CITIZEN PARTICIPATION PLAN

for the Community Development Block Grant (CDBG) Program

CITY OF CITRUS HEIGHTS

ADOPTED

July 10, 2024

CITRUS HEIGHTS
CALIFORNIA

Solid roots.
New growth.

CITY OF CITRUS HEIGHTS
CITIZEN PARTICIPATION PLAN

Table of Content

I. INTRODUCTION 3
A. The Consolidated Plan Process 3
II. CITIZEN PARTICIPATION 4
A. Citizen Participation Plan 4
C. Amendments 7
D. Consolidated Annual Performance and Evaluation Report 9
III. PUBLIC HEARINGS 10
IV. CITIZEN PARTICIPATION DURING DISASTER OR EMERGENCY EVENTS 10
V. PUBLIC ACCESS TO INFORMATION 11
A. Availability of Consolidated Plan Documents 11
B. Location of Documents 11
VI. TECHNICAL ASSISTANCE 12
VII. COMMENT AND COMPLAINT PROCEDURES 12
VIII. ACCOMMODATION OF PERSONS WITH SPECIAL NEEDS 13
IX. ANTI-DISPLACEMENT 13
X. ACCOMMODATION OF LIMITED ENGLISH PROFICIENCY INDIVIDUALS 13
XI. GLOSSARY 14

I. INTRODUCTION

The City of Citrus Heights receives Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD) for housing and community development activities that primarily assist low- and moderate-income persons. In accordance with HUD regulations (24 CFR 91.105), the city is required to adopt and adhere to a detailed Citizen Participation Plan that sets forth policies and procedures for citizen participation in development of the Consolidated Plan, which sets 5-year goals for CDBG investments, and the Annual Action Plan and Consolidated Annual Evaluation and Performance Report (CAPER), which specify program funding and outcomes. The Consolidated Plan is a five-year planning document that identifies the needs of low- and moderate-income persons and areas of the city and sets forth a to address those needs. The Annual Action Plan identifies the specific needs to be addressed each year based on the priorities established in the Five-Year Consolidated Plan strategy.

The city will take whatever actions are appropriate to encourage the participation of all citizens, including people of color, persons with limited English-speaking proficiency, persons with disabilities and residents of public and assisted housing.

Since the amount of CDBG funding the city receives each year from HUD is in part based upon the level of both poverty and substandard housing conditions in Citrus Heights, it is necessary to encourage the participation by low- and moderate-income persons, particularly those living in areas that could be designated as "slum and blight" and in areas where CDBG funds are proposed to be used.

This Citizen Participation Plan follows the city's Title VI Policy Statement:

The City of Citrus Heights is committed to ensuring that no person is excluded from participation in, denied the benefits of, or otherwise subjected to discrimination under any of its programs, activities, or services on the basis of race, color, or national origin. All persons, regardless of their citizenship, are covered under this regulation. In addition, the City of Citrus Heights prohibits discrimination on the basis of race, color or national origin in its employment and business opportunities. The City of Citrus Heights will not condone retaliation against an individual for his/her involvement in asserting his/her rights pursuant to Title VI or because he/she filed a Complaint or participated in an investigation under Title VI, and/or this regulation.

A. The Consolidated Plan Process

The primary purpose of the CDBG program is to improve communities by providing decent housing, a suitable living environment, and/or expanding economic opportunities, principally for low- and moderate-income persons. CDBG is a flexible program that provides communities with resources to address a wide range of community needs. The city is responsible for developing its own priorities and programs within HUD guidelines through the consolidated plan process.

To develop and implement an effective program, the city will engage residents—especially those residing in low- to moderate-income areas and assisted housing, local and regional agencies, the Continuum of Care (Sacramento Steps Forward), businesses, developers, nonprofit institutions, philanthropic organizations and community-based and faith-based organizations at each stage of the process, including:

- Identification of housing and community development needs.
- Development of a Five-Year Consolidated Plan that establishes the city's needs, program goals, and funding priorities.
- Preparation of an Annual Action Plan that outlines the proposed use of each year's funding allocation.
- Preparation of a Consolidated Annual Performance and Evaluation Report (CAPER) that provides an account of expenditures and program accomplishments.
- Development of an Assessment of Fair Housing (AFH).[1]
- Consideration of substantial amendments to the Citizen Participation Plan, Consolidated Plan, Annual Action Plan, CAPER, and AFH.
- Providing public comment and hearings for proposed plans.

