

**CITIZEN PARTICIPATION PLAN for the
CONSOLIDATED PLANNING PROCESS
AMENDED FOR THE
2025-2029 CONSOLIDATED PLAN**

I. CITIZEN PARTICIPATION – GENERAL INFORMATION

A. INTRODUCTION/ INTRODUCCIÓN

La Ciudad de Loveland recibe un derecho anual al Subvención de Bloque de Desarrollo Comunitario (CDBG por sus siglas en inglés) del Departamento de Vivienda y Desarrollo Urbano de EE. UU. (HUD por sus siglas en inglés). El subsidio proporciona fondos para el desarrollo comunitario y actividades de vivienda que deben ayudar principalmente a los residentes de ingresos bajos y moderados. La Ciudad de Loveland también ha recibido CDBG-Disaster Relief (ayuda para catástrofes) y en el futuro puede recibir otros fondos de HUD.

El proceso por el cual la Ciudad determina las prioridades, metas y recursos (e informa al HUD sobre el progreso) con respecto a las subvenciones se llama proceso de planificación consolidado. Incluye cinco procesos separados pero entrelazados y los planes o informes resultantes:

- (1) Plan de Participación Ciudadana*
- (2) Evaluación de Vivienda Justa*
- (3) Plan Consolidado de Cinco Años*
- (4) Planes de Acción Anuales*
- (5) Informe Anual Consolidado de Rendimiento y Evaluación*

Este documento ha sido desarrollado para cumplir con el requisito que la Ciudad tiene como beneficiaria de las subvenciones de HUD y sigue un Plan de Participación Ciudadana detallado al desarrollar e implementar los pasos del proceso de planificación consolidado. La Ciudad reconoce la importancia de involucrar a los miembros de la comunidad en el proceso de planificación y toma de decisiones y buscará la aportación de los ciudadanos para los cinco procesos mencionados anteriormente.

La Oficina de Asociación Comunitaria (CPO por sus siglas en inglés) de la Ciudad de Loveland es responsable de la implementación del Plan de Participación Ciudadana y de el desarrollo de los documentos de proceso del plan consolidado.

Este plan está disponible en LETRA GRANDE y las partes se pueden traducir (o interpretar) al español a petición.

(Referencia 24 CFR 91.105-Plan de Participación Ciudadana-Gobiernos locales).

The City of Loveland receives an annual entitlement of Community Development Block Grant (CDBG) from the U. S. Department of Housing and Urban Development (HUD). The grant provides funding for community development and housing activities that must primarily assist low- and moderate-income residents. The City

of Loveland has also received CDBG-Disaster Relief, and CDBG-COVID-19 funding, and in the future may receive other HUD funds.

The process by which the City determines the priorities, goals, and resources, and reports to HUD on progress with regard to grants is called the consolidated planning process. It includes five separate but intertwined processes and resultant plans/reports:

- (1) Citizen Participation Plan
- (2) Assessment of Fair Housing
- (3) Five-Year Consolidated Plan
- (4) Annual Action Plans
- (5) Consolidated Annual Performance and Evaluation Reports

This document has been developed to meet the requirement that the City has as a recipient of HUD grants to follow a detailed Citizen Participation Plan when developing and implementing the steps of the consolidated planning process. The City recognizes the importance of involving community members in the planning and decision-making process and will seek citizen input for the five processes listed above.

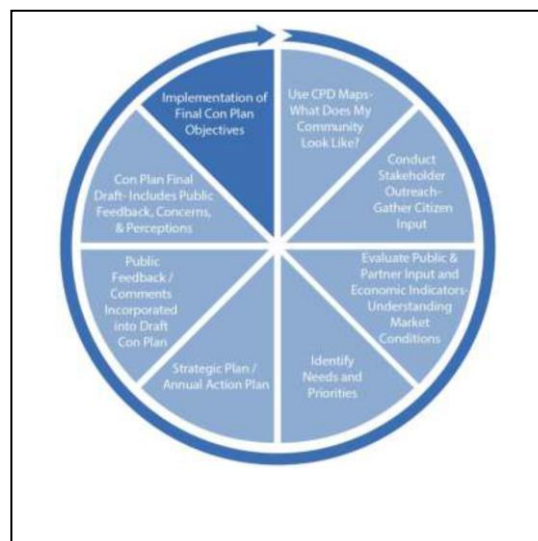
The City of Loveland Community Partnership Office (CPO) is responsible for the implementation of the Citizen Participation Plan and development of the consolidated plan process documents.

