Reducing barriers to affordable housing and deteriorating multifamily/single housing conditions via rehabilitation of the existing stock and the First Time Home Buyer Down Payment Assistance program. These programs will offer opportunities for various household types, including non-homeless special needs populations, LMI households, and the elderly/disabled. The City will also address the need for foreclosure/housing counseling and rental assistance services for those at risk of losing their housing/becoming homeless.
- Improving the technical capacity of City staff to assist those living and working in Gloucester, including dedicating resources to the administration and planning of the CDBG program. Improving capacity will ensure optimization of funding, meeting national objectives and timeliness requirements, and equity in distribution.
- Providing and expanding economic development activities, particularly for small and microenterprise businesses. Activities may include upgrading infrastructure, expanding job opportunities for LMI residents, funding job training, improving community appearance and livability, and supporting the Small Business Loan program (mainly for marine industries).
- Meeting public facility needs, including playgrounds/parks, utilities, and streetscapes in the Community Development Target Area and where LMI households are underserved so they may have the same opportunities as the general population.
- The Strategic Plan will prioritize efforts to reduce the significant impacts the COVID-19 pandemic has had on local businesses and residents. The pandemic leaves the future of many preplanned

programs uncertain, as it has resulted in the disruption of traditional revenue streams for the foreseeable future. Gloucester's CDBG Small Business Grant Program will allocate \$500,000 in emergency assistance response during PY2020 with the potential to continue the program in PY2021.

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

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area includes all of the City of Gloucester except the Community Development Target Area.
	Include specific housing and commercial characteristics of this target area.	The majority of the City is zoned low-to-medium density residential. Older, single-family housing is the most common housing type (53 percent), with older units more likely to be in disrepair. Older housing is also at higher risk of LBP hazards. Housing throughout Gloucester requires ADA upgrades and rehabilitation services, notably to support the aging population. The City has LMI households located throughout its neighborhoods. Rental housing is more common in the Community Development Target Neighborhood, near commercial uses and public transportation. Commercial uses are located primarily in the Downtown, the Harborfront, and along Routes 127 and 128.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Citizen Participation Process highlighted the need for CDBG investment and activities across the City based on certain economic, housing, and demographic conditions. Public hearing and focus group attendees reiterated the need for projects targeting LMI households throughout Gloucester.
Identify the needs in this target area.	COVID-19 Small/Microenterprise Business Assistance, Housing Rehabilitation - Single and Multifamily, Tenant-Based Rental Assistance, Public Facilities, Economic Development, Public Services, and FT HB Down Payment Assistance.	

	What are the opportunities for improvement in this target area?	Detail on projects by type of need is in Sections AP-35 and AP-38 of the PY2020 Annual Action Plan.
	Are there barriers to improvement in this target area?	Affordability, accessibility, zoning, community pushback, lack of developable land, high construction costs, environmental regulations, LBP, and age of housing stock.
2	Area Name:	Community Development Target Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public facilities and infrastructure
	Identify the neighborhood boundaries for this target area.	Gloucester's Community Development Target Neighborhood includes the following: Census Tract 2215, Blocks Groups 1,2; Census Tract 2216, Block Groups 1,2,3; Census Tract 2217, Block Group 1; and Census Tract 2219.02, Block Group 1.
	Include specific housing and commercial characteristics of this target area.	Multifamily housing and mixed-use development are more common in the Community Development Target Neighborhood, as it is near commercial uses, public transportation, and major travel routes. Those living in and around the Downtown area have lower household incomes and are more likely to experience cost-burden. Infrastructure is aging, but there are opportunities for TOD. Absentee landlords, vacancies/blight, and LBP risk are common. The majority of these tracts are targets for economic revitalization efforts, with representative bodies advocating for their needs. There are two abutting Opportunity Zones in the area as well.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Citizen Participation Process highlighted the need for CDBG investment and activities in the Community Development Target Neighborhood and the City based on certain economic, housing, and demographic conditions. Public hearing and focus group attendees reiterated the need for projects targeting LMI households, businesses, and facilities in the area.	

<p>Identify the needs in this target area.</p>	<p>Needs in the target area include COVID-19 small/microenterprise business assistance, tenant-based rental assistance, vacant storefronts, street/sidewalk safety/improvements, technical assistance for small businesses, LMI employment opportunities, multifamily housing rehabilitation (physical deterioration due to delayed maintenance/absentee landlords), public services, affordable rental housing opportunities (roughly half of Gloucester households experiencing a housing problem live in the target neighborhood), wayfinding/signage, and improved facility accessibility for people with disabilities. Outdoor recreation opportunities are ongoing needs in their area, including Burnham Field and the Harborwalk.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Significant assets include access to public transportation, City Hall, the library, public services, and the Harborfront. There is a large concentration of commercial activity, including multi-cultural and LMI businesses, and many multifamily housing opportunities. Two federal Opportunity Zones (O.Z.'s) are in the target area as well. This area is perfect for future TOD. The City can capitalize on what is in the area's proximity and improve current programming in this respect.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Affordability, accessibility, zoning, community pushback, lack of developable land, high construction costs, environmental regulations, LBP, and age of housing stock.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

CDBG funds have assisted many people in Gloucester. The program is specifically designed to provide 100 percent of total funding to support those making 80 percent of less than the AMI (LMI), with efforts for those individuals, families, and neighborhoods citywide. Public services, housing rehabilitation, and first-time down payment assistance are each citywide programs that directly benefit LMI populations. Economic development activities also directly benefit those who are LMI by requiring that jobs be created or retained for LMI employers and employees in microenterprise or small business environments. These projects are intended to serve the entire population and may be located citywide. Eligible public facility and infrastructure improvements must be in income-qualified areas, other than when removing architectural barriers for those with disabilities. The City created a Community Development Target Neighborhood to include the highest percentage of LMI residents in the income-

qualified area. Recent accomplishments in the target neighborhood include improvements to Burnham's Field Community Gardens, Maplewood Avenue ADA Sidewalk Improvements, City Hall's ADA parking, and upgrades to the Unitarian Universalist Church's kitchen facilities.

Project applications are reviewed upon receipt to determine the best-qualified project that forwards the goals and outcomes of this Strategic Plan. If all application and regulatory requirements have been met, projects are funded. Geographical areas and beneficiaries are a factor in determining the best-qualified project, as the City generally expends CDBG funds in areas with the highest concentrations of LMI residents and small businesses. Activities located in the Community Development Target Neighborhood and tracts that are greater than 51 percent LMI receive priority. Prioritization ensures that the City expends funds in a timely, fair manner to those with the greatest needs. Public service applications are only received in the window in which they're allowed and are generally reviewed in rounds. All approved public/basic service applications move forward as a group and are subject to a public hearing process. Grants Division staff review Housing Rehabilitation applications on a rolling basis. Economic development projects are reviewed on a deadline basis, awarded, and the process begins again. At this time, there is a Downtown small business focus for applications due to the impact of the COVID-19 pandemic.

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

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Affordable housing for low/mod-income residents
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Down Payment Assistance for FTHB Residential Rehabilitation Administration
	Description	To assist extremely low, low-, and moderate-income households secure housing and remain housed, particularly those with supportive service needs. Sixty percent of LMI households in Gloucester are cost-burdened, the largest subgroup being elderly. There continues to be a mismatch between residents' incomes and what is available. There are incredibly long waitlists for affordable housing in the area, with the current stock not meeting the City's needs, aging, and continuing to be inaccessible. Residential rehabilitation will address health and safety concerns for income-eligible households, maintaining affordability of the housing unit through a deed restriction. The City hopes to assist 16 households per year, or a total of 80, through this priority need.
	Basis for Relative Priority	The COVID-19 pandemic, data findings from the Needs Assessment and Market Analysis, and information from City staff and citizen participation outreach provide the basis for this priority. Respondents to the Needs Assessment Survey ranked the following items as top housing funding priorities for 2020-2024: <i>Home Improvements to Increase Accessibility for People with Disabilities, Financial Assistance for Homebuyers, and Energy Efficient Building Improvements</i> . Demand for the Rehabilitation program also supports this need as a high priority throughout the next five years.
2	Priority Need Name	Provision of local economic opportunities

	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Assistance to local businesses & job creation Employment training Administration COVID-19 Response
	Description	The City works to increase its local economy's capacity to create job and business opportunities for residents, particularly residents that are considered extremely low, low-, and moderate-income households. Neighborhoods are strengthened and revitalized through economic assistance because it provides stable and well-paying jobs, increases the commercial tax base, supports workforce and asset development, and diversifies the local economy in this respect. The City also continuously works to improve and enhance the appearance of business areas. The City hopes to assist 35 businesses per year with technical assistance over the next five years, or 175. One of the primary methods to offset the impact of COVID-19 on Gloucester's business sector is an Emergency Small Business Grant Program. The grant covers working capital, wages, rent, loss of inventory, and other fixed costs. Eighty-four businesses have applied for assistance as of May 2020. Forty-nine applicants were small businesses, and 35 were microenterprises. The City hopes to assist 25 microenterprises over the next month and 60 over the next five years. Priority is on job creation.
	Basis for Relative Priority	The COVID-19 pandemic, data findings from the Needs Assessment and Market Analysis, and information from City staff and citizen participation outreach provide the basis for this priority. Gloucester supports workforce development and financing that creates jobs for low- and moderate-income residents, LMI business owners, and small businesses. The City continues to assist struggling industries, i.e., the fishing industry, with options and alternatives including those within the two industrial parks, opportunities in the Downtown and along the Harborfront, and by shifting focus to marine sciences, "blue" and "green" technologies and biotechnology/research.
3	Priority Need Name	Provision of public facilities and infrastructure
	Priority Level	High