II. CITIZEN PARTICIPATION

A. Citizen Participation Plan

The Citizen Participation Plan is designed to facilitate and encourage public participation in the Consolidated Plan process, including the development of the AFH. The purpose of the Citizen Participation Plan is to encourage the involvement of low- and moderate-income persons, particularly those persons living in an area where CDBG funds are proposed to be used and predominantly low- or moderate-income neighborhoods.

In addition, HUD encourages, in conjunction with consultation with public housing agencies (PHAs), the participation of residents of public and assisted housing developments (including any resident advisory boards, resident councils and resident management corporations) in the process of developing and implementing the Assessment of Fair Housing and the Consolidated Plan, along with other low-income residents of targeted revitalization areas in which the developments are located.

[1] Or a different document that meets the federal requirement to conduct a study of barriers to housing choice; this document may also be knowns as the Analysis of Impediments, AFFH, or Equity Plan.

To this end, the city will try to coordinate with and provide information to the Sacramento Housing and Redevelopment Agency (SHRA) about the Consolidated Plan and Annual Action Plan activities related to its developments and surrounding communities so SHRA can make this information available at the annual public hearing(s) required for the PHA Plan[2].

Citrus Heights will use the following procedures for the adoption and any subsequent changes to its Citizen Participation Plan:

- Place a public notice in the *Citrus Heights Messenger and up to 5 similar and culturally specific newspapers* at City Hall, and on the city's website in advance of, or concurrent with, the start of a 30-day public comment period.

- Email the public notice to nonprofits – especially those serving low and moderate income and special needs populations, community health workers, advocates, and neighborhood associations.

- During a 30-day public review and comment period, the document will be available for review at the following locations:

    - Citrus Heights City Hall (6360 Fountain Square Drive)
    - Sylvan Oaks Library (6700 Auburn Boulevard)
    - City of Citrus Heights website, https://www.citrusheights.net/380/Community-Development-Block-Grant

- Copies of the document will be available to the public free of charge within five days of a request.

- Conduct a public hearing before the City Council.

- Following the 30-day public review and comment period and closing of the public hearing, the Citizen Participation Plan will be adopted if approved by a majority vote of the City Council.

Any change in the public participation process as outlined in this document will require an amendment to the Citizen Participation Plan. Any amendments will require the same steps as outlined in this section.

The following steps outline the opportunities for public involvement in the Consolidated Plan, Annual Action Plan, and AFH process.

[2] https://www.shra.org/financial-performance-and-strategic-planning-documents/

1. Preparation

Community input is essential to determining housing and community development needs and priorities. To obtain community input during the development of the plans, the city will:

- Consult with local and regional public agencies that assist low- and moderate-income persons and target areas, including city staff, state and federal agencies, neighboring local governments, and regional agencies. Consult with private agencies, including local and regional non-profit service providers and advocates. Such agencies may include the local public housing agency (Sacramento Housing Redevelopment Agency), mental and physical health agencies, fair housing service providers, homeless service providers, the Continuum of Care (Sacramento Steps Forward), affordable housing developers, social service agencies (including those focusing on services to children, the elderly, persons with disabilities, persons with HIV/AIDS, persons with substance abuse problems, etc.), education and employment training agencies, business and civic leaders, philanthropic organizations, community- and faith-based organizations, state and/or local health and child welfare agencies with information on lead-based paint hazards and poisonings, broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood-prone areas, public land or water resources and emergency management agencies. Consultation will take the form of invitations to community meetings, focus groups, and one-on-one interviews.

  When preparing for the AFH, consult with community-based and regionally-based organizations that represent protected class members, organizations that enforce fair housing laws (such as the California Department of Fair Employment and Housing), fair housing organizations, nonprofits and other public or private fair housing service agencies. Consultation will take the form of invitations to community meetings, focus groups, and one-on-one interviews.

- Engage residents through presentations on the Consolidated Plan, Annual Action Plan, and/or AFH at neighborhood meetings, through community meetings, and/or through communitywide surveys. The methods of outreach will vary year-to-year depending on staff resources and engagement opportunities.

- The city will keep and maintain a contact list of resident groups, advocates, organizations, etc. to contact with upcoming engagement opportunities.

2. Adoption

The City of Citrus Heights will :

- Hold at least one or more public meeting *during preparation* of the Consolidated Plan, Action Plan, and/or AFH to gather public input on current housing and community development needs and priorities.

