

TOWN OF YARMOUTH
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
DRAFT – FOR PUBLIC COMMENT – March 27, 2020
5-Year Consolidated Plan for Program Years 2020-2024
1-Year Annual Action Plan for Program Year 2020

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Executive Summary

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

1. Introduction

In 1994, the U.S. Department of Housing and Urban Development (US HUD) recognized Barnstable County as an urban county and created the Hyannis/West Yarmouth Metropolitan Statistical Area. This designation allowed the County to receive funds for the HOME housing opportunities program and provided the neighboring towns of Barnstable and Yarmouth with CDBG entitlement funds. Located at the mid-point of Cape Cod, Yarmouth, Massachusetts has a population of just under 23,500 per the American Communities Survey. Yarmouth is one of the smallest entitlement communities nation-wide; however, Yarmouth uses its entitlement grant to effectively create a suitable living environment, provide decent affordable housing, and to create economic opportunities.

Assuming that CDBG funds remain level funded, the Town of Yarmouth anticipates receiving approximately \$645,000 over the next five years. Specific projects that are funded must meet at least one of the following national objectives:

- Activities that benefit low/moderate income persons within the community;
- Activities that work to prevent/eliminate the occurrence of slums and blight;
- Activities that are considered urgent because existing conditions pose a serious and immediate threat to the health or welfare of the communities.

Through its Consolidated Planning efforts, the Town conducted a survey of Yarmouth residents in order to gauge their opinion of housing and non-housing community development needs. Sixty-five (65) residents responded to the survey. In addition, focus groups, direct interviews, and a public hearing were held, written comments received, and data from a number of sources were analyzed. In compiling the survey results and public comment there is a clear concern in the community for affordable housing, economic development, public facilities and infrastructure, and public services with a new focus on public health and job retention/job creation.

To that end, the Town of Yarmouth has created a 5-year strategic plan for the program years 2020-2024 that focuses on affordable housing, economic development, public facility and infrastructure improvements, and public services. New programs include economic development activities assisting business retain and create jobs, and public services assisting with food security. **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

CDBG funding will be utilized by the Town to create economic opportunities, affordable housing and a suitable living environment for the residents of Yarmouth. Activities funded with CDGB funds will benefit low to moderate income households and special clientele residents. Priorities will include affordable housing, economic opportunities, public facilities improvement and public services. In general, the final use of funds will be determined through the use of a competitive Request for Proposal procurement process; however, it is expected that in the next five years the program will continue to create both rental and ownership affordable housing, to provide public services, to retain and create jobs, to assist with public facilities and infrastructure, and to continue efforts to improve Yarmouth's commercial Route 28 corridor with economic opportunities, such as facade and sign improvement, and health and safety compliance. In PY2020 there will be a strong emphasis on assisting businesses impacted by the coronavirus disease (COVID-19). The Town will continue to explore the use of a NRSA in this area to improve the economic opportunities offered. These objectives shall be accomplished through the activities outlined herein. While the Town would like to offer expanded programming to serve additional needs, this may be limited due to the level of expected resources.

3. Evaluation of past performance

From Program Years 2015 to 2019 the Town of Yarmouth was granted \$614,690 of CDBG funding. The annual average grant during these years was \$122,938. Although limited, these annual entitlements have been strategically programmed to effectively maximize the benefit to Yarmouth residents with affordable housing, economic development, public facility improvements, and public services. These activities were coordinated with Yarmouth's Community Preservation Program, Tourism Preservation Program, Affordable Housing Program, and economic development and planning efforts of the Town to leverage the CDBG funds with local and state monies and program. During these years, the Town successfully met U.S. HUD timeliness spending requirements, funded programs within the confines of administrative and public service spending caps, and leveraged CDBG funds to create affordable housing opportunities, economic opportunities, and improve the living environment in Yarmouth. In general, the Town has successfully met planned goals within budgeted amounts. During the Program Years 2015 to 2019, the Yarmouth CDBG Program assisted 300 seniors annually with an Elderly Nutrition Program consisting of Meals on Wheels and congregate lunches. Additional Public Services included septic pumping assistance to forty-four (44) low/moderate income homeowners, and childcare assistance to sixteen (16) low/moderate income families. The program also assisted with four (4) affordable housing acquisitions, repairs at ninety-two (92) affordable rental units, and seventeen (17) septic repairs, all

benefiting low/moderate income homeowners or renters. There was also one public facility accessibility improvement.

4. Summary of citizen participation process and consultation process

The Town of Yarmouth implemented its Citizen Participation Plan (CPP) to provide for and encourage citizen participation in the development of the Town's Five-Year Consolidated Plan and One-Year Annual Action Plan. The Town of Yarmouth made reasonable efforts to encourage all citizens to participate during the plan development process. These efforts included a public hearing, meetings with human service providers and community partners, community needs assessment survey, direct interviews of community partners and residents, and the public notice of the survey and public hearing. **Public Hearing and Focus Groups:** A public hearing was held on March 12, 2020 and Focus Groups were held jointly with the Town of Barnstable on February 24, 2020 and March 10, 2020. **Surveys:** A Community Needs Assessment Survey was published jointly with the Town of Barnstable to collect input from residents and human service agencies regarding community needs. The survey was available for thirty-days from February 18, 2020 to March 18, 2020. The survey was available online in the Survey Monkey application and at the town hall, the senior center, and the town libraries of both towns. The survey was also distributed electronically and/or in hardcopy format to all Yarmouth Boards and Committees. During the week of early voting in Massachusetts for the presidential primaries, February 21 - 28, 2020, the survey was available for voters to pick up. The survey was also available at all public hearings and focus group meetings conducted during the development of the ConPlan. **Document Availability:** The draft plans were made available to the public for review and comment starting on March 27, 2020 at the Department of Community Development and on the Town's website. Public comments were accepted until May 1, 2020. **Public Notification:** The Town of Yarmouth notified the public of the public hearings, the survey and the availability of the draft ConPlan for public comment in a timely and reasonable manner. Legal advertisement was placed in the official designated newspaper of general local circulation, the Yarmouth Register, with at least 14 days prior to these opportunities. Notifications were also e-mailed directly to local non-profit service organizations, public housing authorities, and other providers of low/moderate income housing for posting and display. It was also sent to Town departments, boards and committees, posted at Yarmouth Town Offices, on the Town's Website (www.yarmouth.ma.us) and on Channel 18 (the local access cable television station). The Town of Barnstable issued press releases about these meetings and the survey. As a result, the Town of Yarmouth was interviewed by Cape Cod Broadcasting. The Town of Yarmouth was able to provide reasonable accommodation and translation services for those needing it, upon request. No such requests were made. **Additional Consultation:** The Town of Yarmouth consulted with local service providers and community partners to obtain their opinion on the housing, economic and community development needs of Yarmouth's special needs population. This was done through the use of the Community Needs surveys, notification of public hearings, phone calls, meetings and a 30-day public comment period. **Comments & Complaints:** The Department of Community Development was prepared to accept written comments or complaints at 1146 Route 28, South Yarmouth, MA 02664, and to

respond in a substantive manner within fifteen (15) days. The Town Administrator was prepared to review and resolve any unsatisfied complaints.

5. Summary of public comments

Comments received at the focus groups supported affordable housing, economic development and public services to improve public health. The Community Needs Survey results, attached as a PDF in Section AD-25, showed a first priority for affordable housing followed by economic development; however, public facilities and infrastructure as well as community services were needs also identified by the survey takers. The survey also showed support for job retention and job creation as an economic development activity; this was likewise supported by the Yarmouth Area Chamber of Commerce. Town staff also identified job retention and job creation as a priority economic development need, especially in light of the new corona virus' impact on local businesses.

A more detailed summary of the survey results is attached as a PDF in Section AD-25 Administration.

Public comments on the draft ConPlan were _____

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

The comments or views not accepted pertained to activities not eligible under CDBG. These included _____ . All other comments were accepted and will be considered during the competitive Request for Proposal process and proposal selection.

7. Summary

The Town of Yarmouth Five-Year Consolidated Plan and the One-Year Annual Action Plan address all relevant items on the U.S. Department of Housing and Urban Development (HUD) Consolidated Plan Review Guidance checklist. It incorporates an assessment of current conditions, a strategic plan for the next five years, and an action plan for the year ahead, plus a description of the performance measurements that will be used to gauge program success.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	YARMOUTH	Department of Community Development

Table 1– Responsible Agencies

Narrative

The Town of Yarmouth Department of Community Development coordinates activities associated with affordable housing, conservation, planning and land use, economic development, and historic resources. In addition, the Department manages the Community Preservation Fund, the Tourism Revenue Preservation Fund, the Motel Redevelopment Fund, and the Community Development Block Grant programs.

Primary responsibility for the development of the Action Plan and the day-to-day administration of the Town's CDBG program is performed by the Affordable Housing/CDBG Program Administrator and supervised by the Director of Community Development. . Policy guidance and final approval for allocation of funding is provided by the Town Administrator. Fiscal responsibility is shared between the Director, the Town Administrator, and the Town Treasurer.

Consolidated Plan Public Contact Information

For more information regarding the Town of Yarmouth CDBG Program please contact the Department of Community Development, Town of Yarmouth, 1146 Route 28, South Yarmouth, MA 02664 (508) 398-2231 ext. 1275 (TTD# 508-398-2231)

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

1. Introduction

During the development of the Yarmouth Five-Year Consolidated Plan for the Program Years 2020-2024 and the One Year Annual Action Plan for the Program Year 2020, the Town of Yarmouth consulted with local human service providers (public and private), residents, community partners and Town staff to obtain their opinion on the housing and the needs of Yarmouth households. This was done through the use of the Community Needs survey, a public hearing, phone interviews, focus group meetings, direct interviews, email inquiries and a 30-day comment period. Agencies and organizations contacted included those who serve the homeless, disabled individuals and households, the elderly, people living with HIV/AIDS, low income residents, Medicare and Medicaid patients, local businesses, and people struggling with mental health issues or substance abuse. Others who participated provide housing, economic opportunities, and participate in the Town's planning efforts. These agencies were both local and regional entities.

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

The CDBG Program coordinates its activities with public and assisted housing providers and private and government health, mental health and service agencies by providing each with legal notices, meeting notices, surveys, funding notices and draft documents for review and comment. The Town's Community Development Department coordinates other affordable housing activities with the same, and often initiates focus groups and Town committee meetings to develop new programs to address community development needs of Yarmouth. Yarmouth's strongest and most relied upon community partners include the Massachusetts Department of Housing and Community Development, Massachusetts Housing Partnership, MassHousing, Yarmouth Department of Senior Services, Yarmouth Housing Authority, Yarmouth Senior Center, Yarmouth Board of Health, Yarmouth Area Chamber of Commerce, Harbor Community Health, Cape Cod Healthcare, Cape Cod Commission, Town of Barnstable, Barnstable County Department of Human Services, Barnstable Housing Authority, Plymouth Redevelopment Authority, Town of Dennis, Housing Assistance Corp., Duffy Health Center, the Regional Network to Address Homelessness, and the Council of Churches Hands of Hope Outreach Center.