	Population	Moderate Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Community Development Target Neighborhood
	Associated Goals	Public facility improvements Public infrastructure improvements Administration
	Description	City investment in public facilities and infrastructure is essential to serving the community. Such investments improve the quality of life for everyone and those most in need. Reconstruction/maintenance of streets, parks, water, sewer, sidewalks, and playgrounds are critical for safety, function, and recreation. Facilities such as police and fire department buildings, senior centers, libraries, and community centers are essential parts of a quality living environment as they provide needed services, recreational/public spaces, and safe ways to get around. Homeless, public service, and public housing authority facilities are also necessary for assisting those in need, including the homeless, chronically homeless, and non-homeless special needs populations. The City hopes to provide the equivalent of a 5,000 person benefit via public facilities between 2020 and 2024.
	Basis for Relative Priority	The COVID-19 pandemic, data findings from the Needs Assessment and Market Analysis, and information from City staff and citizen participation outreach provide the basis for this priority. Respondents to the Needs Assessment Survey ranked the following items as top public facility funding priorities for 2020-2024: <i>Youth Centers, Child Care Centers, and Parks and Recreation Facilities</i> . The top public infrastructure priorities as noted in the survey, were <i>Street Improvements, Stormwater Management, and Sidewalk Repairs</i> . Comments at the public hearing and City staff comments during focus group sessions reinforce these responses.
4	Priority Need Name	Coordination & provision of public services
	Priority Level	High

Population	<p>Extremely Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence</p>
Geographic Areas Affected	<p>Citywide</p>
Associated Goals	<p>Basic services Employment training Health Services Housing Services Services for victims of domestic violence Administration COVID-19 Basic Services</p>
Description	<p>Gloucester has a large, reliable network of local and regional providers that provide supportive service needs to the community's homeless, special needs, and LMI populations. Gloucester provides a variety of public service programs (operated by the City and or nonprofit partners) that move families and individuals out of poverty, prevent homelessness, and overcome barriers to receiving housing and associated services. Elderly/frail elderly, victims of domestic violence, those with mental illness, those with substance abuse issues, veterans, and those with HIV/AIDS are among the non-homeless special needs populations served through this priority. Provision of these services ranges from ESL services to job training, to childcare. The City hopes to assist 4,800 people with public services between 2020 and 2024.</p>

	Basis for Relative Priority	The COVID-19 pandemic, data findings from the Needs Assessment and Market Analysis, and information from City staff and citizen participation outreach provide the basis for this priority. Respondents to the Needs Assessment Survey ranked the following items as top public service funding priorities for 2020-2024: <i>Mental Health Services, After School Programs, Substance Abuse Treatment, and Youth Services</i> . Comments at the public hearing and City staff comments during focus group sessions reinforce these responses.
5	Priority Need Name	Accessibility of public facilities/infrastructure
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Accessibility improvements to parks & recreations Accessibility improvements to public housing Accessibility of sidewalks Public facility improvements Public infrastructure improvements Administration
	Description	Accessibility improvements to public housing and public spaces must meet the needs of the elderly, people with disabilities, and people with specific health issues that affect mobility. Findings from the Market Analysis underline that Gloucester's population is aging, with the highest age group projected to be between 70 and 80 by 2030. Housing is currently not accessible for the elderly and disabled as most are old and in need of repairs and ADA upgrades. The City prioritizes preserving and improving the accessibility of the affordable housing stock where possible for LMI households and those with long-term support needs and disabilities. The City also continues to prioritize the removal of architectural barriers to increase access; this includes accessibility improvements to sidewalks for people with a disability to travel throughout the community safely. The City hopes to assist 3,400 people via these efforts between 2020 and 2024.

<p>Basis for Relative Priority</p>	<p>The COVID-19 pandemic, data findings from the Needs Assessment and Market Analysis, and information from City staff and citizen participation outreach provide the basis for this priority. Respondents to the Needs Assessment Survey repeatedly mentioned accessibility improvements as an overall high priority for the City, particularly when discussing housing. Feedback from the City staff focus group particularly indicated a need for accessible sidewalks, facilities, parks/playgrounds, and public buildings. Previously commissioned studies of the Downtown reiterate the hazards of the current streetscape and lack of accessibility there. Comments at the public hearing reinforce these responses.</p>
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Narrative (Optional)

Gloucester's Community Development Department focuses on creating affordable housing, economic development, public infrastructure, and social service opportunities at the citywide scale for all residents. By listing these opportunities as priority needs in the Consolidated Plan, the City can effectively assist those who are most in need by aligning goals, allocating funding resources based on the level of assistance required, and setting a minimum benchmark of households/individuals to assist throughout the Plan. The City actively works to support non-homeless special needs populations, those without adequate access to services, the homeless, LMI households, and those affected by COVID-19. These needs coincide with those of HUD's Community Planning and Development (CPD) Outcome Performance Measurement System: providing decent housing, creating suitable living environments, and creating economic opportunities.

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

Introduction

The City of Gloucester anticipates receiving approximately \$689,872 in annual allocation funds between 2020 and 2024. The City will also have an additional 1,350,000 from prior year un-programmed funds and \$100,000 in program income. This funding of roughly \$2,139,872 over the next five years is to support housing, economic development, public improvements, administration, public services, and acquisition. Public services will receive \$125,981 in funding, as it is subject to a percentage cap. The City maximizes the impact of its CDBG funds by encouraging partners to leverage additional dollars. The City gives special funding consideration during the RFP process towards projects that leverage multiple funding sources and serve identified high-priority needs in the community. Other grants that are secured will forward the CDBG goals outlined in this Strategic Plan. Throughout this Consolidated Plan, the City plans to receive and use additional federal, state, and local resources. Some examples of past leveraged resources include a \$1.28 million Lead-Based Paint Hazard Control Grant in late 2015, a \$3.6 million match in PY2019 for food insecurity, homelessness and employment efforts, and a MassHousing Planning for Production grant for the implementation of the City's Housing Production Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	689,872	100,000	1,350,000	2,139,872	3,159,488	Funds are expected to be allocated from annual allocation as follows: 20% for Administration (\$157,891); 15% for public services (\$125,981); remaining funds are for the uses in this chart between 2020 and 2024.

Table 14 - Anticipated Resources

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

CDBG funds are usually matched with private, state, and local resources to make activities possible. This is particularly true concerning public services due to the percent cap. CDBG recipients must demonstrate how they will leverage funding through the request process; applicants submitting a proposed project are required to show resources that support activities including grants, private foundations, charitable trusts, and donations. The Community Development Department can also leverage staff administrative and activity delivery costs against municipal funding to support service delivery. Public Facilities costs often exceed the total cost, causing a reliance on capital funds to complete projects. Gloucester residents continue to benefit from HOME, public housing, and Continuum of Care financial resources in the upcoming program years.

HOME funds assist Gloucester residents, but the City does not administer them. Approximately \$100,887 in HOME funds is allocated to the City by the North Shore HOME Consortium. There are 29 other communities in the Consortium. Municipalities and developers can apply for Consortium competitive pool funds to forward their housing projects in the area. The City plans on using its HOME funds for TBRA and site development over the course of this Consolidated Plan.

Action, Inc. receives McKinney-Vento funds through the NSCoC to address homeless needs. They also receive Community Service Block Grant (CSBG) funds administered by DHCD. Action leverages contracts with government agencies and raises additional funds through private foundation grants, individual donors, fundraising events, and corporate contracts. The City will leverage Action's existing TBRA programs with CPA and HOME funding, infusing existing programming. To date, TBRA programs have received \$100,000 in CPA funding.

The GHA receives approximately \$212,000 in Capital Improvement funds per year. This supports the City's ability to provide accessible, affordable housing options for those most in need.

CPA funds and AHT funds support the City's provision of affordable housing for LMI residents. There is \$250,000 in Gloucester's AHT Fund as of 2020, and the City expects \$4,250,000 in CPA funds to the City between 2020 and 2024. The CPA Committee allocates approximately \$71,000 for affordable housing projects per year under CPA guidelines.

The City of Gloucester receives approximately \$664,185 each year in Chapter 90 funds from the Commonwealth of Massachusetts, with roughly \$3,250,000 allocated during this Consolidated Plan period.