- Conduct at least one public hearing prior to adoption by the City Council of the Consolidated Plan, Annual Action Plan, and/or AFH.

    - Publish notice of a public meeting in the *Citrus Heights Messenger* or similar newspaper, at City Hall and on the city's website at least 15 days in advance of each hearing.

- Provide for a 30-day public review and comment period for the draft plans. The notice must also include how the plan is available in different formats to persons with disabilities and translated into different languages if needed. A reasonable number of free copies will be provided upon request.

- Make available a brief summary of the contents and purpose of the proposed Consolidated Plan, Annual Action Plan, and/or AFH and make a copy of the plans available on the city's website and public locations.

- During the 30-day review and comment period, drafts of the Consolidated Plan, Annual Action Plan, and/or AFH will be available at the following (or similar) locations:

    - Citrus Heights City Hall (6360 Fountain Square Drive)
    - Sylvan Oaks Library (6700 Auburn Boulevard)
    - City of Citrus Heights website (www.citrusheights.net)

In preparing the AFH, Consolidated Plan and/or Annual Action Plan careful consideration will be given to all comments expressed by the public, whether given as verbal testimony at the public hearing or submitted in writing during the review and comment period. The final documents will have a section that presents all comments and explains why any comments were not accepted.

At the end of the 30-day comment period, the City Council will consider the adoption of the Consolidated Plan, Annual Action Plan, and/or AFH. The documents will be adopted by a majority vote of the City Council at a publicly-noticed meeting.

C. Amendments

The city may propose amendments to the Consolidated Plan, Annual Action Plan and/or revisions to the Assessment of Fair Housing (as applicable). There are two types of amendments:

- A **"Minor Amendment"** pertains to the Annual Action Plan and involves carrying out an activity or program previously described in the existing Annual Action Plan, but includes a change in the amount of funding. The city's Housing and Human Services Program Coordinator may administratively amend, up to the substantial amendment threshold, the existing budget for activities or programs to efficiently expend funds (including program income) related to previously disclosed activities or programs in accordance with the intent of the funds identified in the previously undertaken citizen participation process. In addition, an existing activity or program

can be canceled administratively if no funds were expended and said funds can then be allocated to an existing Annual Action Plan activity, program, or applicable contingency fund to be allocated to one or more future activities or programs at a future date. A Minor Amendment does not require additional citizen participation.

- A **"Substantial Amendment"** involves one or more of the following actions:

    - Funding of an activity or program not previously described in the Annual Action Plan.
    - Changing the purpose, scope, location or beneficiaries of an activity.
    - Modifying the priorities described in the Consolidated Plan.
    - Increasing or reducing the amount allocated to an activity by more than 25 percent, with the exception of activities that are cancelled with expenditure of funds.
    - Making a change to the previously adopted AFH as a result of a material change in circumstances affecting the information on which the AFH was based to the extent the analysis, the fair housing contributing factors, or the priorities and goals of the AFH no long reflect actual circumstances (for instance, a significant change that impacts the city's ability to carry out the AFH, such as new significant contributing factors, civil rights findings, a substantial change in demographics used, a Presidentially-declared disaster, etc.); or resulting from a written notification provided by HUD identifying a material change that HUD believes warrants revisions to the AFH.

There must be reasonable notice of a proposed Substantial Amendment so residents will have an opportunity to review the document and provide comments. The city will use the following procedures for the adoption of any Substantial Amendments to Consolidated Plan document(s):

- A 30-day public review and comment period for the draft Substantial Amendment.

- Public notice of the review and comment period will be published in the *Citrus Heights Messenger* or similar newspaper as well as on the city's website in advance of, or concurrent with, the start of a 30-day public comment period. The notice will list the locations where the document(s) will be available.

- During the 30-day review and comment period, a draft of the Substantial Amendment will be available at the following (or similar) locations:

    - Citrus Heights City Hall (6360 Fountain Square Drive)
    - Sylvan Oaks Library (6700 Auburn Boulevard)
    - City of Citrus Heights website (www.citrusheights.net)

- Conduct a public hearing before the City Council before adoption of the Substantial Amendment.

- A notice will be placed in the *Citrus Heights Messenger* or similar newspaper, at City Hall and on the city's website at least 15 days in advance of public hearing. Notice of a public hearing may be combined with notice of a 30-day public review and comment period when both apply to the same document.