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

The Town of Yarmouth coordinates emergency housing services with the Continuum of Care's regional lead agency: The Cape Cod and Islands' Regional Network to Address Homelessness. The Town's Affordable Housing/CDBG Program Administrator a member of the Network. The Continuum of Care has implemented the Coordinated Entry System for the homeless, in coordination with the Commonwealth of Massachusetts, US HUD and Cape-based providers of emergency housing services. Points of entry of the Coordinated Entry System include Housing Assistance Corp and most homeless shelters. The Town refers homeless or at-risk people to the Massachusetts Department of Transitional Assistance and Housing Assistance Corp; however, some are also referred to the Cape Cod Council of Churches Hands of Hope Outreach Center, Cape Cod Times Needy Fund, Cape and Island Veteran Outreach Center, or the local St. Vincent DePaul Society if pre-screening indicates these agencies could prevent the homelessness.

The complex situations are referred for case management to the Yarmouth Department of Senior Services, Elder Services, the Duffy Health Center, or to the Network's coordinator. All of these agencies are notified of the availability of CDBG funding , and were requested to comment on the CDBG program and plans.

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

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) amended the McKinney-Vento Homeless Assistance Act, including major revisions to what is now titled the Emergency Solutions Grant (ESG) program. The ESG program assists homeless households and households at risk of homelessness by providing the services necessary to help them quickly regain stable housing after experiencing a housing crisis and/or homelessness. ESG services are procured on an annual basis. Currently, the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD) is awarded ESG funds for use in Massachusetts including Cape Cod. For example, DHCD awarded Rapid Re-housing funds to Housing Assistance Corporation (HAC), a regional clearinghouse on Cape Cod for affordable housings. Per DHCD requirements, ESG subrecipients are required to comply with HMIS and to adequately report on activities and to participate in the Coordinated Entry System.

The Barnstable County Continuum of Care serves the Yarmouth area. While these funds are administered without direct support from the Town of Yarmouth, individuals and households in need of this support often approach the Yarmouth Department of Community Development for information on and referrals to local housing opportunities, homelessness prevention and homeless services. The Town of Yarmouth provides funds for homeless prevention activities to the Council of Churches Hands of Hope Outreach Center, which assists individuals and households with rental assistance in the form of payment toward past due rent, and payment of first and last months' rent for new unit located in Yarmouth.

Yarmouth homeowners with mortgage problems are referred to Housing Assistance Corporation for loan modification and foreclosure prevention support. The Yarmouth Municipal Affordable Housing Trust will also consider requests for payment toward past due mortgage payments on a case-by-case basis. The Town has repeatedly encouraged Housing Assistance Corporation's Foreclosure Prevention Program to apply for funds from the Trust.

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING ASSISTANCE CORP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

The Town has consulted all agency types.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Regional Network to Address Homelessness	Both call for the creation of affordable housing, to prevent homelessness and to provide services to the homeless
Regional Policy Plan	Cape Cod Commission (Regional Planning Commission)	Both promote housing and economic development
Yarmouth Local Comprehensive Plan	Yarmouth Planning Board	Both call for the creation of affordable housing and economic development
Yarmouth Housing Production Plan	Yarmouth Community Housing Committee	Both call for the creation of affordable housing.
Yarmouth Community Preservation Plan	Yarmouth Community Preservation Committee	Both call for the creation of affordable housing.

Table 3– Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Several public entities at the state, the county, and township level are strong community partners in the implementation of the Consolidated and Annual Action Plans. Yarmouth's affordable housing efforts are

supported at the state level by the Massachusetts Department of Housing and Community Development (DHCD), MassHousing, Mass Housing Partnership, with both subsidizing funds and technical support. The Barnstable County HOME Consortium also provides funds for Affordable Housing in Yarmouth. The neighboring Towns of Barnstable and Dennis have active affordable housing and programs which add to the regional synergy for affordable housing.

With respect to economic opportunities, the Massachusetts Office of Business Development has programs which stimulate job creation, encourage business expansion, attract new businesses and increase economic development. At the county-level, the Barnstable County Economic Development Council advises county government on economic development plans and grants awards. More directly, the Town of Barnstable CDBG Program is a strong community partner providing technical advice on the use of CDBG funds for economic development.

Some of the strongest partnerships are with public service partnerships. The Massachusetts Executive Office of Health and Human Services has a well-developed and funded human service program offering health insurance, health care, substance misuse treatment, and nutritional assistance, and much more, directly to residents. On the regional level, the Barnstable County Department of Human Services convenes several regional coalitions to provide technical support and advocate for resources for Cape residents. More locally, several human service organizations benefitting Yarmouth residents, such as homeless shelters, food pantries and other direct service providers, are located in and supported by neighboring towns.

Narrative

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Town of Yarmouth implemented its Citizen Participation Plan (CPP) to provide for and encourage citizen participation in the development of the Town's Five-Year Consolidated Plan and One-Year Action Plan. The Town of Yarmouth made reasonable efforts to encourage all citizens to participate during the plan development process. These efforts included public hearings, public meetings, community needs survey, direct contact to community partners and residents, and public notice of these efforts. The comments received and survey results were used to set priority needs for the Town's CDBG Program.

The 2020 efforts to broaden citizen participation included legal notification, availability of plans for review and comment, the availability of focus group meetings with local community development agencies, and the broad-based circulation of the Community Needs Assessment Survey. The strongest source of citizen participation was the survey, to which 65 residents responded identifying town priorities. The next major source of input came for the focus group meetings, where 11 participants from 8 agencies made recommendations on priority needs and programs.

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 Meeting	Non-targeted/broad community	No attendees	None	Not applicable	

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)
2	Focus Groups	Agencies serving Yarmouth residents	8 agencies participated including Cape Cod Healthcare, Cape Cod Commission, Harbor Community Healthcare, Cape Coastal Capital, Cape Cod YMCA, Catholic Charities, Town of Barnstable, Barnstable Police Dept., Barnstable Housing Authority.	PUBLIC HEALTH: Healthcare services are lacking for the underinsured. Behavioral health services needed for older adults. Telemedicine needed for older adults and isolated residents; especially for behavioral health. HIV/AIDS services needed for youth and recent immigrants. Food security needs to be improved CHILD SERVICES: Childcare services needed for working families. Head Start needs to be re-established for the mid-Cape area. ECONOMIC DEVELOPMENT: Public transportation needed for working families. Infrastructure improvements, especially waste water infrastructure, needed for economic development. Keys to growth in Yarmouth	All comments are accepted.	12

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	SURVEY	Non-targeted/broad community	65 Yarmouth residents responded to the CDBG Community Needs Assessment Survey	<p>Yarmouth residents ranked housing as the number one priority need, followed by economic development, public facilities and infrastructure, and lastly public services.</p> <p>HOUSING: Number One Priority Need 60% of all respondents saw a need for both rental and ownership housing, with a priority for small housing units for no more than 2 persons. The top three priorities for housing were 1. Affordable Rental Housing, 2. Housing for Seniors, and 3. Affordable Homeownership Housing. These were followed by housing for persons with disabilities, energy efficiency improvements, and septic/sewer connection assistance. The next group of priorities included rehabilitation of buildings.</p>	All comments accepted.	

Consolidated Plan

YARMOUTH

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	DIRECT INTERVIEW	Yarmouth Chamber of Commerce	Executive Director of the Chamber of Commerce	Local, small businesses have an urgent need for financial assistance to negate the severe negative impacts caused by the COVID 19 emergency, where social distancing requirements and emergency orders have caused a multitude of Yarmouth business to close to provide reduced services, resulting in a dramatic reduction in revenue and loss of jobs. As a lower priority, there continues to be a need for financial assistance for businesses to improve their facades, signage and to make upgrades in order to comply with current health and safety codes.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	DIRECT INTERVIEW	Yarmouth Senior Center	Meeting with the Interim Director of Senior Services, Senior Services Outreach Coordinator, Senior Services Social Worker	The Town Department of Senior Services as identified prevention of homelessness as a high priority of the Yarmouth community; furthermore, they recommend that funds are set aside to prevent homelessness with the payment of rental and mortgage arrears, and to dedicate staff time to identify best practices to prevent and address homelessness of older adults.	All comments accepted	
6	Focus Groups	Non-targeted/broad community	Housing Assistance Corp administers regional Housing Institute programs where the public comments on housing needs.	There is a need to increase the housing supply. Barriers to housing production include lack of buildable land, and protective zoning.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Food pantries	Lead coordinators of the Yarmouth Food Pantry, the Yarmouth Brown Bag Program, and Hands of Hope Outreach center food pantry were interviewed.	Both food pantries have been dramatically impacted by COVID-19. While there is still an ample supply of food from the Greater Boston Food Bank, fewer residents are volunteering at local food pantries and as a result food programs have had to reduce hours. They have also implemented social distancing with clients resulting in limited intake of new clients.		

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

INTRODUCTION: The Town of Yarmouth Needs Assessment examined current needs for housing, homeless services, non-homeless special needs and non-housing community development needs. The assessment was prepared using information gathered through surveys, meetings, direct interviews, generated by government agencies and inconsideration of established town plans and goals.

HOUSING: Yarmouth households would benefit from a wider range of housing options, including ownership and rental units, as well as multi-family developments, serving all income eligibility ranges (extremely low-income to moderate income).

HOMELESS SERVICES, NON-HOMELESS SPECIAL NEEDS and NON-HOUSING COMMUNITY DEVELOPMENT NEEDS:

The HOME Consortium Needs Assessment identified homeless individuals, homeless families, and the elderly (older adults) as populations with extremely critical needs. Other populations identified as having needs included veterans, victims of domestic violence.

The Yarmouth Needs Assessment identified Job Creation and Retention as the priority need for Economic Development. Yarmouth residents identified Water and Sewer Improvements as the priority public facility and infrastructure need, followed by drainage improvements and facilities for seniors, youth and children. The priority community services needs identified by Yarmouth residents were services for elders and youth. This was followed by mental health services, homeless services and services for victims of domestic violence.

ECONOMIC DEVELOPMENT NEEDS:

Yarmouth is home to over 950 businesses, actively employing 10,300 workers. The majority of workers are employed in Education and Healthcare Services, in Arts, Entertainment and Accommodation, and in the Retail trades. The major industry in Yarmouth is tourism. Most businesses in Yarmouth are small business with 751 having ten or fewer employees. 609 businesses are microenterprise with 5 or fewer employees.

It is estimated that over 4,100 workers are at some risk of job loss due to the impacts of the new coronavirus (COVID-19) health emergency. This represents roughly 40% of the Yarmouth work-force.

These small businesses employ over 2,700 people, many who have been classified as non-essential during the new coronavirus 2019 (COVID-19) emergency health crisis, and are at high risk of job loss.

