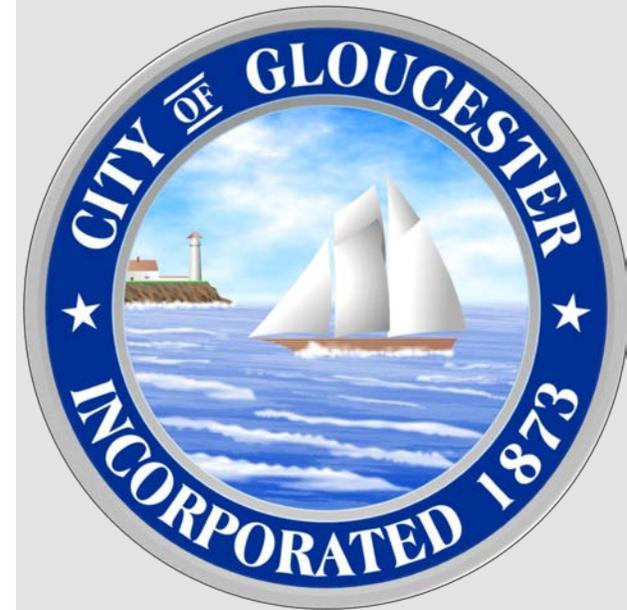


City Of Gloucester
Community Development Block Grant
Annual Action Plan - Program Year 2021



What is CDBG?



- The Community Development Block Grant (CDBG) program is one of the most flexible, successful federal grant programs in the country
- It is administered by U.S. Department of Housing and Community Development (HUD) and has run continuously since 1974
- The CDBG program provides annual grants on a formula basis to 1,209 cities and states, and in some parts of the country, urban counties as well
- Each year's grant is based on a formula that considers several measures of need: the extent of poverty, population, housing overcrowding, and age of housing in Gloucester, and how population growth in Greater Boston compares with other metropolitan areas throughout the U.S

The Consolidated Plan Sets the Stage...

Through the Consolidated Plan, Gloucester set measurable performance goals for PY 2020-2024, such as:

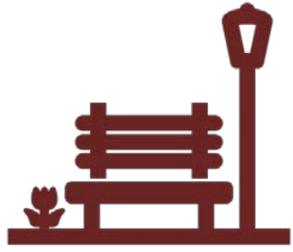
- Assist 35 LMI Households with the purchase of their first home
- Provide assistance to 80 local small businesses or micro-enterprises
- Provide job training opportunities for 125 LMI Gloucester residents

It also presents a strategic plan to meet the community's goals, using CDBG and other funding sources

What is the Annual Action Plan?

- A snapshot of social, demographic, economic, and market conditions in a community
- Engages residents and others in a conversation about a community's needs, strengths, and opportunities
- Is a federal requirement that cities must meet if they receive CDBG and other formula block grants from the HUD
- Using the 5-Year Consolidated Plan as guidance, presents a strategy for how a community can best use its CDBG and other funds to address its housing and community development needs over the course of one year





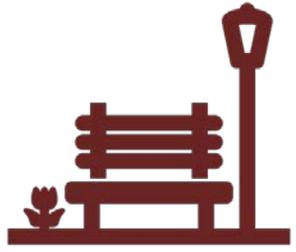
What Can CDBG Pay For?



Four broad categories:

- Housing
- Economic Development
- Public Services
- Public Facilities/ Infrastructure





What Can CDBG Pay For?



Key requirements must be met:

- **At least 70%** of CDBG funds must go towards activities that benefit lower-income people
- Every activity must meet a statutory “national objective” –
 - **benefit LMI persons,**
 - **aid in the prevention/elimination of slums or blight, and/or meet an urgent need**
- Traditional government services and expenses are ***not eligible***
- Public/social services capped at 15%



What is Considered Low Income?

HUD determines the regional Area Median Income (AMI) every year.

“Low income” is based on a percentage of the AMI and includes three tiers:

Household Size	Extremely Low (30%)	Very Low (50%)	Low (80%)
1	\$26,850	\$44,800	\$67,400
2	\$30,700	\$51,200	\$77,000
3	\$34,550	\$57,600	\$86,650
4	\$38,350	\$63,950	\$96,250
5	\$41,450	\$69,100	\$103,950

What is the Timeline?



How has Gloucester Benefited from CDBG?



CAPE ANN **ART HAVEN**

HAWC
Healing Abuse **Working for Change**



- Cape Ann Art Haven – Awarded over 60 scholarships for low- to moderate income children to attend classes using CDBG funds
- Burnham’s Field – Granted CDBG funds to support expansion of community garden and walking path
- HAWC – Increased service capacity by providing funds for additional hours for the Gloucester based advocate
- Common Crow – Awarded an Economic Development loan through CDBG to purchase new location, expand business, and help create local job opportunities for Low



CDBG Investments in Gloucester

Year	Housing	Economic Development	Public Facilities	Public/Social Services
2020	Rehab: \$13,000 FTHB: \$20,000	\$75,000 CV: \$523,000	\$8,500	\$10,000 CV: \$170,000
2019	Rehab: \$48,000 FTHB: \$53,000	\$65,000	\$250,000	\$95,000
2018	Rehab: \$1,500 FTHB: \$15,875	\$25,000	\$238,429	\$86,353
2017	Rehab: \$169,367 FTHB: \$30,000	\$235,065	\$37,463	\$105,248
2016	Rehab: \$233,597 FTHB: \$30,000	\$33,000	\$349,785	\$120,430

What About the HOME Program?



- HOME is a federal grant program that is also administered by HUD
- Gloucester also receives federal HOME Investment Partnership Program (HOME) funds as a participant in the North Shore HOME Consortium, administered by the City of Peabody
- HOME creates affordable rental and ownership housing for low and very low-income households

Estimated Resources

Program Year 21 (July 1, 2021 – June 30, 2022)

- CDBG: \$697,434
- CDBG Program Income: \$100,000
- Prior year balances: \$1,500,000
- HOME: \$100,000

So... Why Are We Meeting?



HUD requires every grantee to create and carry out a **Citizen Participation Plan (CPP)** that outlines how Gloucester will include stakeholders in the planning process. Gloucester's CPP includes

- A **public hearing** and informal consultations on housing and community development needs;
- An opportunity to review proposed activities and program performance; and
- How changes will be made to plans after they have been reviewed by the public.

We need AND WANT your input!

Discussion Topic: Housing



What are the most common housing problems/concerns you see in Gloucester?



What changes have you seen in the housing situation in Gloucester over the last year?

Discussion Topic:

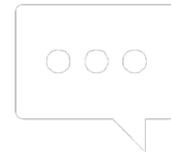
Economic Development



What are the most common economic challenges you see in Gloucester today?



What industries or economic sectors are growing?



What sectors are shrinking? What sectors are you concerned will shrink due to COVID?

Discussion Topic:

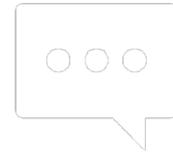
Social Services



What are the most common social services issues or needs in Gloucester today?



How are Gloucester's seniors doing? How about its youth?



What groups seem to need the most help?

Discussion Topic: Public Facilities



What do you see as the most common types of public works needs in Gloucester today? (Such as road repairs, sidewalks, water/sewer improvements)



Where in Gloucester do you see particularly obvious needs?

Thank You!

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