



City of Gloucester

Consolidated Annual Performance & Evaluation Report

CAPER PY19

July 1, 2019 - June 30, 2020

Mayor Sefatia Romeo Theken

January 5, 2021

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Program Year 2019 (PY19) marks the fifth year of accomplishments toward the goals and strategies identified in the Five Year 2015 - 2019 Consolidated Plan. These goals and strategies include: affordable housing; provision of local economic opportunities; provision of public facilities and infrastructure including accessibility; coordination and provision of public services. The following are the goals identified by the City to address these needs: residential rehabilitation; assistance to local businesses and job creation; public facility improvements; public infrastructure improvements; basic services; services for victims of domestic violence; employment training; health services; housing services; accessibility improvements to public housing; accessibility to parks and recreational facilities and accessibility of sidewalks. The CDBG program continues to make progress towards improving the quality and affordability of housing in the City, expanding access to homeownership and supporting the development and preservation of affordable housing units. The Down Payment Assistance Program assisted 5 households with deferred, 0% interest loans from the City. The Housing Rehabilitation Program continues to give us tools to prevent displacement, maintain affordability of housing and leverage private investment. A total of 2 units of low- to moderate-income households were assisted with repairs and essential improvements to maintain their housing. An additional 10 units are in progress and near completion. The housing rehabilitation program still struggles to obtain contractors, but will begin additional recruitment measures in PY20.

The Small Business Loan Program offers loans to a wide range of Gloucester businesses and is aimed at attracting business investment and providing job creation and retention in Gloucester. At the onset of COVID, the City of Gloucester decided to offer grants to small businesses impacted by operational restrictions and closures. Jobs created and businesses assisted through this initiative will be reported in PY20. Action Inc.'s CNA job training program resulted in the creation of 3 FTE jobs. Wellspring Inc.'s Adult Learning Initiative (ALI) program assisted 90 clients with job training and educational assistance to obtain employment or higher employment and higher education opportunities. Action Inc.'s CDL job training program resulted in the signing of 3 MOUs with businesses committing to hiring program graduates. The City continues to address ADA public facility improvements; in PY19 the department completed work on 1 ADA accessible project, benefitting 3,642 persons via the removal of architectural barriers located at the Stage Fort Park Visitor's Center.

Several public service agencies were funded for various programs such as youth services, employment training, health services, food initiatives, housing counseling and domestic violence intervention. Combined, these public service programs had an 847-person benefit.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Accessibility improvements to parks & recreations	Non-Homeless Special Needs	CDBG: \$250,131.60	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	821	7084	860%	5534	3642	65%
Accessibility improvements to public housing	Public Housing Non-Homeless Special Needs	CDBG: \$0	Rental units rehabilitated	Household Housing Unit	75	0	0%	0	0	0%
Accessibility of sidewalks	Non-Homeless Special Needs	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3369	1748	0%	0	0	0%
Assistance to local businesses & job creation	Non-Housing Community Development	CDBG: \$25,000	Jobs created/retained	Jobs	75	49	65%	20	3	15%
Assistance to local businesses & job creation	Non-Housing Community Development	CDBG: \$30,100.60	Businesses assisted	Businesses Assisted	25	18	72%	50	3	6%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Basic services	Homeless Non-Homeless Special Needs	CDBG: \$74,732.63	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	23040	4043	18%	8000	687	8.5%
Down Payment Assistance for FTHB	Affordable Housing	CDBG: \$52,824.77	Direct Financial Assistance to Homebuyers	Households Assisted	20	10	50%	5	5	100%
Employment training	Non-Housing Community Development	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	225	203	90%	80	90	113%
Health Services	Homeless Non-Homeless Special Needs	CDBG: \$9,037.60	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1022	803	79%	45	20	44%
Housing Services	Homeless Non-Homeless Special Needs	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	725	373	51%	35	50	143%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Housing Services	Homeless Non-Homeless Special Needs	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	69	0	0	0	0%
Housing Services	Homeless Non-Homeless Special Needs	CDBG: \$	Homelessness Prevention	Persons Assisted	50	14	28%	20	0	0%
Public facility improvements	Homeless Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5965	5794	97%	5534	0	0%
Public infrastructure improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	565	3442	609%	3603	0	0%
Residential Rehabilitation	Affordable Housing	CDBG: \$13,319.53	Rental units rehabilitated	Household Housing Unit	25	17	77%	6	0	0%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Residential Rehabilitation	Affordable Housing	CDBG: \$34,615	Homeowner Housing Rehabilitated	Household Housing Unit	25	21	84%	6	2	33%
Services for victims of domestic violence	Homeless Non-Homeless Special Needs	CDBG: \$6000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	950	767	81%	200	146	73%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City has made progress toward meeting the goals of our fifth year of the Five-Year Consolidated Plan and PY19-Action Plan. The major needs initially identified were housing affordability, homelessness, non-homeless special needs, and community development. CDBG funds were allocated to economic development, public service projects, and housing services. In response to COVID-19, additional focus was placed on economic development and assisting small businesses. Nearly 50 small businesses or microenterprises were awarded up to \$10,000 in grant funding during the second half of the program year. While implementing a new grant program for businesses the City was able to continue moving forward with housing rehabilitation efforts after several years of dormancy and offer support to public service organizations experiencing increased demand due to COVID. The following is a summary of major activities accomplished in PY19: Completed 2 units of rental rehab to address safety, health and code violations; 5 families assisted in the purchase of their first home in Gloucester; 3 FTE jobs were obtained with Action's job training program; and several social service programs were assisted and served over 847 clients with various needs.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	7,767
Black or African American	74
Asian	4
American Indian or American Native	5
Native Hawaiian or Other Pacific Islander	2
Total	7,852
Hispanic	37
Not Hispanic	7,815