Per the American Communities Survey, the median earnings in Yarmouth for these at-risk business sectors range from \$20,287 (accommodations and food service) to \$37,232 (real estate) and \$42,386 (arts, entertainment and recreation). The range of median monthly earning is \$1,690 to \$3,532. The Town of Yarmouth CDBG Program could assist with low/moderate job retention and job creation with grants of \$3,000 to \$5,000 of short-term assistance for operating capital for wage payment. With an example budget of \$155,000 and a cap of \$1,500 assistance per low/moderate income job, the Yarmouth CDBG program could retain and create 30 jobs.

CONCLUSION: Priorities for affordable housing, services and needs were set based upon this information and data, survey responses, comments at public hearing, focus group, and direct interviews, as well as program requirements and resources.

The Yarmouth Needs Assessment can be found uploaded in AD-25.

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

Describe the jurisdiction's need for Public Facilities:

Yarmouth has significant public facilities with an inventory of over 80 facilities including a Town Hall, Police Station, Fire Stations, DPW Building, Senior Center, Libraries, Public Beaches, Parks, Open Space, Playgrounds, Ways to Water, Boat Ramps, Marinas, a Sailing Center, a Recreational Center, and historic properties.

There is also consistent support for the upkeep of existing facilities such as beach and boating facilities, historic sites and most Town-owned buildings. The Town may find it prudent to completely replace certain aging Town-owned buildings with new, as was the case with the DPW facility in 2020; however, there are limited financial resources for this. The Community Needs Survey showed that residents did see the Senior Center as a priority, followed by a youth center, a childcare center, and a homeless facility. The survey did not address preferred funding mechanisms.

How were these needs determined?

These needs were determined by the Community Needs Survey results, consultation with the Town Administrator's Office, and in consideration of the Board of Selectmen's Goals.

Describe the jurisdiction's need for Public Improvements:

Yarmouth has set as a priority the design and installation of wastewater infrastructure, with a focus on the State Route 28 economic corridor. Other improvements identified by the Town include street improvements and sidewalks, which may focus on State Route 6A in Yarmouth Port.

This generally matches the Community Needs Assessment Survey where residents set as a priority the installation of water and sewer infrastructure, sidewalk improvements, and town-wide accessibility improvements

How were these needs determined?

These needs were determined by the Community Needs Survey results, comments made at focus groups, consultation with the Town Administrator's Office, and in consideration of the Board of Selectmen's Goals.

Describe the jurisdiction's need for Public Services:

Yarmouth has a strong history of supporting public services to address the needs of residents. The CDBG program has historically prioritized and funded Elder Nutrition Programs and Septic Pumping; in some years the Town has also funded child care assistance with CDBG funds. The Board of Health has an annual grant program which funds local food pantries, community health agencies, agencies which provide services to people with disabilities, victims of domestic violence or who are living with HIV/AIDS.

When surveyed, Yarmouth residents ranked most services similarly, but there was a slight priority set for elder services and youth services. These were followed by mental health services, homeless services, and services for victim of domestic violence.

How were these needs determined?

These needs were determined by the Community Needs Survey results, comments made at focus groups, consultation with the Town Administrator's Office, the Health Department, and in consideration of the Board of Selectmen's Goals.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Town of Yarmouth is at a crisis point for housing and does not have an adequate housing supply to safely, decently, and affordably house its residents. According to the ACS, Yarmouth has a population of 23,459 in 10,210 households. Yarmouth has 17,111 housing units, however, being a popular summer tourist destination, only 62% of all housing units in Yarmouth are occupied year-round. Significant barriers exist to housing production including protective zoning, sensitive environment consisting of protected wetland, riverfront and coastal resources, a lack of buildable land, a lack of wastewater infrastructure, and the negative image of multi-family and affordable housing. While continually making strides and bringing new affordable units online, the Town is only half-way towards its goal of having at least 10% of its year-round housing stock deed restricted as affordable housing. It is anticipated the Yarmouth housing market will continue to be stressed, and that there will continue to be a need for the Town to support the creation and preservation of affordable housing.

The Town of Yarmouth would benefit from a wider range of housing options, including ownership and rental units, as well as multi-family development, serving all income eligibility ranges (extremely low-income to moderate income). In creating housing for disabled households, there should be opportunities for extremely low-income households. The Yarmouth Needs Assessment shows a particular need for assistance to address problems associated with an older housing stock, and severe housing cost burdens for owners and renters. In Yarmouth there is also a notable lack of multi-family development of 20 units or more. The HOME Consortium Assessment identified the availability of adequate funding as the priority mechanism to address these needs.

The Yarmouth Needs Assessment can be found uploaded in AD-25.

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

Introduction

While the Town of Yarmouth has non-housing needs, it also has assets which can be used to address these needs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	27	0	0	0	0
Arts, Entertainment, Accommodations	1,604	0	18	0	-18
Construction	634	0	7	0	-7
Education and Health Care Services	2,349	0	26	0	-26
Finance, Insurance, and Real Estate	576	0	6	0	-6
Information	183	0	2	0	-2
Manufacturing	328	0	4	0	-4
Other Services	447	0	5	0	-5
Professional, Scientific, Management Services	618	0	7	0	-7
Public Administration	0	0	0	0	0
Retail Trade	1,562	0	18	0	-18
Transportation and Warehousing	283	0	3	0	-3
Wholesale Trade	272	0	3	0	-3
Total	8,883	0	--	--	--

Table 5 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	12,383
Civilian Employed Population 16 years and over	11,610
Unemployment Rate	6.38
Unemployment Rate for Ages 16-24	30.43
Unemployment Rate for Ages 25-65	4.33

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,280
Farming, fisheries and forestry occupations	339
Service	1,315
Sales and office	2,970
Construction, extraction, maintenance and repair	1,505
Production, transportation and material moving	735

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,148	76%
30-59 Minutes	1,633	15%
60 or More Minutes	935	9%
Total	10,716	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	560	85	144
High school graduate (includes equivalency)	2,395	120	450
Some college or Associate's degree	3,520	257	704
Bachelor's degree or higher	2,770	59	630

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	38	0	0	27	65
9th to 12th grade, no diploma	69	145	239	365	310
High school graduate, GED, or alternative	510	535	674	1,745	2,080
Some college, no degree	555	925	504	1,665	1,545
Associate's degree	55	250	270	855	580
Bachelor's degree	99	445	390	1,485	1,290
Graduate or professional degree	0	195	238	704	1,255

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	57,943
High school graduate (includes equivalency)	105,717
Some college or Associate's degree	148,337
Bachelor's degree	197,191
Graduate or professional degree	218,148

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Education and Health Care Services is the major employment sector. Other important sectors are Finance, Insurance and Real Estate and Hospitality.

Describe the workforce and infrastructure needs of the business community:

The business community workforce needs include workers with an appropriate level of education, training and experience in education, health care, hospitality and tourism industry, real estate and general business. Appropriate education level is especially true for the Health Care Industry and the Educational System. Infrastructure needs for local businesses center on waste water treatment, transportation and communications.

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

Yarmouth is home to over 950 businesses, actively employing 10,300 workers. The majority of workers are employed in Education and Healthcare Services, in Arts, Entertainment and Accommodation, and in the Retail trades. The major industry is tourism. Most are small business with 751 businesses having ten or fewer employees. 609 of these businesses are microenterprise with 5 or fewer employees.

Starting in January 2020, the United States began to be impacted by the rapid spread of the new coronavirus, which was first detected in 2019 in China. In an effort to protect public health from this deadly pandemic, the Federal government and the Commonwealth of Massachusetts have issued orders and advisories for business closures and social distancing. These orders have already had a dire impact on Yarmouth businesses. It is estimated that over 4,100 workers are at some risk of job loss. This represents roughly 40% of the Yarmouth work-force. Small businesses in Yarmouth employ over 2,700 people, many who have been classified as non-essential during the new coronavirus 2019 (COVID-19) emergency health crisis, and are at high risk of job loss.

Per the American Communities Survey, the median earnings in Yarmouth for these at-risk business sectors range from \$20,287 (accommodations and food service) to \$37,232 (real estate) and \$42,386 (arts, entertainment and recreation). The range of median monthly earning is \$1,690 to \$3,532. The Town of Yarmouth CDBG Program could assist with low/moderate job retention and job creation with grants of \$3,000 to \$5,000 of short-term assistance for operating capital for wage payment. With an example budget of \$155,000 and a cap of \$1,500 assistance per low/moderate income job, the Yarmouth CDBG program could retain and create 100 jobs.

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

Approximately 30% of the current workforce has a Bachelor's degree or higher. The local economy would benefit from the maintenance or increase of this percentage.

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

Cape Cod Regional Technical High School serves high school student in the Yarmouth Region and offer 15 different technical courses including engineering, plumbing and heating, horticulture, health technology, marine services, culinary arts, carpentry and auto technology. Students seeking higher

education are fortunate to have access to Cape Cod Community College, which offers a variety of associates degrees, training and certificate programs. Residents also have access to a satellite campus of Bridgewater State University (BSU), the first four-year college program offered on the Cape. These initiatives support the Yarmouth Consolidated Plan by creating economic opportunities for Yarmouth's business with an adequately educated workforce.

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

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

The Town of Yarmouth participates in the Regional CEDS and received support from CEDS for an economic study of the Route 28 economic corridor. Other Town initiatives that coincide with CEDS is the development and implementation of a comprehensive water treatment plan and expedited permitting. Additionally, the development of affordable workforce housing is seen as an important component for economic development in Yarmouth

Discussion

The Town of Yarmouth has significant Non-Housing Community Development Assets such as educational and training institutions, and a viable, stable work-force. The CDBG Program intends to leverage these assets when addressing non-housing community needs as identified here:

MA-50 Needs and Market Analysis Discussion

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

No.

According to the ACS, Yarmouth has a population of 23,459 in 10,210 households. Yarmouth has 17,111 housing units, however, being a popular summer tourist destination, only 62% are occupied year-round. Most occupied units (50%) are located in South Yarmouth, and the remaining year-round units are equally divided between West Yarmouth and Yarmouth Port. Just over 83% of all units, seasonal and year-round, are single-unit dwellings; 17% of all units are duplexes and other-multifamily. Only 6% of all units are large, multi-family developments of 20 or more units.

Most households live in South Yarmouth (48%), with the rest almost evenly distributed in West Yarmouth (27%) and Yarmouth Port (25%). As most people live in South Yarmouth, it is not surprising that most housing problems are located in South Yarmouth (56%), with the rest being almost evenly distributed in West Yarmouth (22%) and Yarmouth Port (22%).

As most housing problems are found in South Yarmouth, again it is not surprising that most households with a housing cost burden are living in South Yarmouth (56% of all), with the rest being almost evenly distributed in West Yarmouth (22%) and Yarmouth Port (22%). In all three areas of Town, more owners have a housing cost burden than renters.

The Town does not see that one area of Town has a concentration of housing problems, just a concentration of housing.

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

No.

All three sections of Town are 92% - 93% white. The definition of concentration will be a 10% difference between the area percent minority and Town's percent minority.

The mean household income for Yarmouth is \$79,000, and ranges from \$72,000 in South Yarmouth, to \$80,000 in West Yarmouth to \$91,000 in Yarmouth Port. However, these differences are not so great as to discourage the utilization of funds in one area versus another.

