

**City of Gloucester
Program Year 2021 Annual Action Plan**



APRIL 13, 2021

AP-05 Executive Summary¹

1. INTRODUCTION

Each year, the Grants Division of Gloucester's Community Development Department must submit an Annual Action Plan (AAP) summarizing the progress the City plans to make toward meeting its five-year Consolidated Plan's goals. The five-year Consolidated Plan and subsequent Annual Action Plans are mandatory to remain in compliance and to receive Community Development Block Grant (CDBG) funding from the Department of Housing and Urban Development (HUD). The AAP must include the anticipated actions, activities/projects, third-party contracts, and other specific resources that will address priority needs throughout the program year. The AAP also outlines how CDBG funds will leverage funding sources received by local providers, such as Housing Opportunities for Persons with AIDS (HOPWA) program, the Emergency Shelter Grant (ESG), and the Continuum of Care (CoC) Grant. The AAP ensures that the City is working in coordination with the Consolidated Plan's Strategic Plan, addressing specific needs in economic development, affordable housing, public services, and public facilities. Goals devised for this AAP are in accordance with federal HUD funding regulations and nationally-established objectives.

The Grants Division drafted the program year (PY) 2021 Annual Action Plan to detail the proposed uses of \$2,117,834 in CDBG funds between July 1, 2021, and June 30, 2022. The funding is for the following activities during that time frame: COVID-19 response efforts, housing rehabilitation, down payment assistance, economic development, public facility and infrastructure improvements, and public services.

2. SUMMARIZE THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

This could be a restatement of items or a table listed elsewhere in the Plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic Plan.

Due to the COVID-19 Pandemic, objectives and outcomes may be affected, and adjustments to funding resources and goals may be warranted. CDBG funded COVID-19 relief will be at the forefront of activities for PY2021.

HUD's Community Planning and Development (CPD) Outcome Performance Measurement System outlines the following objectives for Consolidated Plan/AAP compliance: **Providing Decent Housing**, **Creating Suitable Living Environments**, and **Creating Economic Opportunities**. To further refine grantee objectives and define intended results, HUD created three outcomes as part of the Outcome Performance Measurement System. The outcomes are **Affordability**, **Availability/Accessibility**, and **Sustainability**. Using the Measurement System as a guide, the City's objectives for the PY2021 AAP are as follows:

- Providing safe, affordable housing for those considered low and moderate-income (LMI);
- Creating economic opportunities by supporting the local/microenterprise business sector through technical assistance and job creation;
- Coordinating and providing access to/availability of public services; and

¹ 91.200(c), 91.220(b)

- Upgrading and maintaining public facilities in target areas to serve LMI households effectively, while expanding accessibility of citywide infrastructure.

Gloucester's lack of new and affordable housing units continues to be one of the most significant needs among the low-income population. This need is predicted to multiply as the local population ages and can no longer afford the expenses of homeownership. The City is committed to engaging in activities that provide its LMI population with opportunities to improve their standard of living and quality of life, including the Housing Rehabilitation program and the first-time homebuyers program. Emerging needs related to recovery from COVID-19 include childcare services throughout the summer to allow for job retention, rental and mortgage assistance, and investment in small businesses for job creation. Gloucester will continue to utilize the maximum allowable amount of PY2021 CDBG funds to support social services and housing providers that offer critical assistance to the homeless, chronically homeless, and non-homeless special needs populations. Facility and infrastructure improvements will increase accessibility, vitality, and density within the City. Lastly, Gloucester will support local businesses via small business/microenterprise loans and grants, technical assistance, and job training - particularly those who employ LMI people.

3. EVALUATION OF PAST PERFORMANCE

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Since its inception as a CDBG Entitlement community, the City of Gloucester has met with immense success through the program. Most projects have been completed, with several currently in the process of being completed, or beginning this year. The City attributes its success to its ability to leverage funding sources and coordinate with local organizations to push projects through the pipeline. Gloucester's AAP goals have historically been to increase affordable housing, economic opportunities, public service provision, and public facilities; each of these goals remain priorities today. Examples of recent accomplishments include providing 50 small businesses and microenterprises with grants to assist with recovering from the impacts of COVID-19, assisting with the implementation of a satellite shelter for homeless individuals, increased support of the Open Door and HAWC due to increased demand during the pandemic.

Fig. AP-05.1: Expenditure by Activity, 2016-2020

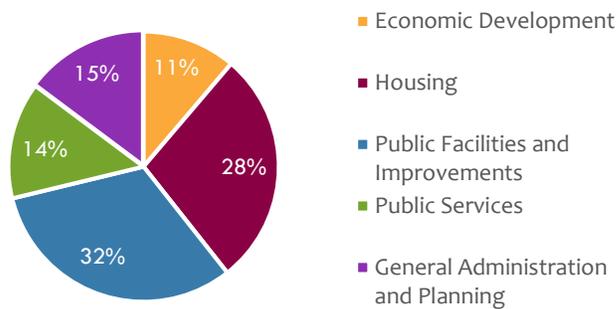
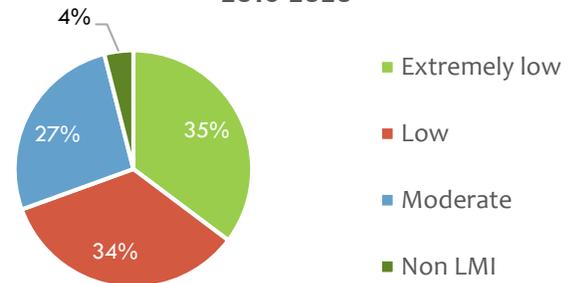


Fig. AP-05.2: Income of Beneficiaries, 2016-2020



Despite Gloucester’s accomplishments, LMI residents continue to face affordability and accessibility barriers in terms of housing and job opportunities, causing the City to strive to meet many goals identified in the past. The City tailors its CDBG programming and policies to meet evolving community needs and varying program budgets while looking to the past to learn and grow. The City will not support applications for activities that fail to address community needs, nor will the City support applications from those that do not demonstrate the capacity to undertake projects. Staff review specifically for statutory and regulatory eligibility and feasibility before proceeding. To date, Gloucester has expanded homeownership and rental opportunities, prevented homelessness, created jobs, supported maritime industrial redevelopment and small businesses, remediated contaminated properties, supported social services, improved parks and playgrounds, and removed accessibility barriers for those with disabilities.

4. SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Summary from citizen participation section of Plan.

The City of Gloucester has been following a Citizen Participation Plan that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, during the administration of its Community Development Block Grant (CDBG) program. The City’s Citizen Participation Plan was updated effective May 1, 2020 and is available for viewing at the City of Gloucester Community Development Department and online. The Citizen Participation Process incorporated consultations and feedback from local and regional agencies in related fields, nonprofits, the private sector, City staff, and the general public. This input was critical to the preparation of this AAP.

Appropriate notices were posted in the local newspaper and on the City's website to notify that the City was gathering input for publication of the Plan. The Gloucester Daily Times published Public Meeting Notices on March 17, 2021 and April 14, 2021. These were also posted on the City's website. The City website, Community Development Department, and the City Clerk's Office each posted public meeting notices and Plan drafts.

5. SUMMARY OF PUBLIC COMMENTS

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No formal public comments were received. Copies of public hearing notices and hearing minutes can be found in the Appendix of this document.

6. SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

All comments were accepted.

7. SUMMARY

The PY2021 AAP details the City's efforts to address community development needs for the upcoming program year - federal program year 2021, local fiscal year 2022. The Citizen Participation Process conducted as part of the 2020-2024 Consolidated Plan outlines how the City will determine CDBG programming for the next five years. The City prioritizes participation and inclusivity, including the public, service providers, and other stakeholders in the process. The Needs Assessment and Market Analysis also helped determine needs, priorities, and goals going forward. Comments gathered underline the need for CDBG-funded activities, focusing on program diversity for those who are LMI, disabled, and who are considered a special-need population.