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

There is no concentration of minority or low income populations in the City. Therefore, the City has created a target area that includes the highest percentage of low- and moderate- income residents in Gloucester, which qualify by "Exception" at 49.13%. These neighborhoods include the following block groups: census tract 221400, block groups 1, 2, & 3; 221500, block groups 1 & 2; census tract 221600, block groups, 1 & 2; census tract 221700, block groups 1 & 2; and census tract 221902, block group 2.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$1,527,843.99	\$683,261.46

Table 3 - Resources Made Available

Narrative

CDBG funds of \$1,259,644 which included PY19 allocation of \$662,525, plus program income of \$164,714 and unprogrammed funds of \$432,405 were made available in PY19. CDBG-CV1 and CDBG-CV3 funds were received as part of the CARES Act in an effort to fund COVID-19 preparations, response, and recovery throughout PY19. These funds will be used to support public service agencies, housing services, and administration, totaling \$697,049.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	99	99	
Community Development Target Neighborhood	1	1	

Table 4 – Identify the geographic distribution and location of investments

Narrative

The housing rehab, public/basic services, Down Payment Assistance, services for victims of domestic violence, and economic development programs assisted clients city-wide. The housing rehab program resumed after nearly 2 years of dormancy and completed two housing units in PY19 and has 9 units currently in progress. Housing and public services, as well as local businesses assistance and job creation serviced many more individuals and households due to the COVID-19 pandemic.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Leveraged funds from private, state and local funds were utilized as follows in PY19:

Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care (CoC). CDBG funds for homeless facilities assisted Action, Inc. to leverage CoC funds. In PY2019, Action, Inc. was awarded \$443,790 of these in funds.

Approximately, \$87,110 in set-aside HOME funds from the North Shore HOME Consortium were allocated for the City of Gloucester's use.

The Gloucester Housing Authority (GHA) received \$185,000 in Capital Improvement funds for calendar year 2019. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

Community Preservation Act (CPA) funds and Gloucester Affordable Housing Trust (AHT) funds support the City's priority to provide affordable housing for low and moderate income residents; 10% of the annual allocation of these funds must be reserved for affordable housing in the community. CDBG funds also leverage CPA funds to improve the accessibility of parks, and recreational spaces for people with disabilities. CPA Committee awarded roughly \$665,000 in grants in PY19. Gloucester's Affordable Housing Trust committed \$35,000 to a housing rehabilitation project in PY19. As of June 2020, there was \$226,189 in Gloucester's AHT fund.