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

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

Are there other strategic opportunities in any of these areas?

Not applicable.

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

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

According to US Census data, 84% of all Yarmouth households subscribe to broadband internet. Public housing facilities often negotiate a group discount for their residents; however, these can be unpopular for the extremely poor who can obtain free service at local public libraries and cannot afford even a small increase in utility costs

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

At this time there is none. There are currently over five (5) internet providers for the Cape Cod Region. Furthermore, there are plans to improve customer choice with Open Cape, a fiber optic network which is currently installed along state routes such as Route 28. Towns are currently considering plans and funding mechanisms to bring the fiber optic network to more business and residential areas.

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

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

Geographically, the Town of Yarmouth is located at the mid-point of a sand peninsular which extends 65 miles into the Atlantic Ocean. Due to this geography it is generally accepted that Yarmouth will experience increased natural hazard risks associated with climate change and the resulting sea level rise and extreme storm weather. Through a recent update to the Yarmouth Hazard Mitigation Plan and the Town's participation in the Commonwealth of Massachusetts Municipal Vulnerability Preparedness Program, the Town has identified the following natural risks associated with climate change: flooding, erosion, high winds, excessive heat, drought and fire.

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

Low- and moderate-income households are vulnerable to all of these risks. While no affordable housing developments in Yarmouth are located in an area of special flood hazard, many are close to such areas, and most are within a mile or two of the coast and storm surge areas. None have been designed to be resilient to flooding (i.e. buildings with mechanicals raised above expected flood levels). In addition, no affordable housing complex has back-up power generation which leaves residents vulnerable to power outages, which occur during extreme storm and high wind events. Erosion, excessive heat, drought and fire are less likely to impact these facilities than flooding and extreme storm events; however, climate change has an inherent element of unpredictability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Town of Yarmouth has set economic development and affordable housing as high priority needs. Community services have been set as the next level of priority, followed by Public Facilities and Public Infrastructure.

Economic development is a high priority considering the significant negative impacts of the new coronavirus (COVID 19) pandemic on the local, regional, national and global economy. As the major industry in Yarmouth is tourism, the Town is especially vulnerable to this crisis, and federal and state orders and recommendation for social distancing, travel restrictions and the closure of non-essential businesses is already closing businesses in Yarmouth. It is the intent of the town to provide support to local businesses to retain and create jobs for low- to moderate-income workers. The Town is also budgeting for other economic development activities such as building façade improvements, business sign improvements, and micro-enterprise loans. In out years the Town may again fund spot-blight removal, however the program has not received a request for funding in over four (4) years and currently the Town has not identified a priority property for this program.

In keeping with the school of thought that economic development and stability depends on an adequate housing supply, the Town will continue to prioritize affordable housing. The Town recognizes the need for affordable housing, which has significant benefits to the community. An adequate supply of Affordable Housing will keep Yarmouth residents safely and decently housed, improves public health as there are more household funds available for health care and better-quality food; bolsters the local economy by providing a stably housed work force; and improves student performance as families move less with stable, affordable housing.

Community Services was identified as the next level of priority. Past CDBG Public Services include Elder Nutrition, Septic Pumping, Childcare, and Rental Assistance. It is anticipated, based upon recent interviews of local food pantries, that there may be a need to assist with food security. It is hoped that the Board of Health will be able to continue its annual grant program for agencies who serve Yarmouth residents with food, health services, counselling and other support services.

Lastly, in past years the Town has used CDBG and CDBG-R funds to remove architectural barriers at public facilities and install sidewalks servicing low- to moderate-income neighborhoods and developments. The Town is currently involved in several public facility and infrastructure improvements; however, they are all at a scale too large for Yarmouth's CDBG Program. That being said, should a smaller project arise, the Town would consider the use of CDBG Funds.

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

Geographic Area

Table 12 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Town of Yarmouth has three sections, South Yarmouth, West Yarmouth and Yarmouth Port. These roughly align with Yarmouth's three Census Tracts (118, 120, and 121). The need for economic opportunities, public facilities, infrastructure, affordable housing and public services are spread equally throughout the three section of Town. The ACS reports that there are differences in income levels at the Census tract level. The mean household income for Yarmouth is \$79,000, and ranges from \$72,000 in South Yarmouth, to \$80,000 in West Yarmouth to \$91,000 in Yarmouth Port. However, these differences are not so great as to discourage the utilization of funds in one area versus another. In addition, no area has a concentration of minority households as all three areas in Town are 92% to 93% white.

There are almost 950 businesses in Yarmouth. Although most businesses (431) are located in South Yarmouth, there are significant numbers of businesses in West Yarmouth (304) and Yarmouth Port (223), it is considered that the emerging and immediate need of job retention and job creation is town-wide. This may change in out-years in consideration of real-time data gathered during program delivery of economic development activities or other factors such as public comment.

Other economic development needs, however, do differ geographically in Yarmouth. A focus for economic development in the form of business building improvement will continue to focus on the Route 28 economic corridor which runs the length of South Yarmouth and West Yarmouth. This is the Town's primary commercial corridor. These efforts have primarily focus on revitalization of the motel industry and the removal and/or redevelopment of blighted and unsightly properties. These efforts include the approval by Town Meeting of the Motel Bylaw, the Village Centers Overlay District Bylaw, a funding allocation of \$3,750,000 to the Town's Affordable Housing Trust to establish a Motel Redevelopment Fund, funding for spot blight removal including the acquisition of blighted properties for conversion to open space, implementation of the Town's Comprehensive Waste Management Plan, and technical support for interested (re)developers. To continue these efforts, the Town has on an annual basis designated funds of programmable CDBG funding to assist businesses along Route 28.

In the program years 2020-2024 the Town anticipates the establishment of a NRSA along the Route 28 economic corridor.

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

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	JOB RETENTION AND JOB CREATION
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	EXPAND ECONOMIC OPPORTUNITIES
	Description	<p>Job Retention and Job Creation as an Eligible Activities to Support Infectious Disease Response. Assistance to Businesses, including Special Economic Development Assistance. Provision of assistance to private, for-profit entities, when appropriate to carry out an economic development project. Avoid job loss caused by business closures related to social distancing by providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income persons.</p> <p>The Yarmouth Community Development Block Grant (CDBG) program intends to offer assistance to small businesses in Yarmouth avoid job loss caused by business closures related to the new corona disease (COVID 19). The programs will avoid job loss by providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income persons. Assistance will be in the form of small grants of \$3,000 to \$5,000 depending on business size and number of jobs held by low- and moderate-income persons. Other eligibility and reporting requirements apply. The proposed budget for the current program year is \$60,000 and \$95,000 for next year. The Department of Community Development is optimistic that US HUD will allocate additional disaster relief through the CARES Act — the Coronavirus Aid, Relief, and Economic Security Act.</p>

	Basis for Relative Priority	Priority for economic developments consistent with the Town's Community Needs Assessment, interviews with Yarmouth Area Chamber of Commerce, the Town's Local Comprehensive Plan and the goals set forth by the Town's Board of Selectmen.
2	Priority Need Name	BUSINESS FAÇADE/SIGN IMPROVEMENT, CODE COMPLIANCE
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	EXPAND ECONOMIC OPPORTUNITIES
	Description	Program would offer qualified business financial assistance for façade improvements, sign improvements, upgrades to meet current health and safety code, or other eligible related business expenses.
	Basis for Relative Priority	Priority for economic developments is consistent with the Town's Local Comprehensive Plan, interviews with the Yarmouth Area Chamber of Commerce, comments from focus groups, and the goals set forth by the Town's Board of Selectmen.
3	Priority Need Name	AFFORDABLE HOUSING
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	

	Associated Goals	DECENT HOUSING
	Description	The Town has set as a priority need Affordable Housing, which is decent and safe housing which serves low- and moderate-income households such that they have no housing cost burden. Funds may be used to preserve and rehabilitate existing units . Final funding allocations will be made through the use of a Request for Proposal process to rank projects on their merits. Awards will be based on eligibility, the numbers of potential beneficiaries as well as the applicant's ability to spend funds in a timely manner, leverage additional funds, and to carry out related administrative requirements. Types of affordable housing activities may include planning, acquisition, rehabilitation, and preservation.
	Basis for Relative Priority	Priority for affordable housing is consistent with those needs identified in the Community Needs Assessment, Yarmouth's Local Comprehensive Plan, Yarmouth's Housing Production Plan, Yarmouth's Community Preservation Plan, and in line with the goals as set forth by the Town's Board of Selectmen.
4	Priority Need Name	PUBLIC SERVICES
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	SUITABLE LIVING ENVIRONMENT
	Description	The Town will utilize the maximum permitted amount to fund public service programs. Through a competitive Response for Proposal process the Town will consider requests for funding which will likely include on-going Public Service programs such as Meals on Wheels and Septic Pumping, but may include new services such as food security, homeless services, credit counselling, child care, substance abuse treatment, transportation, and fair housing services. The overall benefit of these programs to the community is high. Funding will be allocated through the issuance of a Request for Proposal to rank projects on their merits. Awards will be based on the numbers of potential beneficiaries as well as the applicant's ability to spend funds in a timely manner, leverage additional funds, and to carry out related administrative requirements.
	Basis for Relative Priority	Prioritization of Public Services is consistent with the priorities set by the Town's Community Needs Assessment and the goals of the Board of Selectmen. These services are effective at reaching a high number of residents in a timely manner and in compliance with program requirements.
5	Priority Need Name	SPOT BLIGHT REMOVAL
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	EXPAND ECONOMIC OPPORTUNITIES
	Description	In the past, the Town of Yarmouth budgeted \$10,000 annually for activities falling under the Blight Removal category to create economic opportunities by sustaining specific business or geographic areas. The Town currently has no identified sites of spot blight in the business zones along the Route 28 business corridor in West Yarmouth and South Yarmouth in need of improvement. However, if the Town identifies a location as a priority need for blight removal, either along Route 28 or elsewhere in Town, this need will be changed from low to high by the Town.

	Basis for Relative Priority	The relative priority is low as there are currently no sites identified by the Town as spot blight, and as no more than 30% of CDBG funding shall be used for expenditures other than those that serve low- or moderate-income households. The Town does recognize, however, that this priority could change if a site is identified as a priority site for spot blight removal.
6	Priority Need Name	PUBLIC FACILITIES AND PUBLIC INFRASTRUCTURE
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	EXPAND ECONOMIC OPPORTUNITIES
	Description	Create a suitable living environment in Yarmouth with activities which improve public facilities and public infrastructure.
	Basis for Relative Priority	The Town of Yarmouth is committed to creating a suitable living environment and may during the program years 2020-2024 allocated a portion of its CDBG entitlement to Public Facilities and Public Infrastructure Improvements. The relative priority is low as there are no projects currently identified by the town as suitable for CDBG Funding, typically due to size, and also more than 30% of CDBG funding shall be used for expenditures other than those that serve low- or moderate-income households. The priority for this need may change in out-years of the Town identified a project suitable for CDBG funding

Narrative (Optional)

The Town has identified economic development and affordable housing as priority needs, followed by public facilities and infrastructure and public services. Activities will include program development and administration, planning, and program delivery for all these activities.