In PY20, the Gloucester Health Department will be receiving over \$700,000 in grant funds focused on substance abuse prevention, data tracking, and mental health services. Several of these grant awards are for multiple years and will be operating for much of the five-year plan cycle. An additional \$120,000 in grant funding has been awarded to the Health Department to address healthy food access and physical activity across the Cape Ann region

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

The City may use publicly owned land or property to address needs identified in this Consolidated Plan.

Discussion

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

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

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Gloucester Public School District	Public institution	Non-homeless special needs neighborhood improvements	Jurisdiction
Pathways for Children, Inc.	Non-profit organizations	Non-homeless special needs public services	Region
SENIORCARE, INC.	Non-profit organizations	Non-homeless special needs public services	Region
CAPE ANN YMCA	Non-profit organizations	Non-homeless special needs public services	Region
Cape Ann Chamber of Commerce	Regional organization	Economic Development	Region

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Grants Division of the Community Development Department is the lead agency for the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships Program (HOME) in Gloucester. The City's partnerships with local, regional, state, and federal organizations are instrumental to program implementation per the priority needs. Gloucester has a comprehensive network of experienced housing and social service agencies, City staff, and business organizations to address community needs. Each of these entities works collectively to share resources and develop a strategic plan for the usage of CDBG funds toward particular projects. The City continues to have a healthy relationship with The High-Risk Task Force, led by the Gloucester Health Department and comprised of representatives from the Gloucester Housing Authority, the Police and Fire Departments, Addison Gilbert Hospital, Veterans' Services, and other service agencies in the area. The Task Force has been essential in the effective delivery of public services. The institutional delivery system pursues opportunities that benefit those with the greatest need while maintaining the focus on meeting HUD's national objectives. The City outlines strategies and actions within the Strategic Plan that explain how to achieve goals and outcomes of the Five-Year Consolidated Plan and subsequent Annual Action Plans via the institutional delivery system.

The Community Development Department provides general technical assistance to local agencies for CDBG activities and is the information clearinghouse for housing and community development. There is a Grants Division Administrator within the Department, overseeing the implementation and monitorization of programming and ensuring goals are met. One such program is the Small Business Loan Program. The Community Development Department's Small Business Loan program, funded by CDBG, continues to be an important initiative for local economic development. The City promotes the

program to any for-profit marine industries and local businesses meeting the HUD guidelines for job creation and retention.

The City has identified the following strengths in the institutional delivery system: interdepartmental communication and collaboration; coordination of services being offered among City and non-profit organizations; institutional commitment to serving the Gloucester community; and information sharing. Gaps in the system were identified as: developing relationships after staff turnover; coordination of data gathering efforts/community needs assessments among citywide organizations; and participation of Grants Division staff with the North Shore CoC. To develop institutional structure, Gloucester will continue to collaborate with relevant partners where possible, educate the public and new partners on program specifics, monitor progress quarterly, provide technical assistance to meet requirements, strengthen relationships, regularly attend NSCoC meetings/events, and generate new opportunities where feasible.

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

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

Table 16 - Homeless Prevention Services Summary

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

Gloucester has a variety of services targeted to the homeless and those with HIV. The City has an integrated provider network, collaborating at the local and regional level; primary providers are the GHA, Action, Inc., and Wellspring House. The Veterans Northeast Outreach Center is the primary provider for veterans and their families. Each provider is a member of the North Shore CoC; many join others such as the Grace Center on the High-Risk Task Force. The Task Force increases the efficiency of homeless service delivery for providers and clients. The City will continue to utilize maximum allowable funding to support programs, facility improvements, and the maintenance of affordable housing.

Many local organizations are also servicing regional populations while offering additional services such as job training, housing, and healthcare, mostly through the NSCoC. The NSCoC is the primary provider of affordable housing and services for homeless special needs populations. Housing services include Permanent Supportive Housing, Transitional Housing, and Emergency Shelter. Incorporated services help participants achieve long-term housing stability and self-sufficiency. Clients are often paired with case managers who assist with financial management, tenancy issues, and more. Case managers identify resources and make referrals and placements. Governments and housing authorities partner with the NSCoC to create affordable housing via unit provision and rental subsidies.

Action, Inc. is the Community Action Agency (CAA) for the area. This allows for funding flexibility to end homelessness and poverty. It enables the organization to access regional resources to service adolescent families, the homeless, DV victims, veterans, and those with HIV/AIDS. Action utilizes Housing Opportunities for Persons with AIDS (HOPWA) through HUD to provide permanent supportive housing to those in need. Action offers specialized services for homeless and non-homeless special needs populations, including homecare, the Riley Education and Training Center, emergency shelter, behavioral health services, case management, and employment training. If a particular service is not on-site, they will address that gap through referrals to other helpful organizations.

The North Shore Health Project (NSHP) was founded to address the lack of services for persons with HIV/AIDS in Gloucester; in 2006, they began providing services to those living with Hepatitis C as well. NSHP's services include case management, education and awareness, testing, emergency financial housing assistance, and holistic health care services. The NSHP is a reliable source on the size, characteristics, and needs of residents living with HIV/AIDS and Hepatitis C. The Massachusetts Department of Health and Human Services also maintains HIV/AIDS surveillance data that has been helpful in previous needs assessments. Gloucester/Cape Ann's HIV/AIDS and Hepatitis C community benefit from NSHP's local presence and provision of direct services, referrals, and expertise in government programs. NSHP works in partnership with Action, Inc. to assist residents of their housing program. The NSHP will often refer clients to the North Shore Community Action Programs in Peabody

for certain services including legal advocacy, eviction counseling, and TBRA (through the HOME Consortium). The Grace Center also offers HIV/AIDS testing and works with NSHP regarding next steps.

[The entire section response can be found in the Appendix.]

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

Service providers and the City address homeless prevention, outreach, and supportive service needs at the local level. Single-focus advocacy/service groups such as Action Inc. and the Grace Center provide services for special needs populations. Housing providers such as Gloucester Housing Authority, who offer housing and supportive services to these populations, compliment this. Providers and public/private organizations in the North Shore CoC have a coordinated approach to addressing the needs of the homeless and chronically homeless, rooted in the dedication to preventing homelessness in all its forms.Â

Limited funds have become a "gap" in the delivery system, as limited funding results in the inability to provide needed services. This is particularly true concerning supportive services for the homeless. In many cases, an organization needs more funding to meet the growing demand for services, as existing capacity is unable to do so. The Citizen Participation Outreach process also stated that the following was lacking in the delivery system: transportation, mental health services, substance abuse treatment, diverse affordable housing options (transitional and permanent supportive housing types), and affordable childcare/youth programs. Lack of organization, integrating alternative providers, difficulty in delivering services to clients, and reliance on referrals can also pose challenges for the system. The City does not directly receive federal funds to assist with homeless prevention, but is the home to many vital providers that support these populations; the CoC grant gives funding to these specific providers.

Community Development staff participate in various task forces/committees with local providers to stay updated. The City works with the Department of Housing and Community Development (DHCD) to collect data for addressing homeless needs. Educational sessions are held by the City with providers to discuss specific homeless needs as they evolve. Lastly, the City administers the Residential Rehabilitation program and homelessness prevention programs with CBDG housing and public service funds, assisting in bridging the gaps where possible at the municipal level.Â

The Grace Center's day shelter services have filled a previous void in services for the homeless population, offering the only day shelter in the City. Discharge planning policies at regional health care facilities surrounding Gloucester continues to need improvement. Addison Gilbert Hospital (AGH) in Gloucester has beds for discharged patients and communicates directly with Action Inc.'s staff concerning discharge planning for individual patients. However, hospitals outside of Gloucester have routinely dropped-off patients at Action's emergency shelter that have medical needs the shelter is not equipped to handle.

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

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2020	2024	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$1,355,000	Rental units rehabilitated: 32 Household Housing Unit Homeowner Housing Rehabilitated: 32 Household Housing Unit
2	Assistance to local businesses & job creation	2020	2024	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$850,000	Jobs created/retained: 35 Jobs Businesses assisted: 80 Businesses Assisted
3	Public facility improvements	2020	2024	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Accessibility of public facilities/infrastructure Provision of public facilities and infrastructure	CDBG: \$110,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5965 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public infrastructure improvements	2020	2024	Non-Housing Community Development	Community Development Target Neighborhood	Accessibility of public facilities/infrastructure Provision of public facilities and infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3400 Persons Assisted
5	Basic services	2020	2024	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$709,085	Public service activities other than Low/Moderate Income Housing Benefit: 24000 Persons Assisted
6	Services for victims of domestic violence	2020	2024	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	Employment training	2020	2024	Non-Housing Community Development	Citywide	Coordination & provision of public services Provision of local economic opportunities	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
8	Health Services	2020	2024	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Housing Services	2020	2024	Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
10	Accessibility improvements to public housing	2020	2024	Public Housing Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$200,000	Rental units rehabilitated: 10 Household Housing Unit
11	Accessibility improvements to parks & recreations	2020	2024	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
12	Accessibility of sidewalks	2020	2024	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
13	Down Payment Assistance for FTHB	2020	2024	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$375,000	Direct Financial Assistance to Homebuyers: 35 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Accessibility of public facilities/infrastructure Affordable housing for low/mod-income residents Coordination & provision of public services Provision of local economic opportunities Provision of public facilities and infrastructure	CDBG: \$789,456	Other: 1 Other
15	COVID-19 Response	2020	2021	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$300,000	Businesses assisted: 30 Businesses Assisted
16	COVID-19 Basic Services	2020	2021	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$294,181	Public service activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	Residential rehabilitation in multi and single-unit structures. This goal addresses code compliance, energy efficiency improvements, and lead-based paint hazards.
2	Goal Name	Assistance to local businesses & job creation
	Goal Description	Technical and direct financial assistance to local businesses, including micro-enterprises as well as job training.
3	Goal Name	Public facility improvements
	Goal Description	Improvements to the City's senior center, homeless facilities, city-owned parking facilities as well as park and recreational spaces.
4	Goal Name	Public infrastructure improvements
	Goal Description	Street improvements in the City's income-eligible areas.
5	Goal Name	Basic services
	Goal Description	Support for senior and youth services as well as food banks.
6	Goal Name	Services for victims of domestic violence
	Goal Description	Support for services to address the needs of victims of domestic violence and their non-abusive family members.
7	Goal Name	Employment training
	Goal Description	Support for services to increase skills and education for employment.
8	Goal Name	Health Services
	Goal Description	Support for health and mental health services.