The City of Gloucester receives approximately \$670,000 each year in Chapter 90 funds from the Commonwealth of Massachusetts, which is used to address aging public infrastructure through sidewalk/street improvements, including accessibility improvements.

Applicants submitting a proposed project for CDBG funding are required to show federal, state and local resources that will be used to support the activity. Public service sub-recipients funded in PY19 leveraged over \$3 million from the following agencies and sources: Massachusetts Housing Partnership, Massachusetts Department of Children and Families, Massachusetts Division of Banks (Chapter 206), United Way, Community Preservation Act funds, grants, private foundations, charitable trusts and donations.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	0	0
Number of special-needs households to be provided affordable housing units	0	0
Total	0	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	12	2
Number of households supported through the acquisition of existing units	0	0
Total	12	2

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

A problematic issue with the rehab program is finding suitable contractors and affordable rental units. Challenges exist for the First Time Homebuyer Program due to the market for housing being high and the inventory of housing being low. In addition, available rental units are often expensive and difficult to find. The COVID-19 pandemic was very challenging as it generated a high volume of need unexpectedly. Meeting this need took priority over other goals and outcomes.

Discuss how these outcomes will impact future annual action plans.

The CDBG program will make no major changes to our programs, unless there is another unexpected need in the community. This will be addressed with an amendment. There were two substantial amendments made during PY19 due to COVID-19 – CDBG-CV1 and CDBG-CV3 funds were made available to address pressing needs of renters and small business owners in Gloucester. Approximately \$100,000 in tenant based rental assistance was provided to Action Inc through our local CPA funding. In PY20, additional CPA funds and potentially HOME funds will be used to further this activity.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	0
Low-income	1	0
Moderate-income	5	0
Total	7	0

Table 7 – Number of Households Served

Narrative Information

Gloucester continues to assist the community with a variety of housing projects and support. The desire to create housing that is affordable to households with low/mod incomes is great, but the cost and complexity means their construction is lengthy. The Harbor Village 30 unit, affordable rental project took approximately five years to complete. It was awarded \$151,924 in HOME funds for PY16 and PY17, and a combined total of \$135,000 from the City's AHT and CPA funding. The project was awarded funding from DHCD in PY18, and the project finally broke ground in PY19. Applications are now being accepted for tenancy in 2021.

In PY16 the AAP was amended to include a Down Payment Assistance program for first time housing buyers which assisted 5 households in PY19. The City of Gloucester continues to assist low and moderate income households wherever possible and to support developments and housing programs that serve low income households of all levels.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's High Risk Task Force, made up of provider agencies and outreach workers, police officers, a member of Community Development staff and other City employees, provides outreach to the most hard to reach homeless people on the streets. The High Risk Task Force indicates that since the Grace Center opened there has been a measureable reduction in ambulance calls, arrests, and incidents in public facilities involving adults in crisis.

Gloucester has an extensive network of health, mental health and social service providers. With strategic support of CDBG funding, the City will assist these providers to serve the homeless population. As a result of decreasing resources from other sources for these agencies, the City has committed the maximum allowable funding for public services in PY19. Services supported include those for seniors, youth, and battered and abused spouses. The CDBG program will also support a food bank, health and mental health services, and housing counseling.

Addressing the emergency shelter and transitional housing needs of homeless persons.

Action, Inc. and Wellspring House, Inc. provide emergency shelter for homeless individuals and families in Gloucester. Once housed, these providers assess client needs through case management and connect homeless individuals and families to basic services, including nutrition, income benefits and health care. After basic needs are addressed, services such as education, child care, job training, transportation and financial literacy are provided or referred, as appropriate. There are no transitional shelters or housing in Gloucester.

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health

facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Education and job training programs provide one of the primary methods of preventing homelessness by increasing household income. Wellspring's portfolio of housing includes emergency shelter for families and 11 units of permanent housing. Their Adult Learning Initiative is an eight week, full-time adult basic education program that is designed to bridge clients to better jobs and/or higher education for self-sufficiency. The program assists clients in preparing for the GED, completing remedial academic work to gain entry into college, and learning new skills to become more competitive in the job market. Wellspring also administers English proficiency classes and a job training program with job opportunities available to clients through a relationship with the North Shore Medical Center.