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

Introduction

Although Yarmouth typically receives one of the smallest entitlements nation-wide, the Town strategically programs CDBG funds to foster and leverage other community development activities and funding sources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	128,989	5,000	115,000	248,989	520,000	Funding rate decreased from the prior program year PY2019.

Table 14 - Anticipated Resources

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

The Town will also continue to utilize CDBG funds to help leverage other funds as they become available through private, state and local funds. On an annual basis, it is anticipated that CDBG funds will leverage \$400,000 of federal, state and local funds. The CDBG Program Administration

will leverage approximately \$120,000 of Town administrative funding and support. CDBG Affordable Housing Program will leverage at least \$200,000 in local funding, including Town and private funding. Lastly the Public Services Program will leverage \$180,000 of funds. Compliance with matching funding requirements shall be carried out by the Town when the funds are awarded to the Town directly and by the subrecipient when funds are awarded to the subrecipient directly.

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

The Town of Yarmouth has a strong tradition of utilizing Town-owned property for the development of affordable housing, a priority need identified in this plan. Three affordable housing neighborhoods are built on Town-owned land donated for this purpose and totaling 68 affordable units. These are German Hills, Brush Hill Road and Setucket Pines. There are also several scattered-site homes built by Habitat for Humanity of Cape Cod and Our First Home, Inc. on land donated by the Town. In 2012 the Town disposed of the former John Simpkins High School for the development of 57 affordable rental units. Now known as the Simpkins School Residences, the project is complete and fully occupied. More recently, the Town is disposed of a 1.22 acre of town-owned land on West Yarmouth Road to a local non-profit developer of affordable housing, Our First Home, Inc., for the development of two new affordable homes. The Town continuously evaluates the feasibility of town-owned land for affordable housing

Discussion

The amount of Yarmouth's entitlement is small compared to the community need, however, the Town strategically programs CDBG funds to maximize the community benefit of the program.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Yarmouth	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
TOWN OF YARMOUTH HEALTH DEPT	Government	Ownership	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Town has, over the past fifteen (15) years, developed a strong program and service delivery system. For example, the Town has developed additional capacity for the administration of the CDBG programs. Staff has actively utilized training opportunities to build capacity, and are experienced in the development and preservation of affordable housing, health and safety code, construction, economic and community development, and planning.

To carry out its 2020 Action Plan, the Town of Yarmouth will utilize staff and work with local non-profit housing and human service organizations including the Town's Department of Community Development, the Building Department, the Board of Health, Department of Public Works, Department of Senior Services, the Affordable Housing Trust, the Community Housing Committee, and the Community Preservation Committee. The Town will also partner with several non-profit and human service agencies including the Yarmouth Housing Authority, the Housing Assistance Corporation, Our First Home, Inc., Building Dreams, Harwich Ecumenical Council for the Homeless, Hands of Hope Outreach Center, Duffy Health Center, Barnstable County Department of Human Services and the Regional Network to Address Homelessness.

When gaps in delivery occur, they are due to restrictions on the use of funding, amount of funding available, and/or the work hour burden of program development and/or delivery. To overcome these

gaps, the Town looks to other funding sources and to partner with other local and regional agencies, local and regional, to address these unserved needs.

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

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

Table 16 - Homeless Prevention Services Summary

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

Formal homeless facilities are not available in Yarmouth, but are accessible in Hyannis, a village of the neighboring Town of Barnstable, as are most human service providers serving homeless persons and persons with HIV/AIDS. There is a significant Yarmouth population that uses these services. For example, Duffy Health Center reports that Yarmouth provides the second highest number of patients in the county.

The Yarmouth Board of Health partners with local human service agencies to provide health preventive programs to Yarmouth residents. These agencies include CapeAbilities, Champ House/Pilot House, Duffy Health Center, and Gosnold of Cape Cod. The Yarmouth Senior Center is also a resource for elders, and has an outreach specialist, a clinical case work for the elders over 85 years, and an elder nutrition program.

The Town also provides funding to the Council of Churches Hands of Hope Outreach Center for homeless prevention and services

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

Formal homeless facilities are not available in Yarmouth, but are accessible in Hyannis, a village of the neighboring Town of Barnstable, as are most human service providers targeting homeless persons.

The Town participates in the Continuum of Care, and partners with the Regional Network to Address Homelessness to provide services to homeless persons. Starting in 2012 the Town has partnered with the Regional Network to Prevent Homelessness, the Council of Churches Hands of Hope Outreach Center and Duffy Health Services to assist people who are moving from a Yarmouth motel unit into safe and decent housing.

The Town also works to prevent homelessness by providing contact information and references to local human service agencies. In particular the Town has provided funding to the Council of Churches Hand of Hope Outreach Center's Homeless Prevention program where qualified households can receive financial assistance for urgent payment of past due rent and utility charges to prevent eviction, and for first and last rental payment for a new unit in Yarmouth.

The Town has identified Harwich Ecumenical Council for the Homeless (HECH) as a potential partner to provide transitional housing to chronically homeless households. HECH at times rents their units to Housing Assistance as transitional housing; this may be an efficient way to have scattered-site transitional housing in Yarmouth.

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

In order to address priority needs the Town of Yarmouth shall continue to support service delivery by keeping staff trained in program administration and delivery. The Town will also continue to house the program at Town Hall, and partner with and support non-profit and human service agencies who specialize in providing these services. To overcome gaps in the institutional structure and service delivery systems, the Town of Yarmouth will develop experience staff, build partnerships with service

providers, promote and develop new sources of subsidies, and monitor the progress of services and programs addressing priority needs.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	EXPAND ECONOMIC OPPORTUNITIES	2020	2024	Non-Housing Community Development		JOB RETENTION AND JOB CREATION BUSINESS FACADE/SIGN IMPROVEMENT, CODE COMPLIANCE SPOT BLIGHT REMOVAL PUBLIC FACILITIES AND PUBLIC INFRASTRUCTURE		Jobs created/retained: 60 Jobs Businesses assisted: 5 Businesses Assisted Buildings Demolished: 1 Buildings
2	DECENT HOUSING	2020	2024	Affordable Housing Public Housing Homeless		AFFORDABLE HOUSING		Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	SUITABLE LIVING ENVIRONMENT	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 40 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	EXPAND ECONOMIC OPPORTUNITIES
	Goal Description	Provide direct assistance through eligible activities to Yarmouth businesses with a low/moderate income benefit, such as job retention, job creation, sign and facade improvements, and code compliance. Create economic opportunities to an area with improvements such as the removal of spot blight.
2	Goal Name	DECENT HOUSING
	Goal Description	Increase affordable housing opportunities for low/moderate income individuals and households.
3	Goal Name	SUITABLE LIVING ENVIRONMENT
	Goal Description	Provide a suitable living environment with 1. assistance to benefit low/moderate residents and special clientele with new or improved public services, and 2. access to new or improved public facilities and public infrastructure.

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

In the program years 2020 to 2024 the Town of Yarmouth estimates eighteen (18) families will be provided affordable housing assistance. Based upon past performances, it is estimated that four (4) families will be extremely low income, four (4) families will be low-income and eight (8) families will be moderate income.

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

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

In carrying out CDBG Activities, the Town of Yarmouth makes every effort to address LBP hazards in accordance with Federal laws and regulations with the goal of increasing access to housing without LBP hazards. The Town of Yarmouth complies with the Requirements for Notification, Evaluation and Reduction of Lead Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance as set forth by 24 CFR part 35. Lead Based Paint (LBP) hazards are considered during the environmental review of each activity funded by CDBG. Properties built before 1978 which are acquired with CDBG Funds are tested for the presence of LBP. If a property built before 1978 is rehabilitated with CDBG funds, and paint will be disturbed during this rehabilitation, the property is likewise tested for the presence of LBP. If an LBP hazard is detected, actions are taken to remove the hazard through remediation or stabilization. Remediation is preferred.

The removal and stabilization of LBP hazards is also an eligible use of the Town's CDBG Rehabilitation and Emergency Repair Program. The Town will continue to enforce federal lead-based paint regulations for all activities.

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

These activities comply with the Town's CDBG Policies and Procedure Manual which states: LEAD-BASED PAINT REGULATIONS. Activities involving real properties built prior to 1978 must be assessed for the presence of lead paint hazards. Any construction or rehabilitation of residential structures with assistance provided under this contract shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 670.808, and 24 CFR Part 35 and the Lead Home Safety Rule. Such regulations pertain to all HUD-assisted housing and require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may include lead-based paint.

The removal and stabilization of LBP hazards is also an eligible use of the Town's CDBG Rehabilitation and Emergency Repair Program. The Town will continue to enforce federal lead-based paint regulations for all activities.

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

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

Households at or below the poverty-level are eligible for CDG funded programs, including public services and affordable housing. Historically the Town has provided poverty-level families access to CDBG fund for septic repairs, septic pumping, nutrition programs and affordable housing opportunities. The Town also provides information to residents on other resources, such as food pantries, food stamps, WIC, rental subsidies, health care subsidies and program, home modification loans for homeowners with disabilities, fuel assistance and other resources that can help improve their household budget. Assistance is offered through Hands of Hope Outreach Center for households at risk of homelessness, and through Duffy Health Services, Mashpee Community Health Center and the Harbor Community Healthcare for households in need for health care. The Yarmouth Board of Health also offers annual grants to agencies which provide public services to poverty-level families. The Town actively aim to reduce the number of poverty-level families.

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

The Town's poverty reduction goals, programs and policies are coordinated with the Town's housing plans by tracking the income level of beneficiaries, tracking the inventory of affordable housing, allocating resources to support affordable housing, allocation of resources to prevent and address homelessness, and through outreach and education about affordable housing opportunities and benefits. These efforts are all housed in the Department of Community Development, and are coordinated and managed by the CDBG Program Administrator.

SP-80 Monitoring - 91.230

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

Expected Resources

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

Introduction

Although Yarmouth typically receives one of the smallest entitlements nation-wide, the Town strategically programs CDBG funds to foster and leverage other community development activities and funding sources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	128,989	5,000	115,000	248,989	520,000	Funding rate decreased from the prior program year PY2019.

Table 18 - Expected Resources – Priority Table

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

The Town will also continue to utilize CDBG funds to help leverage other funds as they become available through private, state and local funds. On an annual basis, it is anticipated that CDBG funds will leverage \$400,000 of federal, state and local funds. The CDBG Program Administration will leverage approximately \$120,000 of Town administrative funding and support. CDBG Affordable Housing Program will leverage at least \$200,000 in local funding, including Town and private funding. Lastly the Public Services Program will leverage \$180,000 of funds. Compliance with matching funding requirements shall be carried out by the Town when the funds are awarded to the Town directly and by the subrecipient when funds are awarded to the subrecipient directly.