9	Goal Name	Housing Services
	Goal Description	Provision of subsistence payment and housing counseling services.
10	Goal Name	Accessibility improvements to public housing
	Goal Description	Improve accessibility for public housing residents of the Gloucester Housing Authority.
11	Goal Name	Accessibility improvements to parks & recreations
	Goal Description	Improve accessibility of City parks and recreational spaces for people with disabilities.
12	Goal Name	Accessibility of sidewalks
	Goal Description	Improve the accessibility of sidewalks for people with disabilities.
13	Goal Name	Down Payment Assistance for FTHB
	Goal Description	Provide homeownership opportunities to eligible first-time homebuyers
14	Goal Name	Administration
	Goal Description	Administer and manage the CDBG program.
15	Goal Name	COVID-19 Response
	Goal Description	Assist small businesses at risk of losing their business or employees through a Small Business Grant Program
16	Goal Name	COVID-19 Basic Services
	Goal Description	Assist those most in need of public services, including housing and job assistance, due to COVID-19.

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

An estimated 80 extremely low-income, low-income, and moderate-income families will be provided affordable housing throughout this Consolidated Plan. Twenty households will receive assistance through the Housing Rehabilitation program and approximately 60 households will receive first-time homebuyer assistance, as tracked/monitored by the North Shore HOME Consortium.

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

Actions to address LBP hazards and increase access to housing without LBP hazards

Housing rehabilitation often involves lead paint remediation, particularly for older housing that was built prior to 1980. The vast majority of homes in Gloucester are older than 1980. The Community Development Department works with federal, state, and local agencies to integrate lead-paint hazard reduction measures into housing policies and programs, including child welfare agencies. The Department takes several actions itself and with agency/nonprofit partners to address Lead-Based Paint (LBP) hazards and increase access to housing without such hazards.

Partnerships and education are critical in this effort. The Community Development Department and the Health Department provide education to clients and the general public about LBP hazards. The City also partners with the Massachusetts Department of Public Health and its Childhood Lead Poisoning Prevention Program (MassCLPPP) for educational outreach. The Gloucester Health Department partners with MassCLPPP specifically, accepting and offering referrals for case management, crisis intervention, and environmental services when incidences of lead poisoning arise in the community. Action, Inc. is a partner with the City on numerous programs, also educating Gloucester residents about LBP hazards. Action administers LBP information, and the Gloucester Housing Authority educates Housing Choice Voucher holders on lead paint issues.

Any new affordable housing supported by the Community Preservation Act (CPA) funds, the Gloucester Affordable Housing Trust (AHT), the HOME program, or built through the City's inclusionary zoning provision is free of LBP hazards. Lead paint testing occurs on each property built prior to 1978, with risk assessments completed for units receiving assistance through CDBG and HOME. This testing is part of the City's Housing Rehabilitation program, which is CDBG-funded. The adopted regulations for Housing Rehabilitation and Lead-Based Paint Hazard Control programs ensure that any project undertaken by the program where a child under six resides will include lead paint abatement. If the Rehabilitation Program expends over \$25,000 per housing unit, a lead risk assessment and inspection are triggered and interim controls of LBP are completed. All HUD-funded programs triggering temporary displacement of tenants will cover the temporary relocation of residents in those units when relocation is necessary. If there is a potential lead-based paint hazard, appropriate remedial action is taken as part of the rehabilitation work and conducted per federal regulations. A certified contractor is responsible for the remediation procedures and is required to observe lead-safe practices during rehabilitation. The Community Development Department provides information to every rehabilitation loan recipient.

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

The Community Development Department incorporates lead abatement activities into its Housing Rehabilitation Program to specifically address lead-based paint hazards. The program will continue to require lead paint testing and abatement in CDBG, HOME, CPA, and or Gloucester AHT-funded

construction and rehabilitation activities. As mentioned previously, the Health Department routinely collaborates with MassCLPPP and local partners to share information and resources on LBP hazards.

The adopted regulations for the Gloucester Housing Rehabilitation program ensure that any project undertaken where a child under six years of age resides will include lead paint abatement. If the program expends over \$25,000 per housing unit, a lead risk assessment and inspection will be completed, and interim controls of LBP will also be completed. The program will cover the temporary relocation of residents in those units when relocation is necessary. Mandatory work to reduce or eliminate LBP hazards can be supported through the HUD grant, as funds allow. Regulations require any contractor working on LBP hazards to be experienced, certified, and required to observe lead-safe practices during rehabilitation.

In 2015, the City applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. The City was funded for \$1.28M under this program in the same year, increasing its ability to impact the number of lead-safe homes for LMI households in the City. The City received the three-year grant in November 2015, and planned to delead a total of 72 units. The grant was closed in October of 2018 and completed lead abatement in 46 units. The CDBG-funded Housing Rehabilitation Program provided more than 10 percent of the required match (\$140,000) for the grant through correction of code violations at properties enrolled in the program. Gloucester plans to reapply for the program and similar opportunities in the future.

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

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

There are 2,712 people, or 9.3 percent, of the total population in Gloucester who have incomes below the poverty level. There are 440, or 5.6 percent, of total families with incomes below the poverty level and 23 percent of those with incomes below the poverty level that have a disability (313 people). The purpose of the Anti-Poverty Strategy is to establish goals that help vulnerable individuals and families rise out of poverty and into a better quality of life. The Gloucester Community Development Department is the responsible entity for coordinating the City's Anti-Poverty Strategy. Through the implementation of the Strategic Plan, the City employs the Anti-Poverty Strategy, significantly reducing the number of those at/below the area's poverty level.

Gloucester continues to allocate the maximum allowable amount of funds to public services during each Consolidated Plan program year. Public service programs can range from workforce development to education and job readiness. Ongoing economic development initiatives increase the number of jobs for low- and moderate-income individuals, support local business owners, and provide previously unavailable opportunities. These opportunities help people transition into a self-sufficient lifestyle and prevent households from slipping below the poverty line. The City continues to support Section 3, encouraging contractors working on large contracts to train, hire, and subcontract with low- and moderate-income residents in Gloucester. The COVID-19 pandemic of 2020 is impacting LMI tenants, small/microenterprise business owners, and those living below the poverty line more so than the general population. To offset this impact, the City of Gloucester has created an Emergency Small Business Grant Program to assist in the stabilization of existing small businesses, committing roughly \$500,000 as of May 2020.

Gloucester uses its membership in the North Shore HOME Consortium to dedicate HOME funds to assisting households transitioning out of poverty through programs such as new unit production. The Grants Division staff within the Community Development Department administers the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs to assist in anti-poverty goals and efforts. The CDBG Residential Rehabilitation program continues to assist income-eligible homeowners with safety and accessibility improvements so people can remain in their homes affordably. Grants Division staff utilizes HOME funds to provide homeownership opportunities to first-time homebuyers through the Down Payment Assistance Program.

There are several anti-poverty programs/services offered by providers within Gloucester. While the City's efforts have impacted households transitioning out of poverty, other CDBG-supported agencies specialize in addressing the issue. The region's Community Action Agency, Action Inc., has several resources that assist households in moving toward self-sufficiency. The City partners with Action to provide homeowners with weatherization and energy efficiency improvements to reduce housing costs through a combination of the Rehabilitation Program and Action's Weatherization Program.

The Anti-Poverty Strategy has never been more crucial, as the COVID-19 pandemic has severely affected local employment in the area. The future of many small businesses remains uncertain as the pandemic rapidly disrupts traditional programming and funding streams.