Action, Inc.'s Certified Nurse Assistance and CDL training programs train and certify individuals for work in their respective industry and facilitate job placement through agreements with local businesses. Every student enrolled is a low-income individual. Wellspring and Action also provide short term financial assistance for families at-risk of homelessness with varied services including rental assistance for one to two years, along with budgetary counseling.

The State of Massachusetts has mandated policies for the discharge of youth aging out of foster care, patients exiting health and mental care facilities and offenders exiting the corrections system. The NSCoC regularly shares discharge planning information and updates from these agencies with homeless providers in Gloucester.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

The North Shore Continuum of Care supports the development of new affordable housing as the best way to shorten the amount of time families and individuals experience homelessness. CoC funds are among the funding sources that Action, Inc. has utilized to bring new permanent housing units online for homeless individuals and families. Chronically homeless individuals and families are moved directly from shelters into permanent housing through the Action, Inc. Housing First Program. These families and individuals are supported through this transition by intense case management. Action, Inc. also provides housing for chronically homeless families through a Tenant Based Rental Assistance program. The Gloucester Housing Authority (GHA) works in partnership with Action, Inc. and other providers to supply

permanent housing, including Single Room Occupancy (SROs) units, to homeless individuals. The GHA also has 12-13 slots of housing first units that are used to move homeless families directly out of emergency shelters into permanent housing. The Wellspring House, Inc. service model is aimed at moving families out of emergency shelters and into permanent housing. It provides intensive case management and emergency shelter to five homeless families. After the organization assists these families to find permanent housing, Wellspring provides stabilization services to insure that the families are stably housed.

CR-30 - Public Housing 91.220(h); 91.320(j)**Actions taken to address the needs of public housing.**

Gloucester Housing Authority (GHA) is the major provider of assisted housing the City. The GHA has 619 units of public housing and 580 Housing Choice Vouchers under lease. The GHA has accessible housing units and works to make modifications in housing units when residents have disabilities. The City supports and collaborates closely with the GHA whenever possible. It has been funded for the past several years by the Cape Ann Homeownership Center. The program offers pre, post and foreclosure counseling. CDBG funds have provided public facility improvements for its existing housing for the elderly and low income housing complexes. The City still works closely with the leaders of the GHA to assist whenever possible. GHA Board members also participate on the CPA Committee.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership.

The GHA provides many programs through the Cape Ann Homeownership Center for existing clients in public housing. These programs are: the Housing First program, assisting families in transition from state-funded emergency shelters; Family Self-Sufficiency and Resident Opportunity; and Self-sufficiency programs which provide assistance to eligible residents for educational opportunities, job training and placement, computer and financial literacy services. The GHA works in tandem with local service providers and the City to ensure that public housing residents are continuously working toward self-sufficiency and eventual homeownership.

Actions taken to provide assistance to troubled PHAs.

There are no troubled PHAs in Gloucester.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Market conditions create the most significant barrier to housing affordability along with lack of developable land and high costs of construction, as most of the city's boundary is surrounded by water. Public policy and state regulations also restrict the development of wetlands, which comprise a significant percentage of Gloucester. The City develops and maintains affordable housing via several programs. Regulatory incentives are through inclusionary land provisions, such as the overlay special permit district with an option for higher density when developments include affordable housing. Gloucester currently fosters affordable housing through the City's Inclusionary Zoning Ordinance (IZO). The ordinance requires that 15 percent of all new residential developments involving eight or more dwelling units be made affordable. A cash contribution to the City's Affordable Housing Trust is allowable under the ordinance as an alternative to building affordable units, with specific stipulations. During PY19 legislation was passed to allow localities to tax short term rentals. Gloucester has committed to directing revenue received from this tax towards affordable housing, but has yet to determine if this will be via the Affordable Housing Trust or other avenues.