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 Town of Yarmouth has a strong tradition of utilizing Town-owned property for the development of affordable housing, a priority need identified in this plan. Three affordable housing neighborhoods are built on Town-owned land donated for this purpose and totaling 68 affordable units. These are German Hills, Brush Hill Road and Setucket Pines. There are also several scattered-site homes built by Habitat for Humanity of Cape Cod and Our First Home, Inc. on land donated by the Town. In 2012 the Town disposed of the former John Simpkins High School for the development of 57 affordable rental units. Now known as the Simpkins School Residences, the project is complete and fully occupied. More recently, the Town is disposed of a 1.22 acre of town-owned land on West Yarmouth Road to a local non-profit developer of affordable housing, Our First Home, Inc., for the development of two new affordable homes. The Town continuously evaluates the feasibility of town-owned land for affordable housing

Discussion

The amount of Yarmouth's entitlement is small compared to the community need, however, the Town strategically programs CDBG funds to maximize the community benefit of the program.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DECENT HOUSING	2020	2020	Affordable Housing Public Housing Homeless		AFFORDABLE HOUSING	CDBG: \$85,000	Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
2	SUITABLE LIVING ENVIRONMENT	2020	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development		PUBLIC SERVICES	CDBG: \$19,348	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 8 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	EXPAND ECONOMIC OPPORTUNITIES	2020	2024	Non-Housing Community Development		JOB RETENTION AND JOB CREATION BUSINESS FACADE/SIGN IMPROVEMENT, CODE COMPLIANCE SPOT BLIGHT REMOVAL	CDBG: \$118,843	Jobs created/retained: 60 Jobs Businesses assisted: 1 Businesses Assisted Buildings Demolished: 1 Buildings

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	DECENT HOUSING
	Goal Description	
2	Goal Name	SUITABLE LIVING ENVIRONMENT
	Goal Description	
3	Goal Name	EXPAND ECONOMIC OPPORTUNITIES
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Town's 2020 CDBG Program will administer, directly or through sub-recipients, five projects: Program Administration and Planning, Public Services, Affordable Housing, Economic Opportunities, and Public Improvements.

#	Project Name

Table 20 – Project Information

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

The Town considered the Needs Assessments from the 2020-2024 Consolidate Plan, public comment and survey results, direct interviews with our community partners, town plans, and the goals established by the Board of Selectmen to prioritize funding allocations. The main obstacle to addressing underserved needs is funding.

AP-38 Project Summary

Project Summary Information

Consolidated Plan

YARMOUTH

60

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

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

Program year 2020 CDBG funding will be directed at town-wide initiatives (Administration and Planning, Public Services, Job Retention and Job Creation, and Affordable Housing) as well as specific sites (Blight Removal Business Sign and Façade Improvements along the Route 28 Economic Corridor).

The Town of Yarmouth has three sections, South Yarmouth, West Yarmouth and Yarmouth Port. These roughly align with Yarmouth's three Census Tracts (118, 120, and 121). The need for public facilities, infrastructure, affordable housing and public services are spread equally throughout the three section of Town. The US 2010 Census reports that there are differences in income levels at the Census tract level, however these differences are not so great as to discourage the utilization of funds in one area versus another. There are no significant differences in percent minority between the tracts.

Geographic Distribution

Target Area	Percentage of Funds

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Economic development needs for Business Sign and Façade Improvements and Spot Blight Removal, however, do differ geographically in Yarmouth. The primary focus for economic development in Yarmouth continues to be the Route 28 corridor which runs the length of South Yarmouth and West Yarmouth. This area is the Town's primary commercial corridor. These efforts have primarily focused on revitalization of the motel industry and removal and/or redevelopment of blighted and unsightly properties. These efforts include the approval by Town Meeting of the Motel Bylaw, the Village Centers Overlay District Bylaw and a funding allocation of \$3,750,000 to the Town's Affordable Housing Trust to establish a Motel Redevelopment Fund, and funding for spot blight removal. There are also funds set aside this year for Business Sign and Facade Improvements.

Discussion

For the most part, CDBG funds will be offered town-wide as needs were identified town-wide. Some economic development activities will be focused on the Route 28 economic corridor.

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

Introduction

The Town's Department of Community Development seeks to create affordable, safe and decent housing, a suitable living environment, and a healthy local economy for all residents. These are supported by activities and services provided by several departments of the Town, including Community Development (economic development, affordable housing, and homelessness prevention), Senior Services (senior housing, counselling, food security and other public services), Board of Health (public services), Community Service (public services), Dennis-Yarmouth Regional School District (public and health services) Finance Department (economic development), Police Department (public services) and the Fire Department (public services).

Actions planned to address obstacles to meeting underserved needs

In addition to CDBG, the Town depends on resources from several sources to meet the needs of the underserved. This includes the local generosity of churches, civic organizations and food pantries, state and federal food stamp and WIC programs, the outreach specialists of the Town's Senior Services, and financial support of local human service providers through the Yarmouth Health Department Human Service Grants, public services provided by the Yarmouth Police Department, the Yarmouth Fire Department, and Yarmouth Community Services, and the Dennis-Yarmouth Regional School District.

Actions planned to foster and maintain affordable housing

The Town has budgeted \$85,000 of CDBG funds for Affordable Housing in PY2020 with the plan to support 7 units of affordable housing. The Town also has an active Affordable Housing Program, a Community Preservation Program, an Affordable Housing Trust, a Local Comprehensive Plan and a Housing Production Plan, all which support affordable housing. In addition to CDBG Funds, since 2006 the Town has allocated \$11 million to support affordable housing, re-purposed a retired school building for affordable housing, and disposed of town-owned land for the development of three separate affordable housing neighborhoods. The Department of Community Development works to create and support affordable housing with Inclusionary Zoning, and redevelopment zoning with bonus density and affordable housing requirements, and innovative program such as the Motel Redevelopment Program, the Buy Down Program and the Town-wide Rental Homes program to create new units. These efforts have successfully created over 300 units of town-friendly affordable housing. The Town continues to examine its Town-owned land with respect to the feasibility for affordable housing, and to budget annually to subsidize the preservation and creation of units. The Department also meets with interested developers and residents on the benefits and potential for affordable housing in Yarmouth, and support developers with funds and technical support with fairly marketed lotteries.

Actions planned to reduce lead-based paint hazards

For all CDBG Funded activities, the Town makes every effort to comply with Federal laws and regulations regarding lead-based paint (LBP) hazards. The Town of Yarmouth complies with the Requirements for Notification, Evaluation and Reduction of Lead Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance as set forth by 24 CFR part 35. Lead Based Paint (LBP) hazards are considered during the environmental review of each activity funding by CDBG, and properties built before 1978 that are acquired with CDBG Funds are tested for the presence of LBP. If a property built before 1978 is rehabilitated with CDBG funds, and paint will be disturbed during this rehabilitation, the property is likewise tested for the presence of LBP. If an LBP hazard is detected, actions are taken to remove the hazard through remediation or stabilization. Remediation is preferred.

Actions planned to reduce the number of poverty-level families

Households at or below the poverty-level are eligible for CDBG funded programs, including public services and affordable housing. The Town also provides information to residents on other resources, such as food pantries, food stamps, WIC, rental subsidies, health care subsidies and program, fuel assistance and other resources that can help improve their household budget. Assistance is offered through Hands of Hope Outreach Center for households at risk of homelessness, and through Duffy Health Services for households in need for health care. The Town actively aim to reduce the number of poverty-level families with supportive services from the Board of Health, Senior Center, Community Development, Community Services and the Fire and Police Departments.

Actions planned to develop institutional structure

The Town of Yarmouth is committed to maintaining a suitable staff capacity for its CDBG Program. Staff is supported with office space at Yarmouth Town Hall, training opportunities and a supportive management structure.

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

The Town of Yarmouth actively promotes the services of social service agencies by providing information about these services to residents through the Department of Community Development and the Senior Center. Not all residents have the capacity at the time of contact to reach out to these agencies in an effective manner, and in these cases the Town may, on their behalf, request case management service from these agencies, such as Elder Service, Duffy Health Center or Hands of Hope Outreach Center. These agencies are notified of CDBG Plans and availability of funding.

Discussion

The Town of Yarmouth promotes a suitable living environment and healthy local economy by promoting safe and decent housing, active economic development, and high-quality public facilities, infrastructure, and public services. The Town dedicates substantial resources to these efforts, and works in

private/public partnership to attain these goals.

Program Specific Requirements

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

Introduction

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

The Town makes every effort to meet all CDBG Requirements in the management of these funds including timeliness, priority spending of program income, and the use of the funds to benefit low- and moderate-income persons.

ATTACHMENT – SUMMARY OF PAST PERFORMANCE

Town of Yarmouth

Activity and Performance Summary

PY2015-2019 as of March 2020

Program Name	Nat'l Obj.	HUD Matrix Code	Program Name	2015-2019 ConPlan Goals Per Year	2015-2019 ConPlan Projected Total	Program Year 2015 Outputs	Program Year 2016 Outputs	Program Year 2017 Outputs	Program Year 2018 Outputs	Program Year 2019 Outputs YTD	Actual To Date Outputs and Percentage of Five Year ConPlan Goals
Elderly Nutrition Program	LMC	05A	Elderly Nutrition Program	275 persons/year	1375	320	322	301	320	100	1363 99%
Septic Pumping Program	LMC	05M	Septic Pumping Program	8 units/year	40	15	8	8	4	10	45 113%
Child Care Voucher	LMC	05L	Child Care Vouchers	5 households per year	5	5	0	6	5	0	16 320%
Affordable Housing Acquisition	LMH	01	Affordable Housing Acquisition	2 units in PY2015; 1 unit/out years	6	1	1	2	0	0	4 67%
Affordable Housing Rehabilitation - Single Family	LMH	14A	Affordable Housing Rehabilitation - Single Family	1 units/year	5	0	0	0	0	0	0 0%
Affordable Housing Rehabilitation - Multifamily	LMH	14B	Affordable Housing Rehabilitation - Multifamily	6 units/in PY2015; 1 unit/out years	10	46	0	40	4	2	92 920%
Septic Rehab/Replacement	LMH	14A	Septic Rehab/Replacement	5 units/PY2015; 4 units/out year	21	2	1	7	3	5	18 86%
Blight Removal	SBS	04	Blight Removal	1 unit per year	5	0	0	0	0	0	0 0%
Affordable Accessory Apartment	LMH	14A	Affordable Accessory Apartment	1 unit/year	5	0	0	0	0	0	0 0%
Public Facility Accessibility Improvements	LMC	03	Public Facility Accessibility Improvements	1 unit per year	5	1	0	0	0	0	1 20%

ATTACHMENT – NEEDS ASSESSMENT

TOWN of YARMOUTH COMMUNITY DEVELOPMENT BLOCK GRANT NEEDS ASSESSMENT PREPARED for the 2020-2024 Five-Year CONSOLIDATED PLAN

INTRODUCTION: The Town of Yarmouth Needs Assessment examined current needs for housing, homeless services, non-homeless special needs and non-housing community development needs. The assessment was prepared using information gathered through surveys, need assessments, meetings, direct interviews, in consideration of established town plans and goals, and data from the most recent U.S. Census, American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS), the US Dept. of Labor Wage data, and a 2019 analysis of Yarmouth Businesses by Columbia Telecommunication Corp (CTC). The Town of Barnstable and Yarmouth jointly published a Community Needs Assessment Survey, and received 143 responses, 67 of which were from Yarmouth residents. The Barnstable County Home Consortium also conducted a Needs Assessment which consisted of three public hearings with 8 attendees in total, and a Housing Needs Survey with 67 respondents Cape-wide; eleven (11) survey respondents represented Yarmouth.