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

Poverty-reducing programs, goals, and policies are coordinated with this Consolidated Plan because they are incorporated into the programmatic requirements, funding allocation structure, and goals for 2020-2024. The City will provide the maximum amount of its CDBG allocation to public services, with funds supporting local nonprofits in providing affordable housing, job training and education, and other needed services. The City's anti-poverty efforts complement its plans to preserve existing housing and create new housing by providing housing rehabilitation and other resources for LMI households. The 2020-2024 Consolidated Plan supports the Housing Rehabilitation program and the provision of assistance to seniors to remain in their homes. Increasing the supply of permanently affordable rental and owner-occupied housing is an additional objective of the Plan. The Inclusionary Zoning Ordinance incentivizes development, requiring 15 percent of all new residential developments involving eight or more dwelling units are affordable. A cash contribution to the City's Affordable Housing Trust is allowable under the ordinance as an alternative, with specific stipulations. This Consolidated Plan uses essential information from the Housing Production Plan (HPP) in the drafting phase, which also supports and recommends the action items listed. The HPP has formulated policy and programmatic initiatives to increase affordable housing for the community and the region since its 2017 implementation.

Community Development funds support programs/services that directly reach those in poverty, but growing demand combined with decreasing resources presents a continuous challenge. The City will continue to utilize local and federal funds, especially CDBG funds, to support programs, public facility improvements, and the maintenance of affordable housing for the homeless, near homeless and non-homeless special needs. Gloucester will continue to pursue a strategy in line with this Consolidated Plan to reduce the number of households with incomes below the poverty line through:

- Prioritizing actions to address obstacles meeting underserved need;
- Maintaining and promoting affordable housing with supportive services where possible;
- Continuing to test, monitor, and ultimately eliminate LBP hazards in the City's older housing;
- Seeking creative methods, programs, and projects to reduce the number of homeless individuals/families and those living below the poverty level;
- Continuously improving the institutional structure and delivery of services to Gloucester residents most in need; and
- Renewing efforts by the City and its partners to adhere to CDBG regulations and timeliness requirements.

SP-80 Monitoring - 91.230

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

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

On-site visits are made to each sub-recipient at least once a year by the Grants Division staff. The City is continuing to do a risk analysis to determine if on-site monitoring is needed. They are anticipated to shift from the once-a-year policy that is in place. The City reviews the project in detail, verifies sub-recipients' records, reviews consistency with stated objectives and outcomes, and City and sub-recipient staff identify any potential problems. If necessary, corrective actions are agreed upon by Grants Division staff and the sub-recipient.

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

Recipients of HUD funds in excess of \$200,000 and individual contracts or subcontracts in excess of \$100,000 are subject to Section 3. Any contract in excess of \$100,000 will require a Section 3 plan from the contractor and will monitor that Plan to ensure that businesses used and individuals hired are used to the greatest extent possible, as delineated in that Plan. In evaluating bidders, the City gives

consideration, as a non-bid factor, to status as Small Business Enterprises (SBE's), Minority Based Enterprises (MBE's), and Women-Owned Enterprises (WBE's).

The City can implement the Consolidated Plan with a comprehensive planning approach. The Community Development Department is responsible for the CDBG program as well as HOME projects for homeownership. Since the Department includes the City's planning and economic development functions, these efforts are fully integrated at the departmental level. The Comprehensive Plan - the Community Development Plan for the City of Gloucester - explicitly has the Community Development Department implementing housing and neighborhood renewal efforts. The Department uses CDBG funding to accomplish these goals.

Expected Resources

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

Introduction

The City of Gloucester anticipates receiving approximately \$689,872 in annual allocation funds between 2020 and 2024. The City will also have an additional 1,350,000 from prior year un-programmed funds and \$100,000 in program income. This funding of roughly \$2,139,872 over the next five years is to support housing, economic development, public improvements, administration, public services, and acquisition. Public services will receive \$125,981 in funding, as it is subject to a percentage cap. The City maximizes the impact of its CDBG funds by encouraging partners to leverage additional dollars. The City gives special funding consideration during the RFP process towards projects that leverage multiple funding sources and serve identified high-priority needs in the community. Other grants that are secured will forward the CDBG goals outlined in this Strategic Plan. Throughout this Consolidated Plan, the City plans to receive and use additional federal, state, and local resources. Some examples of past leveraged resources include a \$1.28 million Lead-Based Paint Hazard Control Grant in late 2015, a \$3.6 million match in PY2019 for food insecurity, homelessness and employment efforts, and a MassHousing Planning for Production grant for the implementation of the City's Housing Production Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	689,872	100,000	1,350,000	2,139,872	3,159,488	Funds are expected to be allocated from annual allocation as follows: 20% for Administration (\$157,891); 15% for public services (\$125,981); remaining funds are for the uses in this chart between 2020 and 2024.

Table 18 - Expected Resources – Priority Table

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

CDBG funds are usually matched with private, state, and local resources to make activities possible. This is particularly true concerning public services due to the percent cap. CDBG recipients must demonstrate how they will leverage funding through the request process; applicants submitting a proposed project are required to show resources that support activities including grants, private foundations, charitable trusts, and donations. The Community Development Department can also leverage staff administrative and activity delivery costs against municipal funding to support service delivery. Public Facilities costs often exceed the total cost, causing a reliance on capital funds to complete projects. Gloucester residents continue to benefit from HOME, public housing, and Continuum of Care financial resources in the upcoming program years.

HOME funds assist Gloucester residents, but the City does not administer them. Approximately \$100,887 in HOME funds is allocated to the City by the North Shore HOME Consortium. There are 29 other communities in the Consortium. Municipalities and developers can apply for Consortium competitive pool funds to forward their housing projects in the area. The City plans on using its HOME funds for TBRA and site development over the course of this Consolidated Plan.

Action, Inc. receives McKinney-Vento funds through the NSCoC to address homeless needs. They also receive Community Service Block Grant (CSBG) funds administered by DHCD. Action leverages contracts with government agencies and raises additional funds through private foundation grants, individual donors, fundraising events, and corporate contracts. The City will leverage Action's existing TBRA programs with CPA and HOME funding, infusing existing programming. To date, TBRA programs have received \$100,000 in CPA funding.

The GHA receives approximately \$212,000 in Capital Improvement funds per year. This supports the City's ability to provide accessible, affordable housing options for those most in need.

CPA funds and AHT funds support the City's provision of affordable housing for LMI residents. There is \$250,000 in Gloucester's AHT Fund as of 2020, and the City expects \$4,250,000 in CPA funds to the City between 2020 and 2024. The CPA Committee allocates approximately \$71,000 for affordable housing projects per year under CPA guidelines.

The City of Gloucester receives approximately \$664,185 each year in Chapter 90 funds from the Commonwealth of Massachusetts, with roughly \$3,250,000 allocated during this Consolidated Plan period.

In PY20, the Gloucester Health Department will be receiving over \$700,000 in grant funds focused on substance abuse prevention, data tracking, and mental health services. Several of these grant awards are for multiple years and will be operating for much of the five-year plan cycle. An additional \$120,000 in grant funding has been awarded to the Health Department to address healthy food access and physical activity across the Cape Ann region

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

The City may use publicly owned land or property to address needs identified in this Consolidated Plan.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$431,000	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$450,000	Jobs created/retained: 20 Jobs Businesses assisted: 20 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 680 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$82,981	Public service activities other than Low/Moderate Income Housing Benefit: 960 Persons Assisted
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
8	Health Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
9	Housing Services	2015	2019	Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted Homelessness Prevention: 10 Persons Assisted
10	Down Payment Assistance for FTHB	2016	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$75,000	Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Accessibility of public facilities/infrastructure Affordable housing for low/mod-income residents Coordination & provision of public services Provision of local economic opportunities Provision of public facilities and infrastructure	CDBG: \$157,891	Other: 1 Other
12	COVID-19 Response	2020	2021	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$300,000	Businesses assisted: 30 Businesses Assisted
13	COVID-19 Basic Services	2020	2021	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$294,181	Public service activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted

Table 19 – Goals Summary

Goal Descriptions

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

9	Goal Name	Housing Services
	Goal Description	Provision of subsistence payment and housing counseling services.
10	Goal Name	Down Payment Assistance for FTHB
	Goal Description	Provide homeownership opportunities to eligible first-time homebuyers.
11	Goal Name	Administration
	Goal Description	Administer and manage the CDBG program.
12	Goal Name	COVID-19 Response
	Goal Description	Assist small businesses at risk of losing their business or employees through a Small Business Grant Program
13	Goal Name	COVID-19 Basic Services
	Goal Description	Assist those most in need of public services, including housing and job assistance, due to COVID-19.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Note: Due to the COVID-19 Pandemic of 2020, goals, objectives, outcomes, and projects may be affected and adjustments may be warranted pursuant to the HUD waiver.