- Following the end of the 30-day review and comment period and the closing of the public hearing, the Substantial Amendment will be adopted if approved by majority of the City Council.

In preparing the final Substantial Amendment documents, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearing or submitted during the review and comment period.

The final documents will each have a section that presents all comments, plus explanations why comments were not accepted (if applicable).

D. Consolidated Annual Performance and Evaluation Report

Every year, the city must submit to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) within 90 days of the close of the program year.

In general, the CAPER must describe how funds were actually used and the extent to which these funds were used for activities that benefited low- and moderate-income people. The following steps outline the opportunities for public involvement in the CAPER process:

- Place a public notice in the *Citrus Heights Messenger* or similar newspaper, at City Hall and on the city's website at least 15 days in advance of a 15-day public comment period. This notice must include a summary of the contents and purpose of the proposed CAPER as well as a list of locations where copies of the entire proposed plan may be examined. The notice must also include a mention of how the plan is available in different formats to persons with disabilities and translated into different languages if needed.

- During the 15-day review and comment period, a draft of the document will be available at the following (or similar) locations:

    - Citrus Heights City Hall (6360 Fountain Square Drive)
    - Sylvan Oaks Library (6700 Auburn Boulevard)
    - City of Citrus Heights website (www.citrusheights.net)

- Provide an opportunity for public comment on the draft plan at a meeting held with City Council. The Draft Plan may be part of the Council consent agenda as long as there is an opportunity to comment on the Draft Plan as part of general public comments.

    - Notice of the public hearing will be published in the *Citrus Heights Messenger* or similar newspaper, City Hall and on the city's website at least 15 days in advance of the meeting. Notice of a public hearing may be

combined with notice of a 15-day public review and comment period when both apply to the same document.

- The Draft CAPER will be made accessible to persons with disabilities upon request. In addition, a reasonable number of free copies will be available upon request.

- Careful consideration will be given to all written comments submitted by the public. These comments will be addressed in the final CAPER.

- Following the end of the 15-day review and comment period and the closing of the public hearing, the CAPER will be adopted by a majority vote of the City Council.

III. PUBLIC HEARINGS

Public hearings are required by law in order to obtain the public's views and to provide the public with the city's responses to public questions and proposals. The law requires public hearings at all stages of the process, including at least one public hearing to discuss housing and community development needs, reviewing proposed use of funds, and assessing how funds were spent during the previous program year.

Public hearings will be held only after there has been adequate notice as described in the Public Notice part of this Citizen Participation Plan, including a display advertisement in the *Citrus Heights Messenger* or similar newspaper 15 days prior to the public hearing. Public hearings will usually be held in the evening at a time convenient to most residents, especially those who might benefit from the use of CDBG funds.

Public hearings may be held at the City Council Chambers and other City Hall locations, all of which are accessible by public transportation and accessible to persons with disabilities, or at a similar location. Reasonable accommodations will be made for people with disabilities when requests are made at least five working days prior to a public hearing. Interpreters will also be provided for people who need language accommodations and/or have Limited English Proficiency (LEP) when requests are made at least five working days prior to a public hearing.

IV. CITIZEN PARTICIPATION DURING DISASTER OR EMERGENCY EVENTS

It may be necessary for the city to expedite actions in the event of a declared disaster or emergency or similar event.[3]

This situation may require an expedited substantial amendment incorporating new funding, funding new activities and/or the reprogramming of funds, including canceling activities to meet needs resulting from a declared disaster or emergency.

[3] Examples include chemical spills, significant power outages, earthquakes, wild fires, flooding, mass rioting, terrorism events (including cyberattacks), or public health issues, such as wide-spread disease like the 2019/2020 COVID-19 pandemic

When authorized by HUD, the city may use CDBG funds to meet these needs with a 5-day public comment period instead of a 30-day public comment period, which is otherwise required for substantial amendments. The city will follow HUD guidance in these cases.

It may also be necessary to revise public participation, noticing and public hearing procedures in the event of a declared disaster or emergency. Reasonable notification may be defined as 72 hours advance notice or less, depending upon the circumstances of the meeting; however, the city will strive to provide more than 72 hours advance notice of meetings, when practicable. When an in-person public hearing is not permitted due to social distancing or stay-at-home orders, virtual meetings may be held with reasonable notification and access for citizen participation. In addition, when hard copies are not available to due emergency closures of public facilities like libraries and recreation centers, online copies of documents will be made available for public review at https://www.citrusheights.net/380/Community-Development-Block-Grant.