HOUSING: The Town of Yarmouth is at a crisis point for housing and does not have an adequate housing supply to safely, decently, and affordably house its residents. While continually making strides and bringing new affordable units online, the Town is short by 608 units of its goal to have at least 10% of its year-round housing stock be deed restricted affordable. The Town's Housing Production Plan, Community Preservation Plan, and Local Comprehensive Plan all call for an increase in affordable housing units, with an emphasis on affordable rental housing.

In the Yarmouth survey, residents ranked housing as the number one priority need. Most respondents saw a need for both rental and ownership housing, with a priority for small housing units for no more than 2 persons. The top three priorities for housing were identified as Affordable Rental Housing, 2. Housing for Seniors, and 3. Affordable Homeownership Housing.

The Barnstable County HOME Consortium Needs Assessment Survey identified a priority for Affordable Rental Housing for very low to moderate-income households, and Housing for Disabled Households for extremely low-income households. The survey also identified that the most needed assistance to create more affordable housing were funding, adequate public utilities, and capacity in local municipal services for new households.

The Town of Yarmouth Housing Needs Assessment was prepared using information gathered through surveys, public hearings, meetings and data from the most recent U.S. Census, American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS).

According to the ACS, Yarmouth has a population of 23,459 in 10,210 households. Yarmouth has 17,111 housing units, however, being a popular summer tourist destination, only 62% are occupied year-round. Most occupied units (50%) are located in South Yarmouth, and the remaining year-round units are equally divided between West Yarmouth and Yarmouth Port. Just over 83% of all units, seasonal and year-round, are single-unit dwellings; 17% of all units are duplexes and other-multifamily. Only 6% of all units are large, multi-family developments of 20 or more units.

The vast majority of Yarmouth's housing stock is old, with seventy-two percent (72%) of the current housing stock built before 1980, and ninety percent (90%) of all housing stock being built prior to 1990.

CHAS data shows that of the 10,210 Yarmouth households who reside year-round, forty percent (40%) are homeowners and sixty percent (60%) rent. Most households live in South Yarmouth (48%), with the rest almost evenly distributed in West Yarmouth (27%) and Yarmouth Port (25%). Overall, seventy-eight (78%) of Yarmouth households own their unit, and twenty-two (22%) rent. This trend carries through to South Yarmouth (77% own; 23% rent) and West Yarmouth (71% own; 29% rent), but not to Yarmouth Port (90% own; 10% rent).

Per ACS data, the median sale price for a home is \$325,100 and median gross rent is \$1,342.

CHAS data also shows that 45% (4,675) of all Yarmouth households are low- to moderate-income earning less than eighty percent (80%) of the Area Median Income (AMI) for Barnstable County. Over thirty-five percent (35%) of all households have a housing problem, such as a housing cost burden, an incomplete kitchen or plumbing facility, or overcrowding. Fourteen percent (14%) of all Yarmouth households have a severe housing problem. Fewer renters have housing problems as compared to owners, by a factor of 2.7. Most housing problems are located in South Yarmouth (56%), with the rest being almost evenly distributed to West Yarmouth (22%) and Yarmouth Port (22%).

One housing problem of immense concern is a housing cost burden, where a household spends over 30% of their income on housing costs, and severe housing cost burden, where over 50% of income is spent on housing costs. In Yarmouth, three thousand six hundred and fifty-three (3,653) or thirty-six (36%) of all households have some type of housing cost burden. A sub-set of these have a severe housing cost burden: one thousand four hundred and five (1,405) households have a severe housing cost burden, representing fourteen percent (14%) of all Yarmouth households. Again, more owners (2,684 owner households) experience a housing cost burden than renters (969 renter households). As most housing problems are found in South Yarmouth, it is not surprising that most households with a housing cost burden are living in South Yarmouth (56% of all), with the rest being almost evenly distributed in West Yarmouth (22%) and Yarmouth Port (22%). In all three areas of Town, more owners have a housing cost burden than renters.

Interestingly enough, the highest percent of households experiencing a housing cost burden are households earning between 50% and 80% of the AMI. This may indicate that Yarmouth has a significant group of "working poor" and that extremely low-income households could have little income but ample assets, such as savings and home equity. This may dissuade the Town from focusing assistance only to extremely low-income households.

In conclusion, Yarmouth households would benefit from a wider range of housing options, including ownership and rental units, as well as multi-family development, serving all income eligibility ranges (extremely low-income to moderate income). In creating housing for disabled households, there should be opportunities for extremely low-income households. Yarmouth has a significant need for assistance to address problems associated with an older housing stock, and severe housing cost burdens for owners and renters. The HOME Consortium Assessment identified the funding as the priority mechanism to address these needs.

HOMELESS SERVICES, NON-HOMELESS SPECIAL NEEDS and NON-HOUSING COMMUNITY DEVELOPMENT NEEDS:

The HOME Consortium Needs Assessment identified homeless individuals, homeless families, and the elderly (older adults) as populations with extremely critical needs. Other populations included veterans, victims of domestic violence.

The Yarmouth Needs Assessment identified Job Creation and Retention as the priority need for Economic Development. Yarmouth residents identified Water and Sewer Improvements as the priority public facility and infrastructure need, followed by drainage improvements and facilities

for seniors, youth and children. The priority community services identified by Yarmouth residents were services for elders and youth. This was followed by mental health services, homeless services and services for victims of domestic violence.

ECONOMIC DEVELOPMENT NEEDS: Yarmouth is home to over 950 businesses, actively employing 10,300 workers. The majority of workers are employed in Education and Healthcare Services, in Arts, Entertainment and Accommodation, and in the Retail trades. The major industry is tourism. Most businesses (431) are located in South Yarmouth, followed by West Yarmouth (304) and Yarmouth Port (223). Most are small business with 751 having ten or fewer employees. 609 are microenterprise with 5 or fewer employees. These small businesses employ over 2,700 people, many who have been classified as non-essential during the new coronavirus 2019 (COVID-19) emergency health crisis, and are at high risk of job loss.

Starting in January 2020, the United States began to be impacted by the rapid spread of the new coronavirus, which was first detected in 2019 in China. In an effort to protect public health from this deadly pandemic, the Federal government declared a national state of emergency on March 13, 2020. In Massachusetts, the Governor declared a state of emergency on March 10, 2020 and closed all schools and childcare, banned all gathering of 25 or more people. On March 23, 2020 the Governor issued a stay-at-home advisory, ordered all non-essential businesses to cease all in-person operations, and banned all gathering of 10 or more people.

These orders have already had a dire impact on Yarmouth businesses. For example, restaurants are only able to offer take-out service; and while hotel workers are listed as essential employees, on March 31, 2020 at a press conference the Governor announced that hotels/motels are not to be utilized for anything other than coronavirus response efforts. While the Yarmouth Chamber of Commerce is collecting data on closures, examining data compiled by InfoUSA, sorted by North American Industry Classification System (NAICS), it is estimated that over 4,100 workers are at some risk of job loss. This represents roughly 40% of the Yarmouth work-force.

Per the American Communities Survey, the median earnings in Yarmouth for these at-risk business sectors range from \$20,287 (accommodations and food service) to \$37,232 (real estate) and \$42,386 (arts, entertainment and recreation). The range of median monthly earning is \$1,690 to \$3,532.

The Town of Yarmouth CDBG Program could assist with low/moderate job retention and job creation with grants of \$3,000 to \$5,000 of short-term assistance for operating capital for wage payment. With an example budget of \$155,000 and a cap of \$1,500 assistance per low/moderate income job, the Yarmouth CDBG program could retain and create 100 jobs.

CONCLUSION: Priorities for affordable housing, economic development, and public services were set based upon government and locally generated data sets, survey and need assessment results, comments by local residents and focus group, direct interviews of community stakeholders, established Town plans and goals, as well as program requirements and resources.

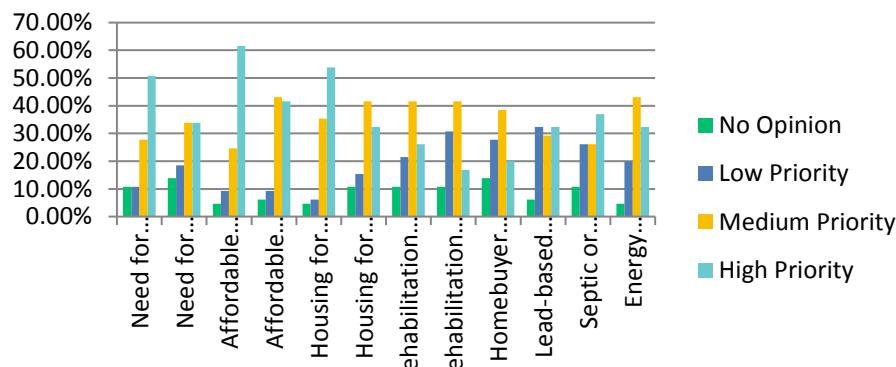
ATTACHMENT – COMMUNITY NEEDS SURVEY RESULTS

Town of Yarmouth
Community Development Block Grant
Community Needs Survey Results – March 2020

1. HOUSING NEEDS (Please rate all items.)

	No Opinion	Low Priority		Medium Priority	High Priority	Total
Need for smaller affordable housing units (2 persons or less)	10.77%	7	10.77%	7	27.69%	18
Need for larger affordable housing units (3 persons or more)	13.85%	9	18.46%	12	33.85%	22
Affordable rental housing	4.62%	3	9.23%	6	24.62%	16
Affordable homeownership housing	6.15%	4	9.23%	6	43.08%	28
Housing for seniors	4.62%	3	6.15%	4	35.38%	23
Housing for persons with disabilities	10.77%	7	15.38%	10	41.54%	27
Rehabilitation of rental housing - including public housing	10.77%	7	21.54%	14	41.54%	27
Rehabilitation of homeownership housing	10.77%	7	30.77%	20	41.54%	27
Homebuyer down payment assistance	13.85%	9	27.69%	18	38.46%	25
Lead-based paint testing and removal	6.15%	4	32.31%	21	29.23%	19
Septic or sewer connection assistance	10.77%	7	26.15%	17	26.15%	17
Energy efficiency improvements	4.62%	3	20.00%	13	43.08%	28
Other (please specify)						3

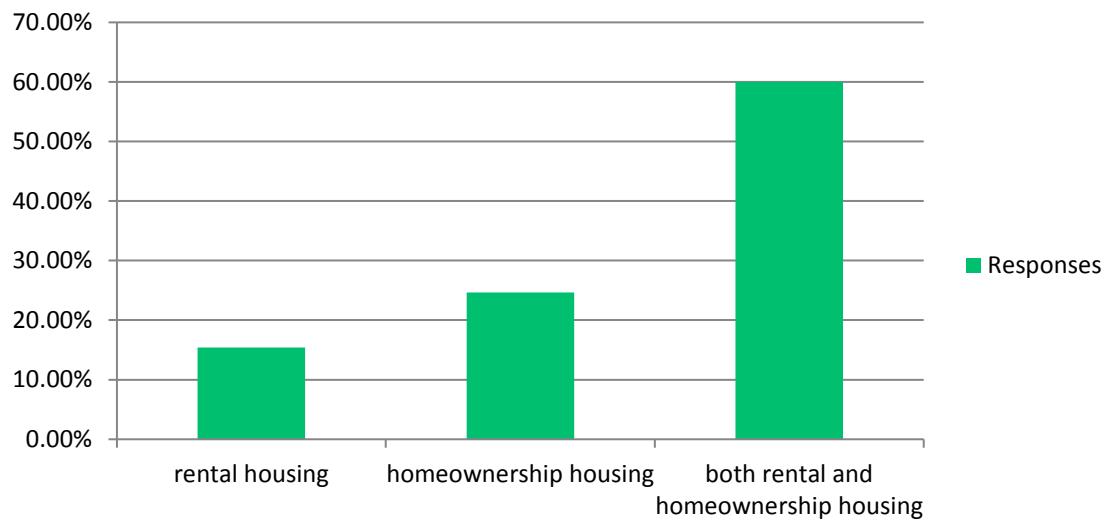
1. HOUSING NEEDS (Please rate all items.)