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PR-05 Lead and Responsible Agencies²

1. AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

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 Grants Division within the Community Development Department is responsible for administering the Community Development Block Grant (CDBG) program. The 2021 program year (PY) Annual Action Plan (AAP) describes how the City of Gloucester will use its PY2021 allocation, unexpended prior year funds, and anticipated program income over the upcoming year. The 2020-2024 Consolidated Plan serves as the overarching guide for yearly program activities through federal program year 2024, local fiscal year 2025.

The Community Development Department manages the incorporation of eligible CDBG activities and funding into citywide planning and community development efforts. The Department oversees several other initiatives in the City. These include economic development, conservation, clean energy/resiliency planning, the HOME program, the Affordable Housing Trust (AHT), and the Community Preservation Act (CPA). Consolidation of these responsibilities under one Department ensures efficient funding usage and encourages leveraging funds from alternative sources. Gloucester receives a variety of state and federal grants on a competitive basis, which is used in conjunction with CDBG to complete projects. Additionally, the Grants Division has an active membership in the National Community Development Association (NCDA). Membership permits staff to attend conferences/workshops, stay updated on regulatory changes, and understand how other communities are maximizing their resources and departments.

Internal coordination within the Community Development Department is supplemented by coordination with other departmental staff and local/regional service providers. Coordination helps to implement public service, economic development, housing, infrastructure, and other public realm improvement projects. For example, Grants Division staff collaborates with the Departments of Health, Inspectional Services, and Public Works to implement health-related public service programs. The Grants Division also works closely with nonprofits to assess conditions and needs, allocating funding accordingly.

The Community Development Department consulted with City officials, nonprofit agencies, housing organizations, municipal housing committees, and providers that serve the homeless and non-homeless special needs populations throughout the initial planning process. Interaction between staff

² 91.200(b)

and CDBG subrecipients occurs regularly upon AAP approval through the submission of quarterly reports and project monitoring.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Jillian Cahill
Community Development Director
3 Pond Road, Gloucester, MA 01930
Phone: (978) 325-5230
Email: jcahill@gloucester-ma.gov

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AP-10 Consultation³

1. INTRODUCTION

The Community Development Department and their consultant Barrett Planning Group LLC extended multiple outreach efforts as a platform for its 2020-2024 Consolidated Plan. Detailed consultations complemented public hearings and a community survey. The consultations were with a wide range of residents, local non-profit agencies, business interests, City department staff and other public agencies. These consultations were detailed conversations, analyzing community needs, programmatic approaches, cooperative efforts and funding priorities and limitations. In preparation of its 2021 Annual Action Plan, the City conducted a public meeting to ensure its priorities and goals were current and addressing the local needs identified by the public and local service providers.

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.⁴

The Community Development Department actively works to enhance coordination efforts between housing providers and service agencies in the City. The Department recognizes that there is a large degree of overlap among individuals in need of affordable housing and individuals lacking access to services to remain stably housed. Coordination efforts among the CDBG program, the HOME Program, the Continuum of Care (CoC), City departments, and other vital housing, social service, and health agencies are regularly assisted. The Community Development Department is continuously striving to update and expand their popular CDBG-funded First-Time Homebuyer Assistance and Housing Rehabilitation Programs for income-eligible households. The Department also makes data and publications available for its initiatives and advises the Mayor, the Planning Board, Affordable Housing Trust, the Housing Plan Implementation Task Force, and other City boards on matters affecting the development of the City.

The Mayor is an ex-officio member of the Affordable Housing Trust (AHT) and the Community Development Director serves as an appointee. The Housing Trust supports the creation, preservation, and maintenance of affordable housing in the City of Gloucester. They are responsible for enhancing the City's economic and social diversity through affordable rental and homeownership options for people of all ages and income levels. They also accommodate the changing housing needs of families and individuals through their work with consultants, developers, nonprofits, service providers, City Staff, other Boards/Commissions, and associated groups. The AHT is involved in the Housing Production Plan process as well, offering expertise and regularly meeting with drafters of the Plan to analyze and address local housing needs.

Gloucester completed its Housing Production Plan (HPP) in 2017, with funding from a Planning Assistance Towards Housing (PATH) grant through the Department of Housing and Community Development (DHCD). The HPP is a proactive strategy for creating affordable housing units, including units that connect community supportive housing services into new development throughout the City,

³ 91.100, 91.200(b), 91.215(l)

⁴ (91.215(l))

which is also in a manner consistent with Chapter 40B of the Massachusetts statute. The HPP is the guidebook to meeting housing goals and tackling the gaps in the current housing stock.

The Grants Administrator serves as the Fair Housing Officer within the Community Development Department. The ad-hoc Fair Housing Committee is responsible for updating the Analysis of Impediments to Fair Housing (AI) for Gloucester. This analysis protects citizens from discrimination and evaluates access to affordable housing. The AI was last completed in 2013, and the HPP incorporated its findings.

The Community Development Department consults with organizations within the North Shore/Cape Ann Community Resource Exchange (formerly Cape Ann Resource Exchange), a network of human service providers and faith-based organizations that Wellspring House began in 2009. The North Shore/Cape Ann Community Resource Exchange establishes a shared understanding of available homeless prevention resources between its 30 members, coordinating during their bi-monthly meetings for a variety of populations. Gloucester is also part of the North Shore Continuum of Care (NSCoC), the regional network on homeless, near-homeless, and formerly homeless populations. The NSCoC provides emergency shelter services, permanent supportive housing, transitional housing, and other supportive services for those most in need. Members collaborate to apply for federal McKinney-Vento funds and administer the Point-in-Time (PIT) count of unsheltered homeless each year.

The Gloucester High-Risk Task Force consists of representatives from the housing, health, and social services serving Gloucester and the Cape Ann region. Meetings are held monthly and usually focus on high-risk clients that require a range of services from multiple agencies or departments. The High-Risk Task Force is responsible for referring clients for potential services. The group's unique collaboration aims to develop a comprehensive strategy to address the needs of the homeless and those struggling with addiction.

The Gloucester Housing Authority (GHA) is extensively involved in service provision in the local community.⁵ The GHA enhances coordination between providers by participating in the High Risk Task Force, North Shore/Cape Ann Community Resource meetings, NSCoC, Cape Ann Hoarding Task Force, Coalition for the Prevention of Domestic Abuse (CPDA), and several other boards and networking groups. These groups include members from local and regional Health, Building, Fire, and Police Departments, numerous local service agencies, and other community stakeholders working to coordinate resources for the homeless, near homeless, and other at risk groups. The GHA has a partnership with Backyard Growers to maintain sustainable vegetable gardens at their McPherson Park, Riverdale Park, Willowood Gardens, and Poplar Park locations. The McPherson Park Gardens provides ADA-accessible gardening, the first in any state-aided housing development. The GHA also coordinates with organizations to operate financial literacy, health, and job training initiatives for its residents. Coordination between the GHA and the local Health Department was crucial for the distribution of COVID-19 vaccinations to elderly residents.

Action Inc. is the primary service provider for Gloucester and Cape Ann. Their Client and Housing Services Department offers one-on-one support for those seeking housing and public benefits assistance, those seeking affordable housing, addressing landlord/tenant disputes, seeking post-

⁵ The Gloucester Housing Authority, The Gloucester Housing Authority 2019 Annual Report, 2019.

eviction assistance, and requesting mental health and substance abuse resources.⁶ The Department also has an urgent care, enabling them to provide advocacy services to clients in crisis. Action's Housing First program offers permanent housing with supportive service options for adults with disabilities and/or a history of homelessness. They also own five affordable housing developments with apartments for formerly homeless individuals and families. They manage the Coordinated Entry System (CES) that connects individuals to services and housing based on their situations and operate the largest emergency shelter in the City.⁷ Several community partners offer comprehensive services at their shelter - the North Shore Community Health/Gloucester Family Health Center provides Healthcare for the Homeless services, Eliot Community Human Services offers onsite mental health counseling, Backyard Growers turned the yard into a garden to produce vegetables for the shelter kitchen, and the Cape Ann Interfaith Commission donates bagged lunches. Action assists the GHA with energy efficiency and provides onsite Fuel Assistance enrollment and information. They provide advocacy and job training to many GHA residents as an ABL program partner. Action Inc. approaches regional housing needs by integrating human services with housing units while providing safe, affordable housing choices. Their organization continues to offer a variety of health and social services to Gloucester and Cape Ann, working to bridge the gap between housing and service provision. Please note: short-term rental and mortgage assistance is available from Action for renters and homeowners who have recently lost their jobs, been furloughed, or lost significant income due to COVID-19. These efforts were supported by two separate grant awards from the Community Preservation Committee.