Guidance for public participation in virtual meetings during a disaster or emergency is available on the city's website at https://www.citrusheights.net/153/Addressing-the-Council. Members of the public may submit comments via email to cityclerk@citrusheights.net or by completing an online Speaker Card at https://www.citrusheights.net/FormCenter/City-Council-Meetings-Speaker-Card-30. Public comments shall be limited to 250 words or less. Each comment will be read aloud by the City Clerk. The City Council live webcast will be live-streamed and recorded for public review at https://www.citrusheights.net/673/Live-City-Council-Meeting-Webcasts.

V. PUBLIC ACCESS TO INFORMATION

As required by law, the City of Citrus Heights will provide the public with reasonable and timely access to information and records relating to the data or content of the Consolidated Plan documents, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan. The city will also provide reasonable public access to records about any uses of these funds during the previous five years.

Also, as required by law, the city will provide the public with reasonable and timely access to local meetings relating to the proposed or actual use of funds (such as City Council meetings, Planning Commission meetings, and other city committee and commission meetings).

A. Availability of Consolidated Plan Documents

In the spirit of encouraging public participation, copies of Consolidated Plan documents will be provided to the public at no cost and within five days of a request. These materials will be available in a form accessible to persons with disabilities when requested.

B. Location of Documents

Consolidated Plan documents will also be available at the following (or similar) locations during their respective review periods:

- Citrus Heights City Hall (6360 Fountain Square Drive)
- Sylvan Oaks Library (6700 Auburn Boulevard)

- City of Citrus Heights website,

  https://www.citrusheights.net/380/Community-Development-Block-Grant

In the event of an address or location change for any of these entities, the city may administratively update this Citizen Participation Plan to reflect the new address or location.

Copies of the final Consolidated Plan documents will be available at the Citrus Heights City Hall and on the city's website for a minimum of five years from the time of adoption.

VI. TECHNICAL ASSISTANCE

City staff will work with organizations and individuals representative of low- and moderate-income persons who are interested in submitting a proposal to obtain funding for an activity. All potential applicants for funding are encouraged to contact city staff for technical assistance before completing a proposal form.

Specifically, the City of Citrus Heights will provide up to 40 hours per year of technical assistance to organizations that represent low- and moderate-income persons. This technical assistance may include:

- Publishing instructions on how to fill out forms/applications.
- Conducting workshops to explain the process for submitting proposals and federal and local requirements.
- Providing comments and advice on the telephone or in meetings.
- Reviewing and commenting on draft proposals.

The city will also provide ongoing assistance to CDBG-funded agencies as needed to help them maintain their eligibility for full funding. The city may provide additional (beyond 40 hours) technical assistance if, in the opinion of the City Manager, staff time is available.

VII. COMMENT AND COMPLAINT PROCEDURES

The City of Citrus Heights will provide a period of at least thirty (30) days to receive comments on the content of Consolidated Plan documents, including the Annual Action Plan, and any Substantial Amendments and submit written comments or complaints prior to the finalization. For Consolidated Annual Performance and Evaluation Reports, the city will provide at least fifteen (15) days to receive public comments.

The 30-day comment period may start on the date the document is available to the public. The details for providing public comments or complaints on a specific document will be included in the public notice. City staff provides a meaningful, written reply to all comments and complaints within fifteen days, when practicable. A summary of comments with city responses is included with the final Consolidated Plan document.

Written comments or complaints may be addressed to:

City of Citrus Heights
City Clerk
6360 Fountain Square Drive
Citrus Heights, CA 95621
916-725-2448
cityclerk@citrusheights.net

VIII. ACCOMMODATION OF PERSONS WITH SPECIAL NEEDS

The city complies with the Americans with Disabilities Act (ADA), and will make accommodations for persons with special needs. This includes providing oral, Braille, electronic, or large print copies for the visually impaired, as well as delivering copies to the homebound. Public hearings and the review of Consolidated Plan documents will be held at the City Council chambers or other City Hall locations, all of which are accessible to people with disabilities. Additional provisions will be made for people with disabilities when requests are made at least five working days prior to a hearing. Public notices will include information on how to contact the city's ADA Coordinator to request accommodation. Translators will also be provided for people with limited English speaking proficiency when requests are made at least five working days prior to a hearing.