The projects funded in the PY2020 Annual Action Plan meet the needs of low- and moderate-income individuals and households. One such project is Action Inc.'s relocation of their temporary shelter to the Cape Ann YMCA, per COVID-19 social distancing guidelines. The Cape Ann YMCA converted its gymnasium into shelter space where 30 guests could remain socially and physically distant in a safe space. The CDBG program designs public services to assist LMI individuals and families via projects related to youth and educational services, case management and advocacy services, senior services, homelessness services, and more. Housing activities will prove to be much needed in PY2020, given the shortage of affordable housing coupled with the impact of COVID-19. The Cape Ann YMCA is utilizing HOME funds for a senior housing development in the upcoming year for struggling LMI elderly households. Economic development projects will assist LMI households with workforce development, placement and retention in the form of home health aides and medical clerks with local healthcare companies/hospitals (Action, Inc.'s Home Health Aide and Certified Nurse programs), or as microbusiness loans and job retention/creation loans. The Grants Division is prioritizing a COVID-19 Emergency Small Business Grant Program to help stabilize existing businesses that have had significant disruption due to the pandemic. These grant funds will support small/micro businesses in Gloucester by covering working capital, wages, rent, inventory loss, and other fixed costs. The following table reflects the goals and priorities of this AAP executed through specific project types.

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

Table 20 – Project Information

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

The majority of Gloucester's projects undergo a competitive process. Projects/programs are more likely to be accepted if they address high-priority needs identified in the Consolidated Plan. Projects supporting LMI households, non-homeless special needs populations, the homeless/at-risk, and those disproportionately in need are often prioritized and accepted. There are several obstacles to addressing the local underserved need, including a lack of sufficient funds, difficulties with matching, and high

development costs. The projects listed in this section are the most immediate and effective solutions as they have the capacity to deliver, a history of success with the program, and the applicant has demonstrated an ability to serve LMI residents. The Citizen Participation Process, City staff meetings, Community Development Department consultation, and data collected during the Needs Assessment and Market Analysis form the basis of allocations and project choices for the AAP. Administration of the CDBG program requires a percent of the total allocation to cover the program's management and regulatory costs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation Assistance to local businesses & job creation Public facility improvements Public infrastructure improvements Basic services Services for victims of domestic violence Employment training Health Services Housing Services Down Payment Assistance for FTHB COVID-19 Response COVID-19 Basic Services
	Needs Addressed	Affordable housing for low/mod-income residents Provision of local economic opportunities Provision of public facilities and infrastructure Coordination & provision of public services Accessibility of public facilities/infrastructure
	Funding	CDBG: \$157,891
	Description	General management, oversight and coordination of the City's Community Development Block Grant Program.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	The funds are for the administration and planning costs of the CDBG program only. No more than 20 percent of the grant allocation and program income earned can be allocated for administration.
2	Project Name	Housing and Rehabilitation Single
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Affordable housing for low/mod-income residents
	Funding	CDBG: \$215,500
	Description	Housing rehabilitation improvements in single-family homes to address safety, health and code violations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 low- and moderate- income households will be assisted per year.
	Location Description	Citywide
	Planned Activities	Housing Rehabilitation Loan Program- the City offers deferred, 0% interest, loans to income-qualified homeowners seeking emergency housing repairs, correction of code violations, and energy efficiency improvements.
3	Project Name	Housing Rehab Multi
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation

	Needs Addressed	Affordable housing for low/mod-income residents
	Funding	CDBG: \$215,500
	Description	Housing rehabilitation improvements in multi-family homes to address safety, health and code violations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 low- and moderate- income households will be assisted per year.
	Location Description	Citywide
	Planned Activities	Multi Housing Rehabilitation Program – the City offers deferred payment, 0% interest loans for improvements in multifamily homes to address safety, health and code violations in owner-occupied and multi-family rental units and condos. Assisted rental units will be "affordability restricted" through deed restriction for a period of 15 years to preserve the affordability of local rental housing.
4	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Assistance to local businesses & job creation Employment training
	Needs Addressed	Provision of local economic opportunities
	Funding	CDBG: \$460,000
	Description	Funds will provide technical assistance and direct financial assistance to local businesses, micro-enterprise assistance and job training to low-income individuals.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Economic development activities will benefit 50 businesses via low interest loans and grants programs, 56 LMI households, and 6 LMI individuals via job creation/training (Action Inc.'s Certified Nurse's Aide and Commercial Driver's License training programs).

	Location Description	Citywide
	Planned Activities	Planned activities include special economic development and micro-enterprise low-interest loan programs to small businesses in Gloucester. Action, Inc. will be funded to provide job training programs for low-income clients in the field of nurses' aides and commercial drivers. Graduates of this program will be placed in jobs.
5	Project Name	Public Facilities
	Target Area	Community Development Target Neighborhood
	Goals Supported	Public facility improvements Public infrastructure improvements
	Needs Addressed	Provision of public facilities and infrastructure
	Funding	CDBG: \$100,000
	Description	Improvements to streets, public buildings, sidewalks, parks, and playgrounds.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public facilities will provide assistance to approximately 1,000 low- and moderate-income individuals in Gloucester.
	Location Description	The Community Development Target Neighborhood is in Downtown Gloucester.
	Planned Activities	In PY20, funds will be allocated to ADA accessibility, facility upgrades, and public infrastructure . Unallocated funds will be used for improvements in streets, sidewalks and parks in low/moderate income neighborhoods, and public buildings, with a focus on ADA accessibility.
6	Project Name	Public Services
	Target Area	Citywide

	Goals Supported	Basic services Services for victims of domestic violence Health Services Housing Services
	Needs Addressed	Coordination & provision of public services
	Funding	CDBG: \$82,980
	Description	This project provides public services including: youth, nutrition, education, housing counseling, health, childcare services as well as services for victims of domestic violence.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public services will provide assistance to approximately 960 low- and moderate-income individuals in Gloucester.
	Location Description	Citywide
	Planned Activities	Gloucester Housing Authority Cape Ann Homeownership Center, Foreclosure Counseling; Healing Abuse Working for Change (HAWC), Domestic Violence Crisis Intervention and Prevention; Cape Ann YMCA, After School Program; Pathways for Children, Inc., School Age Care STEM Works and Community Builders Enrichment; Cape Ann Art Haven, Youth Programming for Cost Burdened Children; Open Door, Alleviating the Impact of Hunger in Gloucester Wellspring House, Inc., Adult Learning Initiative (or ALI Program); Senior Care Inc., Harm Reduction and Decluttering Program for Elders; The remaining funding will be used to support basic services. The City will follow its Citizen Participation Plan when allocating the funds.
7	Project Name	FTHB Down Payment Assistance

Target Area	Citywide
Goals Supported	Down Payment Assistance for FTHB
Needs Addressed	Affordable housing for low/mod-income residents
Funding	CDBG: \$75,000
Description	Assist FTHB with downpayment assistance and/or closing costs for low/mod households, in order for families to own their first home.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	An estimated 6 low- and moderate- income households will be assisted per year.
Location Description	Citywide
Planned Activities	The Down Payment Assistance program for FTHB will assist eligible households with downpayment assistance and/or closing costs.

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

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

The City of Gloucester expends the majority of CDBG funds in areas with the highest concentrations of LMI residents, especially those areas with a concentration of over 51 percent. Low-income concentration areas can be found in/around Downtown Gloucester (see Fig. MA-50.1 in the 2020-2024 Consolidated Plan); the tracts include 2214, 2215, 2216, 2217, and 2218. The majority of tracts 2215, 2216, and 2217 have over 65 percent LMI residents. There is no particular concentration of racial or ethnic minorities in Gloucester because the City has a small minority population (5 percent of the total population). However, the largest grouping of minorities is in tract 2214 with 333 people, coinciding with one of the City's LMI tracts (see Fig. MA-50.2 in the 2020-2024 Consolidated Plan). See Appendix I for an LMI population map by census tracts. The City has created a Target Area that includes the highest percentage of LMI residents in Gloucester, which qualify by "Exception" at 49.13 percent. This neighborhood consists of the following block groups: tract 2215, blocks groups 1, 2; tract 2216, block groups 1,2; tract 2217, block group 1; tract 2219, block group 2; and tract 2214, block groups 1,2,3.

Please note that the Housing Rehabilitation program requires that each client be income-eligible or earning 80 percent or less of area median income.

Geographic Distribution

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

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Note: Due to the COVID-19 Pandemic of 2020, goals, investments, priorities, and projects may be affected and adjustments may be warranted.

Gloucester divides its funding to serve the City and the Community Development Target Neighborhood in a manner consistent with need, albeit the City dedicates 100 percent of CDBG funds to activities benefitting low- and moderate-income residents. The all-encompassing need, availability of funding, adherence to HUD regulations/eligibility requirements, and the pursuit of accurate representation is how the City prioritizes projects and funding distribution across all neighborhoods. Data obtained through the Consolidated Planning process, as described in the Needs Assessment and Market Analysis, helped establish relative target priorities and funding proportions.

Public services, housing rehabilitation, down payment assistance, and economic development will continue to benefit LMI households across the City directly. Economic development projects, such as job

creation and business assistance, require the creation or retention of jobs for low- and moderate-income people specifically. Services for Victims of Domestic Violence will also be allocated specifically, with funding being put toward Healing Abuse Working for Change (HAWC). HAWC assisted 146 clients with domestic abuse intervention in PY2019, which shows that DV victims remain largely in need of services.