Wellspring House Inc. has a distinguished history of bridging the gap. The organization was the founder of the Cape Ann Resource Exchange, now the North Shore/Cape Ann Community Resource Exchange. They are in the North Shore CoC, utilizing their membership to share information with other communities and to share helpful resources when organizing activities and assessing funding needs. Wellspring House hosts career and education information sessions with GHA tenants at the community rooms located at the Willow Wood and Patriot Circle housing developments. They are important partners of the GHA's Housing First Initiative and their ABL program. They offer 11 Single-Room Occupancy (SRO) units in the Downtown through their partnership with GHA. Wellspring also works with the GHA on literacy initiatives for tenants, offers ESOL courses, Career and Education Training, and a MediClerk Training Program. Lastly, Wellspring is part of a statewide shelter system that houses five families in Gloucester and provides stabilization case management to families throughout the North Shore communities of Beverly, Salem, Danvers, and Cape Ann.⁸

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

The City of Gloucester, Wellspring House Inc., Action, Inc., HAWC, and the Gloucester Housing Authority are each members of the North Shore Continuum of Care (NSCoC). NSCoC services Gloucester and the remainder of Essex County's homeless population, covering 35 communities. The NSCoC receives roughly \$1,800,000 in Homeless Assistance Awards each year, but is anticipated to receive additional funding in PY21 for COVID-19 recovery efforts. The Community Development

⁶ Action Inc. "Client and Housing Services," May 29, 2020.

⁷ Action Inc. "Housing," May 29, 2020.

⁸ Wellspring House, Inc. "Emergency Shelter for Families," May 2020.

Department works with DHCD, HUD, and providers to end homelessness through participation in the NSCoC. The NSCoC pursues strategies to address homeless individuals' specific housing and service needs, and the needs of families with children, veterans, unaccompanied youth, and formerly homeless people now in permanent housing. Each of the five NSCoC committees represents local service providers: Proposal Review, CoC Application, Homeless Management Information Systems (HMIS), CoC Structure, and Governance and the Regional Network Leadership Council. These committees oversee the effective use of resources, the HMIS, and ensure that activities are in agreement with HUD's regulations. Discussions are held about finding emergency shelter solutions and about available funding to address other pressing issues.

The NSCoC regional network, led by DHCD, coordinates the provision of timely services to those transitioning out of homelessness and coordinates conducting homeless needs assessments to develop programs. No federal funds are received directly by the City for homeless prevention. Nevertheless, the City of Gloucester utilizes Community Preservation funds, Affordable Housing Trust funds and HUD funds to prevent, treat, and end homelessness through the provision of permanent housing and public services. Service providers in Gloucester usually receive funding for their programs from the state or federal government to service the region i.e., Action Inc. The Coordinated Entry System (CES) and the standard assessment tool cover the NSCoC service area, working to reach those least likely to apply for homelessness assistance and prioritizing those undergoing crisis to be quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs.⁹ The CES is accessible by speaking with shelter providers in each municipality through online sources, or by calling DHCD directly. Vulnerabilities, including the length of time someone is homeless, a history of domestic violence, and other barriers are measured objectively during coordinated entry. The CES process typically uses the HMIS. The HMIS collects client-level data and data on the provision of housing and services to the homeless and people at risk. The NSCoC HMIS software must comply with HUD's data collection, management, and reporting standards.¹⁰ HMIS-collected data is used to generate the annual Point-in-Time (PIT) Counts. PIT Counts identify critical needs in the CoC service area. Annual RFP's are generally released in the Fall, following the PIT counts.

Wellspring House Inc., Action, Inc., HAWC, and the Gloucester Housing Authority (GHA) are among the organizations that participate in the NSCoC's efforts to end homelessness by offering emergency shelter, transitional housing, and permanent supportive housing (PSH) facilities both locally and regionally. Action and Wellspring House operate their own emergency shelters; Wellspring House has 11 family beds, and Action has 34 adult-only beds and a 29-bed rapid re-housing facility. Representatives from homelessness agencies advocate for their needs during open monthly meetings between the NSCoC and DHCD, weighing in on policy decisions and procedures. The open meetings are advertised to nonprofit, municipal, housing authority, and state government partner agencies. Although the Grace Center is not a participating member in the NSCoC, they operate the only day shelter in the City. They serve between 55 and 60 unsheltered homeless individuals per day and are responsible for connecting homeless adults with partner agencies for mental health and substance abuse treatment, medical care, job training, and housing. Cape Ann Local Action is a local group of organizers with a housing subcommittee. The subcommittee held a panel series on housing needs in Gloucester and is

⁹ The Department of Housing and Urban Development, Coordinated Entry and Homeless Management Information Systems (HMIS), May 2020.

¹⁰ The Department of Housing and Urban Development, "Homeless Management Information System," HUD Exchange, May 2020.

highly engaged with the Housing Implementation Task Force. They also monitor housing projects in the City.

The Gloucester Police Department coordinates with Action Inc. and other social service providers through case management, referrals, and partnerships. Action also works with Gloucester Police to maintain a safe shelter environment. The Police Department continues to be an active participant in CDBG public participation and similar outreach processes for Action's Community Assessment Report and Strategic Plan. The Gloucester Police Department is also a member of the High-Risk Task Force.

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 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 with homeless providers in Gloucester. It is the responsibility of NSCoC to ensure those being discharged are not directly discharged into a homeless situation by coordinating with systems of care in their network.

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

Emergency Solutions Grant (ESG) funds provide emergency shelter to homeless families and individuals, shelter diversion, and rapid re-housing funds for communities. Specific examples of ESG fund usage are operations and maintenance and rehabilitation/remodeling. DHCD distributes Gloucester's ESG funds through the Massachusetts Non-Entitlement Grant program. DHCD serves as the ESG recipient for each CoC across the state, collaborating to determine final allocation. DHCD utilizes HMIS participant data from ESG-funded agencies to evaluate performance, and distributes funds in proportion to need. The NSCoC participates in meetings lead by DHCD to review this performance data and provide input on program evaluation.

Action, Inc., the City of Gloucester, and the GHA represent Gloucester on each Continuum of Care Committee, including the HMIS Committee. The HMIS Committee designates and oversees the HMIS Lead Agency, the City of Peabody. The Committee is also responsible for implementing a privacy Plan, data quality Plan, security Plan and confidentiality protocols, as well as utilizing HMIS data to evaluate outcomes and measure performance concerning NSCoC goals. The Committee ensures compliance with HUD and CoC HMIS requirements, implements HMIS directives per the coordinated assessment system, and executes the PIT count.

2. AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED IN THE PROCESS AND CONSULTATIONS

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

1	Agency/Group/Organization	Cape Ann Local Action
	Agency/Group/Organization Type	Other – Civil Liberties Community Group
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development Staff consulted Cape Ann Local Action during 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 good quality of life for all. Staff and the City's consultant explained the CDBG program and discussed housing, economic development, social services, and public facilities with attendees. The information exchanged confirmed the need for the CDBG program and offered suggestions for program improvement.
2	Agency/Group/Organization	Gloucester Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted the Gloucester Housing Authority (GHA) staff via email to participate in a fair housing survey. 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 primary provider of assisted housing in the City and partners with local/regional community service providers. Housing needs, affordable housing barriers, program specifics, discrimination, fair housing concerns, and identified 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 and HOME funds.
3	Agency/Group/Organization	Community Preservation Committee (CPC)
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the	The Community Development Department consulted CPC members via email to participate in a fair housing survey. The CPC is the governing body of the

	anticipated outcomes of the consultation or areas for improved coordination?	Community Preservation Act (CPA). It is responsible for acquiring, creating, and preserving open space, historic resources, community housing, and land for recreational use. Housing needs, affordable housing barriers, program specifics, discrimination, fair housing concerns, and identified problems were the question topics. The information exchanged and the data collected confirmed the need for the CDBG and HOME program and the need for CDBG and HOME funds.
4	Agency/Group/Organization	Gloucester Affordable Housing Trust (AHT)
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Economic Development Housing Need Assessment Market Analysis Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted a representative from the AHT in a focus group meeting on December 11, 2019, along with other housing professionals. The focus group discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. Attendees offered suggestions for improvement. The Community Development Department also consulted AHT members via email to participate in a fair housing survey. 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 and HOME funds.
5	Agency/Group/Organization	Gloucester City Council
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Needs 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 usage of CDBG funds. Information exchanged and data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.
6	Agency/Group/Organization	Sawyer Free Library

<p>Agency/Group/Organization Type</p>	<p>Services – Children Services – Elderly Persons Services= Education Services – Persons with Disabilities</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Needs Assessment 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>The Community Development Department consulted the Library Director and other City staff in a focus group meeting concerning public facilities and infrastructure on December 11, 2019. 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 usage of CDBG funds. Information exchanged and data collected confirmed the need for the CDBG program and the need for CDBG funds in the community.</p>
<p>7</p>	<p>Agency/Group/Organization</p>
<p>Agency/Group/Organization Type</p>	<p>The Open Door Services-Employment Services-Health</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Anti-poverty Strategy Housing Need Assessment Market Analysis Non-Homeless Special Needs Services-Employment Services-Health</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>The Community Development Department consulted the Open Door staff members 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. The display boards ranked priorities for the usage 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 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</p>

		House, the Gloucester Senior Center, and the NSHP to provide nutritional assistance to their clients.
8	Agency/Group/Organization	The Veteran’s Center
	Agency/Group/Organization Type	Other – Veterans Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 usage 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.
9	Agency/Group/Organization	The Rose Baker Senior Center/Council on Aging
	Agency/Group/Organization Type	Other – Non Housing Community Development Needs Services-Elderly Persons Services-Health
	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 Community Development Department consulted Rose Baker Senior Center/COA staff 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 usage 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.
10	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 Homelessness Strategy Market Analysis Public Housing Need
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted the North Shore Habitat for Humanity in a focus group meeting 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. The group discussed housing needs, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged

		confirmed the need for the CDBG and HOME programs and validated their priorities. Attendees offered suggestions for improvement.
11	Agency/Group/Organization	Gloucester Economic Development and Industrial Corporation (EDIC)
	Agency/Group/Organization Type	Other – Governmental Corporation
	What section of the Plan was addressed by Consultation?	Economic Development 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 Gloucester EDIC, including their Vice-Chairman, was consulted in a focus group meeting on December 11, 2019. The EDIC is a state-chartered corporation formed in 1977 under Chapter 121 C. The EDIC has the 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 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. Attendees offered suggestions for improvement.
12	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?	Anti-poverty Strategy Economic Development Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Housing Need Assessment Market Analysis Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Action, Inc., is a non-profit human service organization and the designated Community Action Agency (CAA) serving Gloucester and the region. The City works with Action Inc. on several programs, including job creation, housing, and services to the homeless. The Community Development Department consulted Action staff in focus group meeting sessions on December 11, 2019. Representatives

		attended the housing, economic development, and public services sessions. Action's Executive 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 the lead agency for the QUEST Program, the regional HOPWA program for Essex County. They receive 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 the Community Development Department consulted both agencies about supportive housing for Gloucester residents with HIV/AIDS.
13	Agency/Group/Organization	Cape Ann Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Housing Needs Assessment
	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 forums and educational sessions and is a source for economic data. The Community Development Department consulted the Chamber 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. Attendees offered suggestions for improvement.
14	Agency/Group/Organization	Discover Gloucester
	Agency/Group/Organization Type	Other – Non - profit
	What section of the Plan was addressed by Consultation?	Economic Development Housing Needs Assessment
	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 Gloucester's awareness as a desirable visitor destination while improving the quality of life for residents and local business owners with positive economic benefits. The Community Development Department 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. Attendees offered suggestions for improvement.
15	Agency/Group/Organization	Cape Ann Lanes
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Housing Needs Assessment
	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 bowling alley business that has been in Gloucester since 1959. The Community Development Department consulted Cape Ann Lanes 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. Attendees offered suggestions for improvement.
16	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?	Anti-poverty Strategy Economic Development Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Shore Health Project (NSHP) was founded in 1988 to address the lack of services for people with HIV/AIDS. They later expanded their services to those with Hepatitis C. Their services 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 Community Development Department consulted the NSHP on December 11, 2019, during economic development and public services focus groups. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees offered suggestions for improvement.
17	Agency/Group/Organization	Topside Grill
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	Topside Grill is a seafood restaurant along the Downtown waterfront that has been in Gloucester's community since 1982. The Community Development Department consulted Topside Grill in a focus group

	consultation or areas for improved coordination?	meeting on December 11, 2019, concerning economic development. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees offered suggestions for improvement.
18	Agency/Group/Organization	Gloucester Community Development Department
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Economic Development Housing Needs Assessment Market Analysis Other – 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's consultant engaged 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, 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.
19	Agency/Group/Organization	Gloucester Fire Department
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Market Analysis Other – 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 public facilities and infrastructure focus group with other City staff on December 11, 2019. The Fire Department is a vital part of Gloucester's public safety, working with community social service agencies regularly. Attendees 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. Attendees offered suggestions for improvement.
20	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 Other – Non Housing Community Development Needs

	<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 Community Development Department consulted the Gloucester Public Works Department in a public facilities and infrastructure focus group 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. Attendees 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. Attendees also offered suggestions for improvement.</p>
21	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	<p>Gloucester Inspectional Services</p> <p>Other Government – Local</p> <p>Market Analysis Other – Non Housing Community Development Needs</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>The Community Development Department consulted the Inspectional Services Department in a public facilities and infrastructure focus group, along 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. Attendees 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. Attendees also offered suggestions for improvement.</p>
22	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	<p>Gloucester Information Technology (IT) Department</p> <p>Other Government – Local</p> <p>Market Analysis Other – Non Housing Community Development Needs</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>The Community Development Department consulted Gloucester's IT Department in a public facilities and infrastructure focus group 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. Attendees discussed facility needs, service gaps, recreational opportunities, public safety, and sources of demand. The information exchanged confirmed the need for</p>

		the CDBG program and validated the program's priorities. Attendees also offered suggestions for program improvement.
23	Agency/Group/Organization	Gloucester Police Department
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Housing Needs Assessment Market Analysis Non-Homeless Special Needs Other – 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 Community Development Department consulted the Gloucester Police Chief in a public facilities and infrastructure focus group with other City staff on December 11, 2019. The Police Department is a vital part of public safety, working with social service agencies within the community and on Cape Ann regularly. Attendees 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. Attendees also offered suggestions for improvement of the program.
24	Agency/Group/Organization	Masshire - North Shore Career Center
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Economic Development Housing Needs 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 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 Community Development Department consulted the Center in an economic development focus group meeting on December 11, 2019. The information exchanged confirmed the need for the CDBG program and validated the program’s priorities. Attendees also offered suggestions for improvement of the program.
25	Agency/Group/Organization	Justice Resource Institute (JRI)
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

		Other – 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?	JRI works in partnership with individuals, families, communities, and governments to pursue the social justice inherent in opening doors to opportunity and independence. JRI offers a variety of services, including health and housing, foster care and childhood services, behavioral health clinics and trauma services, community services, and more. The Community Development Department consulted JRI in a health services focus group on December 11, 2019. Attendees 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. Attendees also made suggestions for program improvement.
26	Agency/Group/Organization	Gloucester Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy Market Analysis Non-Homeless Special Needs Other – Non Housing Community Development Needs Services – Health
	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 is responsible for promoting physical and mental health and preventing disease, injury, and disability. They educate the community on lead-based paint hazards and maintain data on the number of Hepatitis C cases in the City. The Community Development Department consulted the Health Department in a health services focus group on December 11, 2019. Attendees 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. Attendees also made suggestions for program improvement.
27	Agency/Group/Organization	Disability Resource Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis

		<p>Non-Homeless Special Needs Other – Non Housing Community Development Needs</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>The Disability Resource Center (DRC) is a consumer-controlled and community-based agency that provides services and supports to individuals of all ages with any disability. The Community Development Department consulted the DRC in a health services focus group on December 11, 2019. Attendees 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. Attendees also made suggestions for program improvement.</p>
28	<p>Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation?</p>	<p>Gloucester Planning Division Other Government – Local Anti-Poverty Strategy Homelessness Needs – Families with Children Homelessness Strategy Housing Needs Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs</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>The Community Development Department consulted the Planning Director in a housing focus group meeting on December 11, 2019, along with other housing providers. Attendees discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. The information exchanged confirmed the need for the CDBG and HOME programs and validated the program’s priorities. Attendees also made suggestions for program improvement.</p>
29	<p>Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation?</p>	<p>North Shore HOME Consortium Housing Other Government – Local Regional Organization Anti-Poverty Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Homelessness Needs - Veterans</p>

		Homelessness Strategy Housing Need Assessment Market Analysis Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted the Planning Director in a housing focus group meeting on December 11, 2019, along with other housing providers. Attendees discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. The information exchanged confirmed the need for the CDBG and HOME programs and validated the program’s priorities. Attendees also made suggestions for program improvement.
30	Agency/Group/Organization	Harborlight Community Partners
	Agency/Group/Organization Type	Other – Community Development Corporation
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Housing Needs Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs Services – Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted Harborlight Community Partners in a housing focus group on December 11, 2019, along with other providers and advocates. Attendees discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. The information exchanged confirmed the need for the CDBG and HOME programs and validated the programs' priorities. Attendees also made suggestions for program improvements.
31	Agency/Group/Organization	Cape Ann Interfaith Commission
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Homelessness Needs - Veterans Homelessness Strategy Housing Needs Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs Services – Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department consulted the Cape Ann Interfaith Commission in a housing focus group meeting on December 11, 2019, along with other housing providers. Attendees discussed housing problems/barriers, current trends, homelessness, types of housing, development practices, local policies, and fair housing. The information exchanged confirmed the need for the CDBG and HOME programs and validated the programs' priorities. Attendees also made suggestions for program improvement.
32	Agency/Group/Organization	North Shore Continuum of Care
	Agency/Group/Organization Type	Services-Homeless Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Peabody leads North Shore Continuum of Care (NSCoC). Gloucester's 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 (PIT) counts completed each January. Communities use information from the NSCoC to understand current goals, policies, and homelessness data (i.e., HMIS) and to inform homelessness needs, and anti-poverty and homelessness strategies.
33	Agency/Group/Organization	The Grace Center
	Agency/Group/Organization Type	Services – Health Services – Homeless Services - Housing Services - Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

		Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Grace Center is a drop-in day shelter that provides homeless individuals with a place to go while Action's 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. Their 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.
34	Agency/Group/Organization	Wellspring House, Inc.
	Agency/Group/Organization Type	Services - Education Services - Employment Services - Homeless Services - Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied Youth Homelessness Needs - Veterans Homelessness Strategy 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?	Wellspring House, Inc. (Wellspring) was established in 1981 to help families and individuals living in poverty by providing housing, jobs, and education. Wellspring's housing portfolio includes emergency shelter for families and permanent housing. The organization provides homeless prevention emergency funding and administers an adult education program, English proficiency classes, and job training. The Community Development Department consulted the Executive Director of Wellspring House in a public services focus group meeting on December 11, 2019, along with other regional/local service providers. Attendees discussed social service needs, services under strain, availability of resources, recreational opportunities, facility issues such as broadband access, housing, homelessness, and high-need groups. The

		information exchanged confirmed the need for the CDBG and HOME programs and validated the programs' priorities. Attendees also made suggestions for program improvement.
35	Agency/Group/Organization	Healing Abuse Working for Change (HAWC)
	Agency/Group/Organization Type	Housing Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Healing Abuse Working for Change (HAWC) is a regional non-profit serving domestic abuse victims 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. The Community Development Department consulted staff at Gloucester's HAWC office in a social services focus group on December 11, 2019, along with other providers. Attendees discussed service needs, services under strain, availability of resources for DV victims, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need. The information exchanged confirmed the need for the CDBG and HOME programs and validated the program's priorities. Attendees also made suggestions for program improvement.
36	Agency/Group/Organization	SeniorCare, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	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, assistance with choosing a health care agent, homecare, nurse screenings, medication management, nutritional services, money management, wellness programs, caregivers support, and transportation. The Community Development Department consulted SeniorCare staff in a public services focus group meeting on December 11, 2019, along with other providers. Attendees discussed 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 high-need groups. The information exchanged confirmed the need for the CDBG and HOME programs and validated the programs' priorities. Attendees also made suggestions for program improvement.
38	Agency/Group/Organization	Massachusetts Department of Housing and Community Development (DHCD)
	Agency/Group/Organization Type	Other Government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Other - Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's consultant contacted the DHCD regarding the Subsidized Housing Inventory (SHI), incorporating their input in the Needs Assessment and Market Analysis. Gloucester would expect to work with the adjacent towns and the state for regional and state issues relative to the Consolidated Plan.
39	Agency/Group/Organization	Pathways for Children
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Homelessness Strategy Housing Needs Assessment Market Analysis Non Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pathways for Children serves the interests of children and their families, from infancy through adolescence. Whether disadvantaged by circumstance or in search of opportunity, Pathways delivers education, social development, and support services for families and the community. The Community Development Department consulted Pathways for Children in a public services focus group on December 11, 2019, along with other providers. Attendees discussed social service needs, child services under strain, availability of resources, recreational opportunities, facility issues such as broadband access, housing, homelessness, and groups with high levels of need. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees also made suggestions for program improvement.
40	Agency/Group/Organization	Essex County Community Foundation (ECCF)
	Agency/Group/Organization Type	Foundation

	What section of the Plan was addressed by Consultation?	Economic Development Homelessness Strategy Housing Needs Assessment Market Analysis Non Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Essex County Community Foundation inspires philanthropy that strengthens Essex County communities 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 social services focus group on December 11, 2019, along with other providers. Attendees discussed social service needs, services under strain, resource availability, recreational opportunities, facility issues, housing, homelessness, and high-need groups. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees also made suggestions for program improvement.
41	Agency/Group/Organization	Cape Ann Art Haven
	Agency/Group/Organization Type	Business and Civic Leaders Services – Children
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Non Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann 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, offering a variety of classes and programs for the City's youth and adults. The Community Development Department consulted Cape Ann Art Haven's Executive Director in a public services focus group on December 11, 2019, along with other providers. Attendees discussed 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. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees also made suggestions for program improvement.
42	Agency/Group/Organization	Cape Ann YMCA
	Agency/Group/Organization Type	Services - Children Services - Education

	<p>Services - Elderly Persons Services - Employment Services -Health Services - Homeless Services - Housing Services - Persons with Disabilities Services -Persons with HIV/AIDS Services - Victims of Domestic Violence</p>
What section of the Plan was addressed by Consultation?	<p>Homelessness Needs Homelessness Strategy Housing Needs Assessment Market Analysis Non Homeless Special Needs</p>
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 non-profit, cause-driven organization that supports Gloucester's youth development, healthy living, and social responsibility. The YMCA is a community center for youth, adults, and seniors. It offers services/programs ranging from affordable housing to health and wellness, childcare, and financial assistance for high-need clients. The Community Development Department consulted the Cape Ann YMCA's Executive Director in a public services focus group on December 11, 2019, along with other service providers. Attendees discussed social needs, services under strain, resource availability/access, recreational opportunities, facility issues, housing, homelessness, and high-need groups. The information exchanged confirmed the need for the CDBG program and validated the program's priorities. Attendees also made suggestions for program improvement.</p>

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

The Annual Action Plan consultation process did not exclude any agencies with an interest.