The City also works to maintain affordable housing through its Housing Rehabilitation Program, funded with CDBG and provides development assistance to non-profits for affordable housing for low and moderate income households. With limited exceptions, the development of multi-family housing is not by right and requires the approval of the City Council. However, several residential districts do permit two-family housing by right. The City, through the Housing Rehabilitation Program, is able to ameliorate the effects of this policy by assisting homeowners to create two-family units in the districts where these units are permitted. Previously, public policy and City building regulations did not require accessible units in multi-family buildings. That policy has changed for new buildings. Generally, the high cost of improvements to create full accessibility in existing multi-residential structures is a barrier to increasing the City's stock of accessible units. The Gloucester CDBG-funded Housing Rehabilitation Program addresses this need in part by completing accessibility improvements to existing rental and homeowner units.

The Community Development Department recently completed a Housing Production Plan that will address housing policies to alleviate some of these barriers. In prior program years the City received a grant to put the Housing Production Plan into action. A task force has been working with a consultant reviewing the zoning ordinance in anticipation of proposed changes to remove barriers to developing accessory and multi-family units. These zoning changes are now being reviewed by the Zoning Board and progressing towards adoption into the City's Code of Ordinances.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Limited funding is the primary barrier to addressing underserved needs in the Community. In Gloucester,

there are roughly 5,300 lower income households and about 1,700 individuals living below the poverty level. Community Development funds support programs and services that directly reach this population, but growing demand and decreasing state, federal and local resources present a continuous challenge. The City will continue to utilize local, state and federal funds, including CDBG monies to support programs, public facility improvements, and the maintenance and creation of affordable housing for the homeless, near homeless and non-homeless special needs. This program year the City committed to allocating the maximum allowable percentage of CDBG funds to public services.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City takes several actions itself and with agency and non-profit partners to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards. A critical part of eliminating lead paint poisoning is education. The Gloucester Community Development Department, Building Department and the Health Department provide education to clients and the general public about LBP hazards. The City also partners with the Massachusetts Department of Public Health, through its Childhood Lead Poisoning Prevention Program (MassCLPPP) to increase awareness.

The City of Gloucester Health Department accepts and offers referrals for case management, crisis intervention and environmental services when incidences of lead poisoning arise in the community. Action, Inc. and the Gloucester Housing Authority both educate Gloucester residents about LBP hazards. The adopted regulations for the Gloucester CDBG funded Housing Rehabilitation Program insure that any project undertaken by the program where a child is under six years of age resides will include lead paint abatement. If the program expends over \$5,000 per housing unit, a lead risk assessment and inspection will be completed. All HUD-funded programs triggering temporary displacement of tenants will cover temporary relocation of residents in those units when relocation is necessary. The regulations also require any contractor working on LBP hazards to be experienced and certified. All contractors are required to observe lead safe practices during rehabilitation. The City was awarded a \$1,285,280, three year Lead-Based Paint Hazard Control grant through the Office of Healthy Housing and Lead Hazard Control, which closed at the beginning of PY18. This funding increased the City's impact of lead safe homes among income-eligible households. The City anticipates applying for this funding again in the future.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The Gloucester Rehabilitation program, funded with CDBG funds, will continue to assist income-eligible homeowners with safety and accessibility improvements so that they are able to remain in their home affordably. The Gloucester Rehabilitation program has funded income eligible homeowners with safety, health, code violations and accessibility improvements, along with lead paint abatement. In PY2019, the City will also partner with Action, Inc. to provide homeowners with weatherization and energy efficiency improvements with the goal of reducing their housing costs through a partnership between the City's Rehab Program and Action's Weatherization Program.

A total of 15 percent of Gloucester's CDBG allocation supports public services, including job training, nutrition, education and other services that help move families and individuals out of poverty. The City's

economic development initiatives aim to increase the number of jobs for low- and moderate-income individuals. These opportunities help move people out of poverty as well as prevent households from slipping below the poverty line. The City also supports the provisions of Section 3 by encouraging contractors working on large contracts to train, hire and subcontract with low- and moderate-income residents in Gloucester.