Public facility and infrastructure improvements must be located in income-qualified areas, but may be located citywide. Facility projects designed to remove architectural barriers for those with disabilities are the exception to the income-qualified eligibility requirement, as these projects serve the entire population. In PY19, the City improved the Open Door's on-site bathrooms, making them handicap-accessible. The City has also completed substantial park and street improvements in the Community Development Target Neighborhood over the last four years, including Burnham's Field Park Improvements, Burnham's Field Community Gardens, Maplewood Avenue ADA Sidewalk Improvements, and City Hall ADA parking.

Discussion

The projects described above help stabilize and revitalize Gloucester and its Downtown target neighborhood through a concentrated investment of resources. Activities include coordinated department action and capital investment to enhance the appearance and services of the Target Area. Gloucester's CDBG program is overseen by the Grants Division of the Community Development Department, representing each neighborhood within the City equally. The Consolidated Plan and this AAP involved regular consultations with the Division.

The CPP, Needs Assessment, and Market Analysis of the 2020-2024 Consolidated Plan conclude that Gloucester needs affordable units, supportive housing with services and financial assistance for households, particularly non-homeless special needs populations, the elderly, and the disabled. The Needs Assessment Survey, as part of the Citizen Participation Process, identified *home improvements to increase accessibility for those with disabilities* as the greatest need. The Fair Housing Survey found that a more diverse housing supply is indispensable. This change can only happen through modifications to the City's Zoning Ordinance. A lack of education, NIMBYism, and fear of density present barriers to affordable housing development and availability. HUD's income limits also make it difficult to create truly affordable housing, as limits are mismatched with the incomes of Gloucester residents.

Market Analysis findings showed that aging housing is an overarching weakness in Gloucester's market, requiring costly de-leading, accessibility upgrades, and large-scale rehabilitation. The 2017 HPP echo these findings, stating that the City should apply HUD funding to the production and preservation of affordable rental housing or the rehabilitation of existing units, with a priority on Transit-Oriented Development (TOD).

In PY2020, the City fund the Housing Rehabilitation Program to rehabilitate properties housing low-income owners and tenants. The program will preserve the affordability of rehabbed units through a

long-term (15-year) Affordable Housing Restriction. Upcoming goals are: continuing to extend Housing Rehabilitation Program lending to investor owners to encourage code violation corrections; adopting affirmative marketing requirements in assisted rental housing to promote fair housing practices; preserving the safety and affordability of rental units; and incentivizing landlords to keep their rentals as long-term leases rather than converting to seasonal rentals. The City continues to utilize HOME funds to fund affordable housing endeavors.

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

Introduction

Note: Additional actions may be taken due to the COVID-19 pandemic of 2020 and its unprecedented impact on localities.

The City of Gloucester strives to identify underserved low- and moderate-income populations and develop strategies to address their unique needs. The most significant obstacle to doing so is primarily funding, but also the lack of public transportation, expenses associated with development, and dated municipal policies. The uncertainties in the permitting process, high construction costs, community pushback, environmental regulations, and other forces make it difficult for the City to meet affordable housing needs, which, in turn, restrict the City's ability to reach its 10 percent minimum. As the City continues to work toward housing and community development goals, the following listed strategies will assist in meeting the underserved need in the region.

Actions planned to address obstacles to meeting underserved needs

Funding has and continues to be the primary barrier to addressing underserved needs in Gloucester. Over 2,700 people live below the poverty level, and 6,025 households are considered low and moderate-income. Community development funds support programs and services that directly reach these populations, but the growing demand combined with decreasing state, federal, and local resources presents a continuous challenge.

The City of Gloucester will continue to utilize local and federal funds, seeking CDBG match opportunities to support programs that improve public facilities, social services, affordable housing, and economic development. Throughout PY2020, Gloucester will remain committed to allocating the maximum allowable percentage of CDBG funds to public services for the homeless, near homeless and non-homeless special needs populations. The City will also:

- Improving and evolving policies in regard to CDBG activities;
- Work collectively with other City departments, the private sector, nonprofits, and pertinent entities to encourage partnerships and increase opportunities;
- Strengthen current partnerships and encourage information-sharing;
- Evaluate the most effective methods for combating poverty in all its forms;
- Educate the public through events and publications on the need for CDBG in the City; and
- Support comprehensive planning efforts that align with CDBG goals and priorities as identified in this AAP, upcoming AAP's, and in the 2020-2024 Consolidated Plan.

Actions planned to foster and maintain affordable housing

Programmatic requirements, funding allocations, and goals for this AAP (and the 2020-2024

Consolidated Plan) incorporate programs, goals, and policies aimed at fostering/maintaining affordable housing. The City will use its CDBG allocation to support local nonprofits in providing affordable housing, permanent supportive housing, transitional housing, and other necessary housing services for those most in need. The City's Anti-Poverty efforts complement its plans to preserve existing housing and create new housing by providing rehabilitation and other resources for LMI households, including seniors' assistance to remain in their homes. The Gloucester Housing Rehabilitation program will continue to assist LMI and seniors homeowners with health, safety, energy efficiency, and accessibility improvements to remain stably housed.

Gloucester fosters affordable housing through the City's Inclusionary Zoning Ordinance (IZO). The ordinance requires 15 percent of new residential developments with eight or more dwelling units are made affordable. A cash contribution to the City's Affordable Housing Trust (AHT) is allowable under the ordinance as an alternative, subject to specific stipulations. The AHT currently has a balance of \$250,000 and supports the production of affordable housing over the next program year. The City's Housing Production Plan (HPP) mentioned above includes strategies to leverage AHT funds to construct/rehabilitate affordable housing. All units created with AHT or CPA funds will be eligible for the Subsidized Housing Inventory (SHI). Inclusion on the state's SHI means that those units will be subject to a minimum 15-year affordability restriction, Affirmative Marketing requirements, and rents at/below HUD Fair Market Rents. This AAP also used important information from the HPP in the drafting phase, supporting the projects, goals, and outcomes listed. The HPP assisted with formulating policy and programmatic initiatives to increase affordable housing for the community since its 2017 implementation. Gloucester observes recommendations in its HPP and those of its Fair Housing Committee, using them as resources in addressing housing obstacles.

The most significant obstacles to meeting underserved housing needs are the availability of land and funding. However, the ability to preserve and create housing depends on available land and buildings, financial resources, public awareness, political will, organizational resources, laws, regulations, policies, and programs. The City continues to engage its housing staff, committees, volunteers, and other professionals in addressing these barriers. The City will also continue to support the GHA and Action's range of housing and supportive services, seeking their expertise where appropriate.

Actions planned to reduce lead-based paint hazards

Housing rehabilitation often involves lead paint remediation, particularly for housing built before 1980. The vast majority of homes in Gloucester predate 1980 and are therefore at-risk. The Community Development Department works with federal, state, and local agencies to integrate lead-paint hazard reduction measures into housing policies and programs, including child welfare agencies. The Department takes several actions itself and with partners to address Lead-Based Paint (LBP) hazards and increase access to housing without such dangers. A critical element of eliminating LBP is education. The Community Development Department and the Health Department educate clients and the general public about the hazards associated with LBP. Action, Inc. and the Gloucester Housing Authority also inform their residents about LBP. The City partners with the Massachusetts Department of Public Health

through its Childhood Lead Poisoning Prevention Program (MassCLPPP) to increase education and awareness. The Health Department accepts and offers referrals for case management, crisis intervention, and environmental services when incidences of lead poisoning arise. City departments fully implement de-leading procedures and protocols as required by HUD.

Any new affordable housing supported by CPA funds, the Gloucester AHT, the HOME program, or built through the City's Inclusionary Zoning Ordinance (IZO) will be free of LBP hazards. Lead paint testing occurs on each property constructed before 1978, with risk assessments completed for units receiving assistance through CDBG and HOME. This includes units under the City's Housing Rehabilitation program, which is CDBG-funded. The adopted regulations for Housing Rehabilitation and Lead-Based Paint Hazard Control programs ensure that any project undertaken where a child under six resides will include lead paint abatement. If the Rehabilitation Program expends over \$25,000 per housing unit, a lead risk assessment and inspection are triggered and LBP's interim controls are completed. All HUD-funded programs triggering temporary displacement of tenants will cover the temporary relocation of residents in those units when relocation is necessary. If there is a potential lead-based paint hazard, appropriate remedial action is taken as part of the rehabilitation work and conducted under federal regulations. A certified contractor is responsible for the remediation procedures and is required to observe lead-safe practices during rehabilitation. The Community Development Department provides information to every rehabilitation loan recipient.

Actions planned to reduce the number of poverty-level families

Gloucester continues to allocate the maximum allowable amount of funds to public services during each Consolidated Plan program year. Public service programs can range from workforce development to education, nutrition, and job readiness. Ongoing economic development initiatives increase the number of jobs for low- and moderate-income individuals, support local business owners, and provide previously unavailable opportunities. These opportunities help people transition into self-sufficiency and prevent households from slipping below the poverty line. The City continues to support Section 3, encouraging contractors working on large contracts to train, hire, and subcontract with low- and moderate-income residents in Gloucester. The City also remains committed to developing educational and awareness programs targeted to municipal officials.