1. a) In your opinion, the Town needs more affordable

Answer Choices	Responses
rental housing	15.38% 10
homeownership housing	24.62% 16
both rental and homeownership housing	60.00% 39
Answered	65
Skipped	0

1. a) In your opinion, the Town needs more affordable



CDBG Needs Assessment Survey 2020 for

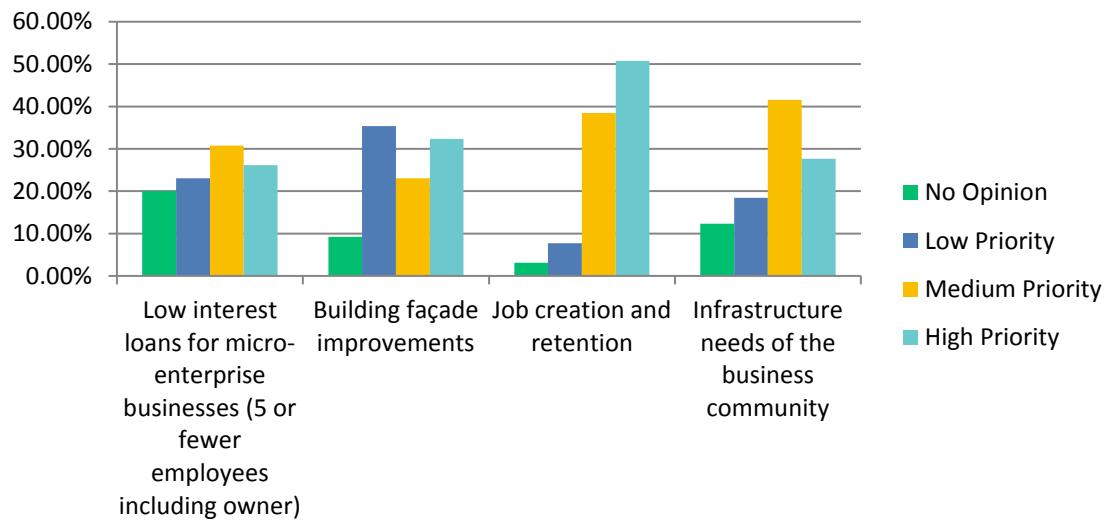
Barnstable and Yarmouth

2. Economic Development Needs

(Please rate all items.)

	No Opinion		Low Priority		Medium Priority		High Priority		Total
Low interest loans for micro-enterprise businesses (5 or fewer employees including owner)	20.00%	13	23.08%	15	30.77%	20	26.15%	17	65
Building façade improvements	9.23%	6	35.38%	23	23.08%	15	32.31%	21	65
Job creation and retention	3.08%	2	7.69%	5	38.46%	25	50.77%	33	65
Infrastructure needs of the business community	12.31%	8	18.46%	12	41.54%	27	27.69%	18	65
Other (please specify)									1
								Answered	65
								Skipped	0

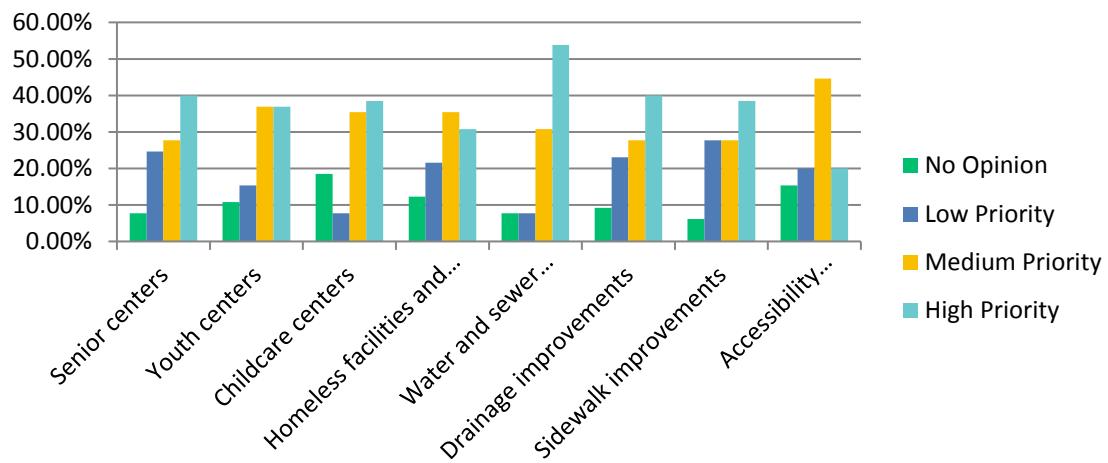
2. Economic Development Needs (Please rate all items.)



**3. Public Facilities, Infrastructure and other Public Improvements
Needs (Please rate all items.)**

	No Opinion		Low Priority		Medium Priority		High Priority		Total
Senior centers	7.69%	5	24.62%	16	27.69%	18	40.00%	26	65
Youth centers	10.77%	7	15.38%	10	36.92%	24	36.92%	24	65
Childcare centers	18.46%	12	7.69%	5	35.38%	23	38.46%	25	65
Homeless facilities and transitional housing	12.31%	8	21.54%	14	35.38%	23	30.77%	20	65
Water and sewer improvements	7.69%	5	7.69%	5	30.77%	20	53.85%	35	65
Drainage improvements	9.23%	6	23.08%	15	27.69%	18	40.00%	26	65
Sidewalk improvements	6.15%	4	27.69%	18	27.69%	18	38.46%	25	65
Accessibility improvements	15.38%	10	20.00%	13	44.62%	29	20.00%	13	65
Other (please specify)									5
									Answered 65 Skipped 0

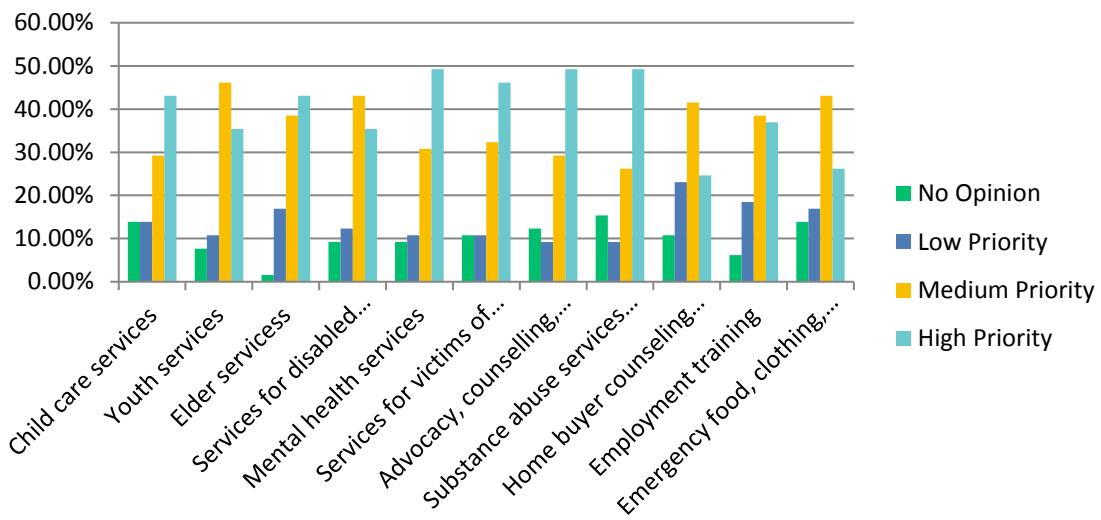
**3. Public Facilities, Infrastructure and other Public Improvements Needs
(Please rate all items.)**



4. Community Service Needs
(Please rate all items.)

	No Opinion	Low Priority	Medium Priority	High Priority	Total				
Child care services	13.85%	9	13.85%	9	29.23%	19	43.08%	28	65
Youth services	7.69%	5	10.77%	7	46.15%	30	35.38%	23	65
Elder services	1.54%	1	16.92%	11	38.46%	25	43.08%	28	65
Services for disabled persons	9.23%	6	12.31%	8	43.08%	28	35.38%	23	65
Mental health services	9.23%	6	10.77%	7	30.77%	20	49.23%	32	65
Services for victims of domestic violence	10.77%	7	10.77%	7	32.31%	21	46.15%	30	65
Advocacy, counselling, referrals and other services for homeless persons	12.31%	8	9.23%	6	29.23%	19	49.23%	32	65
Substance abuse services and treatment	15.38%	10	9.23%	6	26.15%	17	49.23%	32	65
Home buyer counseling and fair housing activities	10.77%	7	23.08%	15	41.54%	27	24.62%	16	65
Employment training	6.15%	4	18.46%	12	38.46%	25	36.92%	24	65
Emergency food, clothing, furnishings	13.85%	9	16.92%	11	43.08%	28	26.15%	17	65
					Answered	65			
					Skipped	0			

4. Community Service Needs (Please rate all items.)



	1st Priority	2nd Priority	3rd Priority	4th Priority				
Housing	52.31%	34	18.46%	12	15.38%	10	13.85%	9
Economic development	15.38%	10	35.38%	23	27.69%	18	21.54%	14
Public facilities and infrastructure improvements	20.00%	13	21.54%	14	35.38%	23	23.08%	15
Community services	12.31%	8	24.62%	16	21.54%	14	41.54%	27

Answered
Skipped

5. There are four major categories of need: 1. Housing Needs 2. Economic Development Needs 3. Public Facilities and Infrastructure Needs 4. Community Services Needs How do you rank these four categories of need? Pick what you...