This plan is available in LARGE PRINT and parts may be translated (or interpreted) into Spanish upon request.

(Reference 24 CFR 91.105-Citizen Participation Plan-Local Governments.)

B. ENCOURAGEMENT OF CITIZEN PARTICIPATION/ FOMENTO A LA PARTICIPACIÓN CIUDADANA

La ciudad de Loveland pretende que sus programas y políticas cuenten con el apoyo de y beneficiar a, el mayor número posible de personas en la comunidad. Se alentará a los ciudadanos a asistir a reuniones públicas, completar encuestas y ofrecer comentarios sobre formas de aumentar el impacto general de la comunidad para personas de ingresos bajos y moderados. Específicamente, la Ciudad de Loveland buscará la opinión de los miembros de la comunidad que pueden recibir un beneficio directo de los proyectos o programas que resultarán del financiamiento de HUD, con acciones adicionales tomadas para personas dentro de una clase legalmente protegida. Comuníquese con el CPO para obtener más información sobre cómo participar: Alison Hade – alison.hade@cityofloveland.org, (970) 962-2517.



The City of Loveland intends that its programs and policies have the support of, and benefit to, the largest possible number of people in the community. Citizens will be encouraged to attend public meetings, complete surveys, and offer comments on ways to make the overall community impact greater for low- and moderate-income individuals. Specifically, the City of Loveland will seek the opinion of community members that may receive a direct benefit from the projects or programs that will result from HUD funding, with additional actions taken for persons within a legally protected class.

A substantial change to the Citizen Participation Plan, Five-Year Consolidated Plan or Annual Action Plan requires an amendment and additional citizen participation. Plans or reports associated with the consolidated planning documents are described below, as are situations requiring an amendment.

1. Citizen Participation Plan

The Citizen Participation Plan sets forth policies and procedures to encourage citizen participation throughout the consolidated planning process. The Plan is in place and amended when needed, generally before the beginning of a new Five-Year Consolidated Plan cycle.

- a. **Amendments to the Citizen Participation Plan** - The Citizen Participation Plan will be reviewed prior to a new Consolidated Plan's formation. The Five-Year Consolidated Plan for which this Citizen Participation Plan pertains is for the years 2025-2029.

An amendment will occur if there is direction from HUD that changes or updates to the process are necessary, such as a change in the length of time allowed for notices or public comment periods.

2. Assessment of Fair Housing

HUD requires that the City annually certify that it will affirmatively further fair housing and will conduct an Assessment of Fair Housing every five years. The Assessment of Fair Housing plan describes actions the City will take to overcome the effects of any impediments to fair housing that are identified through the analysis, and maintain records to reflect the analysis and actions. The Plan includes community participation as the City identifies fair housing goals to increase fair housing choice and provide equal access to opportunity to all in the community. Citizen participation is a necessary part of the plan to understand community issues and the impact on legally protected classes. Citizen participation will occur with the primary Assessment of Fair Housing and any revisions or amendments.

- a. **Amendments to the AFH** - The last Assessment of Fair Housing plan update was submitted in 2023. Currently, no amendments are deemed necessary. The Citizen Participation Plan may be updated prior to the next fair housing planning process.

3. Five-Year Consolidated Plan and Annual Action Plans

The **Five-Year Consolidated Plan** provides a framework through which a community-wide dialogue is initiated to identify housing and community development priorities that align and focus funding from the CDBG entitlement program to intended beneficiaries. The Loveland City Council will be asked to approve the **2025-2029 Five-Year Consolidated Plan** that will be submitted to HUD no later than August 15, 2025. The Five-Year Consolidated Plan may be amended, as necessary.

The Five-Year Consolidated Plan is carried out through **Annual Action Plans**. Each year, federal funding resources are identified that will be used to fund the actions and activities to achieve the goals of the Five-Year Consolidated Plan. The Loveland City Council will be asked to approve all **Annual Action Plans** that will be submitted to HUD no later than August 15th each year. As with the Five-Year Consolidated Plan, Annual Action Plans may be amended as described.