Gloucester uses its membership in the North Shore HOME Consortium to dedicate HOME funds to assisting households transitioning out of poverty. The Grants Division staff within the Community Development Department administer the CDBG and HOME programs to assist in anti-poverty goals and efforts. The CDBG Residential Rehabilitation program continues to help income-eligible households with safety and accessibility improvements so people can remain in their homes affordably. Grants Division staff utilize CDBG funds to provide homeownership opportunities to low-income first-time homebuyers through the Down Payment Assistance Program.

There are several anti-poverty programs/services offered by providers within Gloucester. While the City's efforts have impacted households transitioning out of poverty, other CDBG-supported agencies

specialize in addressing the issue. Action Inc., the region's Community Action Agency (CAA), has several resources that assist households in moving toward self-sufficiency. The City refers clients to Action's programs when necessary. The City also partners with Action to provide weatherization and energy efficiency improvements to homeowners, reducing housing costs through a combination of the City's Rehabilitation Program and Action's Weatherization Program; this partnership will continue throughout PY2020. The Housing Rehabilitation program, funded with CDBG funds, will continue to assist income-eligible homeowners with safety and accessibility improvements so that they can remain in their homes affordably.

COVID-19 has severely affected local employment in the area. The future of many small businesses remains uncertain as the pandemic rapidly disrupts traditional programming and funding streams. The pandemic is impacting LMI tenants, small/microenterprise business owners, and those living below the poverty line more so than the general population. To offset this impact, the City of Gloucester has created an Emergency Small Business Grant Program to assist in the stabilization of existing small businesses, committing roughly \$500,000 as of May 2020. The City is planning to expand this opportunity to next year if necessary. The program anticipates assisting approximately 50 businesses in PY2020, according to the Grants Division.

Actions planned to develop institutional structure

The Grants Division of the Community Development Department is the lead agency for the administration of the CDBG and HOME programs in Gloucester. The City's experience ensures the institutional structure is well-established. The program's strength is due to partnerships between the City and local, regional, state, and federal organizations. Gloucester will continue to utilize local/national funds to support programs, facility improvements, and affordable housing creation for the homeless/near homeless/non-homeless special needs populations. Gloucester will also capitalize on the strengths of its institutional structure, providing resources and encouraging information-sharing to overcome gaps. The City will work closely with the North Shore HOME Consortium, the NSCoC, and the High-Risk Task Force throughout PY2020, using its membership to identify clients and aid in public service delivery. The City will also allocate the maximum allowable percentage of CDBG funds to public services.

The Community Development Department's Small Business Loan program is an important initiative for local economic development that the City will utilize in PY2020. The Small Business Loan program is promoted to marine industries and local businesses such as restaurants, grocery stores, and manufacturers. The Economic Development Loan Committee recently updated and ratified the formal underwriting guidelines, promoting consistency and transparency in lending practices.

One function of the NSCoC is to resolve regional discharge-planning issues. Action, Inc., the NSCoC, and the City will continue to advocate for improvement in discharge planning by health care facilities. The NSCoC's responsibilities are: establishing housing policies; determining fund allocations; remaining current on housing issues; advocating for policies that promote affordable housing; and acting as a

liaison to their local housing committees. Gloucester will collaborate with the NSCoC and other municipalities in these efforts. City staff continues to work with committees, boards, and commissions to implement the Consolidated Plan and this AAP per the NSCoC, engaging providers and financial institutions. This engagement allows for a comprehensive approach to identifying priorities and delivering services based on the Homeless Management Information System (HMIS).

The institutional structure for developing and managing CDBG funds is broad and integrative. Recipients use resources from government agencies, private lenders, nonprofit, and for-profit organizations to provide gap funding to meet goals. They guide activities through policies, program guidelines, and provision of services. Government agencies will often act as investors when nonprofits/for-profits provide a service. Providers, in turn, develop affordable housing projects, offer supportive services, monitor activities, and influence the type of projects and services. Private lenders can play an institutional role by providing financing and/or acting as a channel for service delivery to investors. The relationship forms the basis of the delivery system. Coordination is carried out by the organizations receiving funds through CDBG, and the City provides support for these efforts.

Gloucester will commit to do the following: incorporating citizen input/participation, discussing solutions to gaps, establishing clear goals, collaborating where possible, continuing current programming, adding partnerships, maintaining LMI focus, and promoting the involvement of local legislative bodies.

[The entire section response can be found in the Appendix.]

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

Gloucester has a network of experienced housing and social service agencies that share resources and develop a Strategic Plan for the best use of CDBG funds. The Community Development Department supports efforts to enhance coordination between providers and service agencies. The Department also supports the Fair Housing Committee, responsible for the Analysis of Impediments to Fair Housing. The City is an NSCoC member - the regional network to assist the homeless. Members collaborate to apply for McKinney-Vento funds and administer the PIT count. The City outlines strategies that explain how coordination can meet the goals and objectives of the 5 Consolidated Plan and subsequent AAP's via the institutional delivery system.

The Grants Division holds active membership in the National Community Development Association (NCDA), a national nonprofit organization representing over 550 local governments. The NCDA administers federally-supported community and economic development, housing, and human service programs, including CDBG and HOME. City staff attend NCDA-sponsored conferences/workshops and remain updated on programmatic or budgetary changes.

Representatives from the Health Department, the GHA, the Police and Fire Departments, the

Community Development Department, the Addison Gilbert Hospital, Action Inc., Veterans' Services, and other service agencies comprise the aforementioned Task Force. Meetings are monthly and focus on high-risk clients that require a range of services, often from various agencies or departments. Collaboration achieved as a result of these meetings increased the efficiency of service delivery for providers and clients.

The North Shore/Cape Ann Community Resource Exchange is a networking group of providers and faith-based organizations in Cape Ann begun by Wellspring, Inc. The Task Force's goal is to establish an understanding of homeless prevention resources. Meetings help providers with resources and eligibility requirements to serve the community better by pooling/coordinating. There are approximately 30 organizations that meet bi-monthly as part of the Exchange.

Openings in CDBG-funded programs will enhance collaboration between private and public housing and service agencies. A portion of these programs use preferential enrollment for clients of related affordable housing programs. This allows maximizing enrollments in programs such as the GHA's Family Self Sufficiency Program (FSS) and their Housing First Initiative. Specific details on the GHA's partnerships, including service provision, can be found in AP-10. The Community Development Department encourages all providers of CDBG-supported services to inform their clients of available FSS and related opportunities. The Department encourages individuals to come to them for information about their options, what they are currently doing, and to generate cross-referrals. Staff will be a vehicle for coordination in the following respects:

- For securing federal, state and other funds;
- For maintaining communication and serving as an information resource center;
- For supporting regional housing programs and educating the public about affordable housing;
- For advocating for and working with DHCD and HUD to resolve inconsistencies;
- For advocating for the findings of the 2020-2024 Consolidated Plan, the 2017 HPP, and other germane studies and provide capacity to implement those plans; and
- For encouraging the use of local labor for CDBG/HOME-assisted projects.

[The entire section response can be found in the Appendix.]

Discussion

Gloucester undertakes activities in coordination with other municipal policies, programs, and expenditures, particularly the federal HOME program. City staff work in tandem with citizens, other municipal departments, and the public/private sectors to reduce poverty, eliminate barriers to affordable housing, remove LBP hazards, address obstacles in meeting underserved need, and enhance coordination in the institutional structure. The City coordinates federal and state funds for LMI families/individuals, and forwards efforts to reduce those in poverty and improve quality of life through the CDBG program.

The City regularly works with private industry, businesses, and developers on economic development initiatives. The Community Development Department's CDBG-funded Small Business Loan program is designed for local businesses. The Economic Development and Industrial Corporation (EDIC) works with emerging and relocating businesses to Gloucester. The Gloucester Tourism Commission, Cape Ann Chamber of Commerce, and Seaport Gloucester collaborate with the City to address current business needs and attract new industries. The Planning Division staff (part of the Community Development Department) works closely with commercial and residential developers to achieve sustainable development that aligns with CDBG goals.

Program Specific Requirements

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

Introduction

The Projects Table identifies projects planned with CDBG funds and expected to be available during the year. Projects to be carried out and included program income available for use are identified below.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Discussion

The City of Gloucester has been receiving CDBG funding dating back to the program's inception. In PY2020, the City will receive \$689,872 in funds. The City anticipates receipt of \$100,000 in additional program income and is reprogramming \$1,350,000 in prior year resources towards 2020 activities. The City does not receive any income from float-funded or Section 108 activities.

Programs that benefit the low- and moderate-income households will receive PY2020 funds. These programs include COVID-19 response; housing rehabilitation; economic development/microenterprise loans; accessibility improvements to remove architectural barriers; ADA street/sidewalks improvements; park improvements in the target neighborhood; and public services that assist the homeless/underemployed/unemployed through counseling, rental assistance, down payment assistance, case management, and job training.

Appendix - Alternate/Local Data Sources