Since PY15, the City has allocated CDBG funding to continue the Down Payments Assistance/First Time Homebuyer program. This program assists income eligible families and individuals with purchasing their first home. It also helps move families out of situations where they were housing burdened in an effort to end cyclical and generational poverty.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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

The Community Development Department's Small Business Loan program is an important initiative for local economic development. The Small Business Loan program, which is funded with CDBG, is promoted to marine industries as well as other local businesses such as restaurants, grocery stores, and manufacturers. This program was expanded and refocused on those businesses impacted by COVID-19 during PY19. Formal underwriting guidelines were recently updated and ratified by the City's Economic Development Loan Committee, promoting consistency and transparency in the City's lending practices.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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

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

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

The City of Gloucester is part of the North Shore Continuum of Care, which provides a regional network to assist the homeless and near-homeless with shelter, permanent housing and supportive services. Members collaborate to apply for McKinney-Vento funds and administer the Point-in-Time count of unsheltered homeless. The Community Development Department also manages the Community Preservation Funds and the Affordable Housing Trust by guiding these groups with regulations and housing information to assist their funding decisions.

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

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

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The need for increased fair housing education, information and advocacy has been identified as an impediment to fair housing. To combat this, the City established a permanent Fair Housing Committee via City Ordinance. Other barriers to fair housing were lead paint and accessibility. The City obtained a grant in PY15 for \$1,285,280 to be spent over the course of three years from the Office of Healthy Housing and Lead Hazard Control. This funding increased the City's impact of lead safe homes among income eligible households. A total of 46 units reached full lead abatement compliance. Clients are referred to Community Teamworks, Inc. for their Home Modification Loan program, specifically designed to address elders and individuals with disabilities for home improvements.

Through its membership in the North Shore HOME Consortium, the City attends forums on Fair Housing and predatory lending with representatives of the state Fair Housing Division. City staff also attended trainings and information sessions hosted by the Mass Housing Partnership. The City also continues to use

written informational materials and pamphlets in multiple languages and formats provided through the Fair Housing Center of Greater Boston for outreach to community-based organizations, including religious and non-profit organizations. The Department's website also contains information on fair housing, and contact information for the City's Fair Housing Officer, a position currently held by the Grants Administrator.

The Community Development Department also supports the Gloucester Fair Housing Committee. The Analysis of Impediments to Fair Housing for Gloucester was completed in 2013. Also, a staff person acts as the Fair Housing Officer for the City. Staff also participates in many forums, meetings and seminars, etc. to be better informed of the services available to serve the public.

CR-40 - Monitoring 91.220 and 91.230

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

The overall goal with all CDBG and HOME funded activities is to ensure compliance with federal, state and local regulations and program requirements. All of the public service programs submit quarterly reports on program spending, accomplishments and number of clients serviced. No payments are made unless reports are up to date and accurate. Due to COVID, annual monitoring was conducted for PY19 remotely on all of the public service sub-recipients. Grantees were required to complete monitoring questionnaire and provide supporting documentation. Through March 2019, the Housing Rehabilitation and Down Payment Assistance program properties all had on-site initial Housing Quality Inspections. Both programs address health, safety and code issues. During the rehab process periodic site inspections and final completion reports are conducted. The Down Payment Assistance program will conduct a re-inspection if any issues were found with the property at initial inspection and make sure that the property has been brought into compliance within six months of closing. Following the COVID-19 national emergency, down payment assistance property inspections were waived and private home inspection reports were accepted in place of inspections performed by City staff. All public facility projects are monitored during construction. On-site interviews are conducted with construction workers and payroll affidavits are reviewed to insure compliance with Davis Bacon wages.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Gloucester's goals and purpose of the Citizen Participation Plan is to encourage residents, agencies and other interested parties to participate in the planning process of the Five Year Consolidated Plan and the Annual Action Plan (AAP) as well as the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER, in accordance with HUD regulations was made available to the public for examination and comment for a period of at least 15 days. Copies of the PY19 Draft CAPER were made available to the public on our City's website, at the Community Development Department in the City Hall Annex, at the local Library, and at City Hall in the Clerk's Office. Public comment period was 15 days.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

No changes to our program objectives are planned.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A