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

TABLE 3 - OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each Plan?
Annual Report (2019)	Gloucester Housing Authority	The Gloucester Housing Authority works to provide accessible, assisted and affordable housing, advance homeownership, and reduce homelessness.

Blackburn and Cape Ann Industrial Parks Assessment (2019)	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 of economic opportunities. Provides recommendations for employment training, assistance to local businesses, and job creation.
Cape Ann Transportation Authority Regional Transit Plan (2015)	Cape Ann Transportation Authority	Provides assistance to local businesses and promotes citywide/regionwide job creation by offering alternative transportation options and future recommendations.
Coastal Climate Change Vulnerability Assessment and Adaptation Plan	City of Gloucester	Informed the hazard mitigation section of the market analysis. Data within the Plan used for public facility and public infrastructure improvements.
Community Assessment Report and Strategic Plan (2021-2023)	Action Inc.	Expanding and improving each of the goals for the City: residential rehabilitation, assistance to local businesses, job creation, employment training, mental health services, housing services, accessibility improvements to public housing, and homelessness prevention.
Community Development Plan, City of Gloucester (2001)	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.
Community Health Needs Assessment (2019)	Lahey Health, owner of Addison Gilbert Hospital in Gloucester	Health needs, priorities, and goals including 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 (2020-2024)	North Shore HOME Consortium	Priorities for affordable housing preservation, maintenance, and growth. Options to increase local economic opportunities, provide public services to address critical needs. The Plan also contains data for understanding trends.
Consolidated Plan, 2020-2024, and Annual Action Plan, 2020	City of Gloucester	Priorities for affordable housing preservation, maintenance, and growth. Point of reference in understanding changes in economic opportunities and provision of public services to address needs. The plans also contains data for understanding trends.
Continuum of Care	City of Peabody	Goal to prevent, treat and end homelessness through the provision of shelter, permanent housing and supportive services.

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.
Five Year Tourism Marketing Plan Parts I and II	City of Gloucester	Develop and implement strategies to increase the number of overnight visitors and day-trippers to the City. Strategies focus on increasing the City's economic vitality.
Gloucester Municipal Harbor Plan (2015)	City of Gloucester	Job creation through economic development, particularly maritime trades/industry and hospitality industry. The Plan has information about loans to assist low-income waterfront micro-business owners and the Special Economic Development lending program.
Gloucester Community Resilience Workshop Summary of Findings	Metropolitan Area Planning Council	Informed the hazard mitigation section of the Market Analysis. Data within the Plan was used for public facility and public infrastructure improvements.
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 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 for public facility and public infrastructure improvements.
Housing Production Plan (2017)	Metropolitan Area Planning Council	Addresses 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 2014 Downtown market analysis.
MassHire - North Shore Workforce Board 4-Year WIOA Local Plan (2018-2021)	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 (MAPC)	Identifies housing and economic development opportunities for downtown.

SeniorCare Area Plan on Aging (2018-2021)	SeniorCare Inc.	Assists with meeting the needs of elders, adults with disabilities, and caregivers in the Planning and Service Area (PSA) of North Shore and Cape Ann, particularly health and 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.

NARRATIVE

Gloucester is a member of the North Shore HOME Consortium (NSHC) with 29 other municipalities. Gloucester is also in the North Shore Continuum of Care (NSCoC). The Community Development Department consulted with its NSHC and NSCoC partners, City Committees/Boards, and service providers during the preparation of this AAP. Consultation is essential as the City continues to prioritize collaborative solutions for funding match opportunities. As an Entitlement Grantee, Gloucester must also adhere to performance measures and timely expenditure of CDBG funds set by HUD. Because of this, partner roles and responsibilities must be clear for well-timed performance and fund expenditures. Beneficiaries can be adversely affected if that is not the case. Backlogs can have compounding effects if not correctly managed, diverting attention from other projects; maintaining consultation avoids these instances. The North Shore/Cape Ann Community Resource Exchange networking group also provides a platform for consultation and information-sharing among providers, faith-based organizations, and other entities that focus on homeless prevention.

The Annual Action Plan involves the NSHC's roughly \$2 million of HOME funding for its 30 communities to assist in the development of affordable housing. Gloucester's role as a participating member is to establish allocation policy and work with members on a regional basis. Gloucester has used its HOME funding for homeownership assistance in the past, but will now advocate for Tenant-Based Rental Assistance and unit development. The decision to remain focused on rental assistance projects is a direct result of regional consultation, findings from the 2020-2024 Consolidated Plan, and the COVID-19 pandemic. The City plans to use its PY2021 HOME allocation toward these activities.

AP-12 Participation¹¹

1. SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

Summarize citizen participation process and how it impacted goal-setting.

The 2020-2024 Consolidated Plan involved the updating of the Citizen Participation Plan. The outreach process consisted of consultations via focus group sessions, a public hearing hosted by the Community Development Department (December 12, 2019), a Needs Assessment Survey (from January 23-February 13, 2020), a Fair Housing Survey (from February 17-March 7, 2020), a public hearing on the draft, and a public comment period to review the draft and incorporate additional comments. Display boards were also placed in major public buildings to gather feedback on types of projects the community would like to see. The boards were displayed at the Gloucester Housing Authority during a First-Time Homebuyer Workshop, at City Hall during a City Council Meeting, at the Sawyer Free Library, The Open Door, the Veteran's Center, and the Rose Baker Senior Center/Council on Aging. The public hearing on December 12, 2019, was in the First Floor Conference Room of City Hall. The meeting focused on housing, homelessness, economic development, infrastructure, and social service needs of Gloucester's low-income residents. All public hearings locations were fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided advanced notice of each hearing, published on November 29, 2019. The City website posted all public hearing notices.

The PY2021 Annual Action Plan citizen participation process built upon the public process mentioned above by providing additional opportunities for the public and stakeholders to engage in dialogue regarding community development goals and funding priorities for the 2019 Program Year. The City of Gloucester, acting through its Community Development Department, conducted a remote informational hearing on April 1, 2021, regarding the Annual Action Plan to obtain the views and comments of the citizens of Gloucester and to explain the RFP process and address any questions.

An advertisement in the Gloucester Daily Times newspaper provided advanced notice of the hearing. Advertisement for the public hearing was published on March 17, 2021. Public hearing notices are also posted on the City website. The Public notice soliciting comments on the Annual Action Plan draft was published in the Gloucester Daily Times on April 14, 2021, with comment period extending until May 13, 2021.

Links to the PY2021 Draft Annual Action Plan were posted on the City's website and hard copies of the 2021 Action Plan were made available at the City Hall Annex, City Clerk's Office, and the Sawyer Free Library for the open comment period. The City encourages participation of all its citizens, including minorities and non-English speaking minorities as well as persons with disabilities. For instance, the City publishes notices in Spanish and Portuguese and will provide translation services for people who are not English speaking.

¹¹ 91.401, 91.105, 91.200(c)

2. CITIZEN PARTICIPATION OUTREACH

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	A total of thirteen (13) members of the public attended the April 1, 2021 public meeting. Attendees represented a variety of local social service and housing organizations. City staff provided information on the CDBG program in general, the upcoming RFP process, eligible activities funded previously and solicited public comment on priorities for the upcoming program year.	Comments were received from the Cape Ann YMCA, Wellspring House, Action, Inc. and HAWC regarding potential funding priorities for the program year.	None.	X
2	Newspaper Ad	Minorities Non-English Speaking - Specify other languages: Spanish & Portuguese. Non-targeted/broad community	Notices for the Public Meeting was placed in the Gloucester Daily Times on March 17, 2021 and notice of the Annual Action Plan Draft and 30-day comment period was published in the Gloucester Daily Times on April 14, 2021.	No comments were received.	None.	X

Expected Resources

AP-15 Expected Resources¹²

INTRODUCTION

Gloucester expects funding resources to be available for acquisition, administration/planning, economic development, housing, public improvements, and public services. The City has been awarded \$697,434 from HUD, has \$1,621,630 in prior year un-programmed funds, and anticipates \$100,000 in program income to fund 2021 projects. These funds will be reprogrammed for additional economic development grants and loans, housing rehabilitation, and down payment assistance in 2021. Gloucester will continue to allocate the maximum amount of allowable funding possible toward public services. In PY21, the will City give special funding consideration during the RFP process to projects that address response to and recovery from COVID-19.