Wherever a significant number of low- and moderate-income persons or residents of blighted neighborhoods speak and read a language other than English, staff will provide all notices of public hearings and summaries of basic program information in that language.

IX. ANTI-DISPLACEMENT

If, as a result of a program activity, any residential displacement and relocation must occur, the City of Citrus Heights ensures that it will develop an Anti-Displacement and Relocation Plan in connection with that project in accordance with federal regulations. Specifically, the city will comply with the anti-displacement and relocation requirement of the Uniform Relocation Act and the Housing and Community Development Act of 1974, as amended, and implementing regulations of 24 CFR Part 42.

X. ACCOMMODATION OF LIMITED ENGLISH PROFICIENCY INDIVIDUALS

The City of Citrus Heights will follow the Limited English Proficiency (LEP) Plan outlined in its Title VI Policy, updated on June 24, 2021.

As defined in Executive Order 13166, LEP persons are those who do not speak English as their primary language and have limited ability to read, speak, write or understand English. Per the city's LEP, the city will provide translation of vital documents in Spanish and Russian. For the purposes of the CDBG program, vital documents include: 1) Information about CDBG-funded programs available to residents (e.g., home repair loans) and, as needed, providing language accommodations to LEP residents who apply for such loans;

2) Information on how to access CDBG-funded services and, as needed, providing language accommodation to ensure full access to services.

XI. GLOSSARY

Annual Action Plan: This document allocates the city's annual CDGB funding (entitlement and program income) to specific projects and activities. It is submitted to HUD 45 days prior to the start of the program year and is developed in accordance with federal regulations (24 CFR Part 91).

Assessment of Fair Housing: This document refers to an analysis of performed in accordance with requirements for consultation and community participation that includes a review of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals.

Citizen Participation Plan: This plan is prepared to facilitate and encourage public participation and involvement in the Consolidated Plan process and the city's CDBG program, especially by low- and moderate-income persons. The plan identifies the public participation requirements as identified by federal regulations (24 CFR Part 91).

Community Development Block Grant (CDBG) Program: This is a federal grant program administered by the U.S. Department of Housing and Urban Development (HUD). The program allocates federal funds to eligible cities and counties throughout the nation to assist low- and moderate-income households and neighborhoods. The grant program may fund such activities housing rehabilitation, affordable housing assistance, community services and community development activities, such as the construction or rehabilitation of community facilities and economic development.

Consolidated Annual Performance and Evaluation Report (CAPER): This document reports on the city's progress in carrying out the Consolidated Plan and Annual Action Plan. The report is prepared annually by the city in accordance with federal regulations (24 CFR Part 91). It is due to HUD no later than 90 days after the end of the program year.

Consolidated Plan: This document serves as the city's application for CDBG funds and sets forth the priorities and strategies to address the needs of primarily low- and moderate-income persons and areas in the city. It typically covers a three- or five-year time period. Staff submits the Consolidated Plan to HUD 45 days prior to the start of the program year and is developed in accordance with federal regulations (24 CFR Part 91).

Consolidated Plan Documents: These include the Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), Assessment of Fair Housing, (AFH) as well as any Substantial Amendment to the Consolidated Plan or Annual Action Plan.

Low- and Moderate-Income: Individuals or households earning less than 80 percent of the area median income, broken down into the following income categories:

- **Extremely Low-Income:** Households with incomes less than 30 percent of the area median family income, adjusted for household size.

- **Low-Income:** Households with incomes between 31 and 50 percent of the area median family income, adjusted for household size.

- **Moderate-Income:** Households with incomes between 51 and 80 percent of the area median family income, adjusted for household size.

Low- and Moderate-Income Neighborhood: In general, this is defined as a census tract(s) or block group(s) where a minimum of 51 percent of the residents have income levels defined as low or moderate. In certain jurisdictions that do not have an adequate number of low- and moderate-income neighborhoods under this definition, the definition may be expanded to include the twenty-five percent of the jurisdiction's census tracts or block groups with the highest percentage of residents with low or moderate incomes.

Public Hearing: An opportunity for interested parties to provide comments during a public meeting that has been publicly noticed.

U.S. Department of Housing and Urban Development (HUD): This is the federal agency that administers and provides guidance for the Consolidated Plan process and use of certain federal funds, including CDBG.