In PY2021, the City will receive additional federal, state, and local resources to further the goals contained within this Annual Action Plan and the 2020-2024 Consolidated Plan. There are pending grant applications that have the potential to support job training, domestic violence prevention, afterschool care, local food pantry initiatives, job creation, and other public services. The City has identified their goals as: generating investment in the industrial waterfront, driving job growth through investment in the Blue and Green Economies, increasing mixed-use development in the Downtown and the waterfront, adding affordable rental opportunities, and attracting innovative commercial investment.

ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public - Federal	Acquisition Administration and Planning Economic Development Housing Public Improvements Public Services	\$697,434	\$100,000	\$1,320,000	\$2,117,834	\$2,369,616	Funds are expected to be allocated from annual allocation as follows: 20% for Administration (\$159,486); 15% for public services (\$129,874); remaining funds are for the uses in this chart between 2021-2022.

¹² 91.420(b), 91.220(c)(1,2)

TABLE 24 - 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.

Gloucester utilizes NSHC, NSCoC, AHT, CPA, and other private, state, and local resources to leverage federal dollars for CDBG activities. These same revenue sources will apply in PY2021. These funds assist the municipality's residents but are not administered by the City of Gloucester directly. CDBG fund recipients must demonstrate the ability to leverage funds through the request process. Staff administrative and activity delivery costs are also generally leveraged to support program/service delivery. Public service activities commonly utilize leveraged funds due to the HUD's allocation cap. It is also common that public facilities exceed CDBG allocations, causing a reliance on match funds to complete projects.

Local funding sources used to leverage federal funds are the Community Preservation Act (CPA) funds, Gloucester's Affordable Housing Trust (AHT) funds, and funding from the Gloucester Housing Authority (GHA). These resources support the provision of affordable housing for LMI residents locally. The City has roughly \$4,250,000 in CPA funds anticipated between 2020 and 2025. The CPA Committee allocates approximately \$425,000 for affordable housing projects per year under CPA guidelines. CPA regulations enforce spending of at least 10 percent of annual funding on each of three categories: affordable housing, historic preservation, and open space/recreation. The CPA Committee decides the amount spent per category. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for those with disabilities. The GHA receives approximately \$212,000 in Capital Improvement funds per year. This funding supports the provision of accessible and affordable housing options to those most in need, particularly those with disabilities.

The City of Gloucester receives approximately \$100,900 in funding from the North Shore HOME Consortium (NSHC). The City plans to use these funds for site development, housing construction projects, and tenant-based rental assistance (TBRA) during PY2021. Municipalities and developers can also apply for HOME competitive pool funds to forward housing projects in their communities. An affordable rental development called Harbor Village was the recipient of PY2017 and PY2018 funds. PY2019 funding was allocated to a proposed project to be located on Middle Street at the former site of the Cape Ann YMCA. This development will offer 44 affordable housing units for seniors.

Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care (NSCoC) to address homeless and near-homeless needs. They receive roughly \$450,000 of this funding per year. They also receive Community Service Block Grant (CSBG) funds administered by the Department of Housing and Community Development (DHCD). According to their most recent Annual Report, roughly \$3,300,000 of their fiscal year revenues are from federal contracts. Action leverages contracts with local, state, and federal government agencies and raises additional funds through private foundation grants, individual donors, fundraising events, and corporate contracts.

The City of Gloucester receives approximately \$665,000 each year in Chapter 90 funds from the Commonwealth of Massachusetts. The state is allocating approximately \$3,250,000 during the 2020-2024 Consolidated Plan period. Chapter 90 is a state program that entitles municipalities to receive

reimbursements on approved projects. Projects can consist of capital preservation and improvements such as sidewalks, streets, and accessibility improvements.¹³

Gloucester has received several one-time awards to forward the priority needs and goals of the 2020-2024 Consolidated Plan. Gloucester was recently awarded a \$12,000 grant from the Massachusetts Department of Marine Fisheries to promote locally caught seafood, as well as \$110,000 from the Gloucester Fresh Marketing Initiative from the Massachusetts Seaport Economic Council. Other recent awards include, the Gloucester Health Department received 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 5 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. The City will continue to pursue grants/awards focusing on furthering CDBG goals in the upcoming program year.

If appropriate, describe publicly 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

Gloucester actively seeks opportunities to leverage local and state funding sources with federal CDBG funds for affordable housing, social services, public infrastructure/facility upgrades, and assistance to businesses and labor force training. The Needs Assessment and Market Analysis of the 2020-2024 Consolidated Plan concluded that the City requires the funding to forward these goals. Response to the COVID-19 pandemic has also impacted resource provision for PY2021, resulting in immediate and unprecedented shifts in priorities.

Gloucester will continue to use its 2017 Housing Production Plan (HPP) - funded by a DHCD Planning Assistance Towards Housing Grant and District Level Technical Assistance funds - to implement impactful change and increase affordable housing opportunities. The HPP catalyzed the receipt of a MassHousing Planning for Production grant to begin zoning strategy implementation. The HPP and similar studies commissioned by the City will forward the objectives and goals of this AAP, the 2020-2024 Consolidated Plan, and future Action Plans. Gloucester will continue to pursue comprehensive, community, and neighborhood planning opportunities that support the CDBG and HOME Consolidated Planning processes.

¹³ Massachusetts Department of Transportation, "Chapter 90 Program," 2020.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives¹⁴

GOALS SUMMARY INFORMATION

DRAFT

¹⁴ 91.420, 91.220(c)(3)and(e)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2021	2022	Affordable Housing	Citywide	Affordable Housing for Low/Mod-Income Residents	CDBG: \$530,000	Rental Units Rehabilitated: 10 Household Housing Units Homeowner Housing Rehabilitated: 10 Household Housing Units
2	Assistance to Local Businesses and Job Creation	2021	2022	Non-Housing Community Development	Citywide	Provision of Local Economic Opportunities	CDBG: \$550,000	Jobs Created/Retained: 15 Jobs Businesses Assisted: 5 Businesses Assisted
3	Public Facility Improvements	2021	2022	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of Public Facilities and Infrastructure	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted
4	Public Infrastructure Improvements	2021	2022	Non-Housing Community Development	Community Development Target Neighborhood	Provision of Public Facilities and Infrastructure	CDBG: \$198,474	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
5	Basic Services	2021	2022	Homeless Non-Homeless Special Needs	Citywide	Coordination and Provision of Public Services	CDBG: \$94,874	Public Service Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
6	Services for Victims of Domestic Violence	2021	2022	Homeless Non-Homeless Special Needs	Citywide	Coordination and Provision of Public Services	CDBG: \$10,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

7	Employment Training	2021	2022	Non-Housing Community Development	Citywide	Coordination and Provision of Public Services	CDBG: \$100,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
8	Health Services	2021	2022	Homeless Non-Homeless Special Needs	Citywide	Coordination and Provision of Public Services	CDBG: \$15,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
9	Housing Services	2021	2022	Homeless Non-Homeless Special Needs	Citywide	Coordination and Provision of Public Services	CDBG: \$10,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 10 Households Assisted
10	Down Payment Assistance for FTHB	2021	2022	Affordable Housing	Citywide	Affordable Housing for Low/Mod-Income Residents	CDBG: \$150,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
11	Administration	2021	2022	Administration	Citywide	N/A	CDBG: \$159,486	Program Administration that Equitably Allocates Funding to the Benefit of Low and Moderate-Income Residents
12	COVID-19 Basic Services	2021	2022	Homeless Non-Homeless Special Needs	Citywide	Coordination and Provision of Public Services	CDBG: \$100,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted

TABLE 25 – GOALS SUMMARY

GOAL DESCRIPTIONS

1	Goal Name	Residential Rehabilitation
	Goal Description	Residential rehabilitation in multi and single- unit structures. Code compliance, energy efficiency improvements and lead based paint hazards are addressed in this goal.
2	Goal Name	Assistance to Local Businesses and Job Creation
	Goal Description	Technical and direct financial assistance to local businesses, including micro-enterprises as well as job training.
3	Goal Name	Public Facility Improvements
	Goal Description	Improvements to 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 and infrastructure 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 First Time Homebuyers
	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 Basic Services
	Goal Description	Assist those most in need of public services, including housing and job assistance, due to COVID-19.

AP-35 Projects¹⁵

INTRODUCTION

The projects funded in the PY2021 Annual Action Plan meet the needs of low- and moderate-income individuals and households. 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 PY2021, given the shortage of affordable housing coupled with the impact of COVID-19. The Cape Ann YMCA has been allocated HOME funds for a senior housing development for struggling LMI elderly households that is expected to break ground within the next 12 months. Economic development projects will assist LMI households with workforce development, placement and retention, or as microbusiness loans and job retention/creation loans. The Grants Division is prioritizing a COVID-19 Emergency Small Business Loan/Grant Program to help stabilize existing businesses that have had significant disruption due to the pandemic. These 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 Rehabilitation Multi
4	Economic Development
5	Public Facilities
6	Public Services
7	FTHB Down Payment Assistance

TABLE 26 – 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. In PY21, projects addressing recovering from the impact of COVID-19 on the local economy, housing, and social services will be of the highest priority. 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.

¹⁵ 91.420, 91.220(d)

AP-38 Project Summary

PROJECT SUMMARY INFORMATION

DRAFT

1	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	Down Payment Assistance for FTHB Health Services 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 Housing Services
	Needs Addressed	Affordable Housing for Low/Mod-Income Residents Provision of Local Economic Opportunities Provision of Public Facilities And Infrastructure Coordination and Provision of Public Services
	Funding	CDBG: \$159,486.00
	Description	General management, oversight and coordination of the City's Community Development Block Grant Program.
	Target Date	6/30/2022
	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: \$265,000
	Description	Housing rehabilitation improvements in single-family homes to address safety, health and code violations.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low- and moderate- income households will be assisted per year.
3	Project Name	Housing Rehabilitation - Multi
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Affordable Housing for Low/Mod-Income Residents
	Funding	CDBG: \$265,000
	Description	Housing rehabilitation improvements in multi-family homes to address safety, health and code violations.

	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 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 and Job Creation Employment Training
	Needs Addressed	Provision of Local Economic Opportunities
	Funding	CDBG: \$650,000
	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	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Economic development activities will benefit 5 businesses via low interest loans and grants programs, 15 LMI households via job creation/retention loans, and 25 LMI individuals via job creation/training.
	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: \$398,474
	Description	Improvements to streets, public buildings, sidewalks, parks, and playgrounds.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public facilities will provide assistance to approximately 1,750 low- and moderate-income individuals in Gloucester.
	Location Description	The Community Development Target Neighborhood is in Downtown Gloucester.
	Planned Activities	In PY21, 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 COVID-19 Basic Services
	Needs Addressed	Coordination and provision of public services
	Funding	CDBG: \$229,874.00
	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	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public services will provide assistance to approximately 900 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; Open Door, Alleviating the Impact of Hunger in Gloucester; 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: \$150,000
	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	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 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 Distribution¹⁶

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% 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). 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	1
Citywide	99

TABLE 27 - GEOGRAPHIC DISTRIBUTION

Rationale for the priorities for allocating investments geographically.

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

¹⁶ 91.420, 91.220(f)

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 PY2021, the City will 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 Actions¹⁷

INTRODUCTION

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 PY2021, 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

¹⁷ 91.420, 91.220(f)

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 anticipates receiving revenue in PY21 from a newly implemented local tax on all short term rentals, but the amount to be collected is as of yet unknown. In PY20, changes to the IZO were approved by the City Council, but will not be in effect until PY21 or later. 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.¹⁸ 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 PY2021. 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

created an Emergency Small Business Grant Program to assist in the stabilization of existing small businesses, expending roughly \$500,000 as of December 30, 2020. The City is planning to evaluate this program and determine if the impact would be greater to offer larger amounts in the form of a grant and loan combination.

Actions planned to develop institutional structure.

The Grants Division of the Community Development Department is the lead agency for the administration of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester. The City's longstanding experience ensures the institutional structure is well-established. The CDBG program's strength is due to productive partnerships between the City and local, regional, state, and federal organizations. Gloucester will continue to utilize local and national funds to support programs, facility improvements, and the creation of affordable housing for the homeless, near homeless, non-homeless special needs populations, and those transitioning out of homelessness. Gloucester will also capitalize on the strengths of its institutional structure, providing resources and encouraging information and data-sharing to overcome gaps. The City will work closely with the North Shore HOME Consortium (NSHC), the North Shore CoC (NSCoC), and the High-Risk Task Force on housing and homelessness throughout PY2021, using its membership to identify vulnerable 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 PY2021. The CDBG-funded Small Business Loan program is promoted to marine industries and local businesses such as restaurants, grocery stores, and manufacturers. The City's Economic Development Loan Committee recently updated and ratified the formal underwriting guidelines, promoting consistency and transparency in the City's lending practices.

One function of the North Shore Continuum of Care (NSCoC) is to resolve regional discharge-planning issues. Action, Inc., the NSCoC, and the City of Gloucester will continue to advocate for improvement in discharge planning by regional 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 its other municipalities in these efforts where possible. 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, like in many communities, broad and integrative. Recipients use resources from government agencies, private lenders, nonprofit, and for-profit organizations to provide gap funding for housing and community development and to meet goals. They guide activities through their policies, program guidelines, and the provision of services. Government agencies will often take on an investor role when nonprofits or for-profits provide a service. Nonprofit and for-profit providers, in turn, develop affordable housing projects, offer supportive services, monitor ongoing activities, and influence the type of projects built and services offered. Private lenders can play an institutional role by providing financing and/or acting

as a channel for the delivery of services to investors. The relationship forms the basis of the housing and community development delivery system. Coordination is carried out by the organizations receiving funds through CBDG, and the City provides support for these efforts.

Gloucester will continue to do the following when developing institutional structure: 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.

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

Gloucester has a comprehensive network of experienced housing and social service agencies that collectively share resources and develop a strategic Plan for the best use of CBDG funds. The Community Development Department leads/supports efforts to enhance coordination between providers and service agencies. The Department also supports the Fair Housing Committee, which is responsible for the Analysis of Impediments (AI) to Fair Housing. The City is an NSCoC member - the regional network to assist the homeless/near-homeless with housing and supportive services. There, members collaborate to apply for McKinney-Vento funds and administer the PIT count. The City outlines strategies that explain how coordination between public and private housing and social service agencies can meet the goals and objectives of the Five-Year 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 across the country. The NCDA administers federally-supported community and economic development, housing, and human service programs, including CBDG and HOME. Grants Division staff attend conferences and workshops sponsored by NCDA and remain updated on programmatic or budgetary changes through ongoing communication.

The High-Risk Task Force is an example of Gloucester's efforts to improve coordination. Representatives from the Health Department, Gloucester Housing Authority, 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 held 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 has increased the efficiency and effectiveness of service delivery for providers and clients.

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

Openings in CBDG-funded programs will continue to enhance collaboration between private and public housing and social service agencies. A portion of these programs uses preferential enrollment

for clients of related affordable housing programs. This method allows maximizing enrollments in programs such as the GHA's Family Self Sufficiency Program (FSS) and their Housing First Initiative to be the focus. Specific details of the GHA's community partnerships, including their provision of services, 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 continue to be a vehicle for coordination in the following respects throughout PY2021:

- 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.

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 Requirements¹⁸

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(L)(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	TBD
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:	TBD

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 people 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 people 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 PY2021, the City will receive \$697,434 in funds. The City anticipates receipt of \$100,000 in additional program income and is reprogramming \$1,320,400 in prior year resources towards 2021 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 PY2021 funds. These programs include COVID-19 response; housing rehabilitation; economic development/microenterprise

¹⁸ 91.420, 91.220(l)(1,2,4)

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.

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