- a. **Amendments** – Federal code at 24 CFR 91.505 sets forth instances requiring an amendment to a Five-Year Consolidated Plan if one of the following decisions are made:

SUBSTANTIAL AMENDMENT. A substantial amendment is required if the City adds or changes a priority or reallocates funding from one organization to another even if the change is for the same priority or the same activity. Substantial amendments are subject to the citizen participation process that is outlined in Section IV below.

Changing or adding a priority. Priorities of the 2020-2024 Consolidated Plan include: 1) NEW affordable housing, 2) REHABILITATION of affordable housing, 3) NEW or REHABILITATION of public facilities, and 4) PUBLIC SERVICE activities. An example of a new priority might be adding job creation.

If the priorities for the 2025-2029 Consolidated Plan are different from those listed above, a substantial amendment to the Citizen Participation Plan will be made.

Reallocating funding from one organization to another. A change to the grant recipient automatically includes a change in the scope, location and beneficiaries, and may change the purpose of an activity. For example, a reallocation from a housing rehabilitation project may or may not change the purpose, but will change the scope, location and beneficiaries. However, if the reallocation amount is less than 10% of the total allocation, a minor amendment will occur.

MINOR AMENDMENT. A project that does not change either the priority or the activity will result in a minor amendment if the new project fulfills the same goal.

Reallocating funding from one organization to another. As stated, if the amount to be reallocated is less than 10% of the total allocation, a minor amendment will occur.

- b. Citizen Participation Goals for 2025-2029 Consolidated Plan** – The goals for the 2025-2029 Consolidated Plan have not been identified. As stated above, if the goals change from the 2020-2024 Consolidated Plan, a substantial amendment to the Citizen Participation Plan will occur as soon as possible.

4. Consolidated Annual Performance and Evaluation Report (CAPER)

Progress made on the goals of the Five-Year Consolidated Plan is reported to HUD through the annual performance report referred to as the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is due to HUD annually by December 29th.

C. TARGET POPULATIONS

The City encourages citizens to participate in all stages of the consolidated planning process noted above, with special emphasis on encouraging participation from the following populations:

- a.** Low- and moderate-income persons, residents residing in low- and moderate-income neighborhoods, and residents of public and assisted housing developments (including resident advisory boards and resident councils).
- b.** Limited or non-English speakers, persons of color and other previously underserved or non-served groups, and persons with disabilities (see additional information below).
- c.** Community and City (both public and private) partners interested in the goals of HUD's entitlement programs, such as the Northern Colorado Continuum of Care, faith- and community-based institutions, Loveland Housing Authority, Loveland Habitat for Humanity, nonprofit service organizations, philanthropic organizations, businesses, developers, and city departments.

Note that the City of Loveland does not currently designate neighborhoods as revitalization areas, slum or blight, or designate target areas. Instead, funding is directed to organizations that serve persons of low- and moderate-income.

Five-Year Consolidated Plan only (in addition to those named above and starting in 2020)

- a.** Broadband internet service providers and organizations engaged in "narrowing the digital divide"
- b.** Agencies whose primary responsibilities included the management of flood prone areas, public land, or water resources

- c. Emergency management agencies

D. CONTACT INFORMATION FOR CONSOLIDATED PLAN PROCESS COMMENTS

Citizens are encouraged to review the plans/reports of the consolidated planning process and offer comments at any time, but particularly during the formation of the plans/reports noted in Section IA above. Citizens wishing to comment on plans or reports, or to request copies of documents may call the CPO at 970-962-2517 or submit a written comment or request to:

Community Partnership Office
500 E. Third Street, Suite 210
Loveland, CO 80537

E. PUBLIC MEETINGS and OUTREACH

There are several public meeting options that will be held during the consolidated planning process, as noted below.

1. Public Outreach for the Five-Year Consolidated Plan and Assessment of Fair Housing

The City will enlist nonprofit and other community organizations, such as faith-based groups, resident advisory groups, Loveland Boards and Commissions, the Northern Colorado Continuum of Care, Loveland Housing Authority staff and customers, and Thompson School District to assist the CPO in engaging residents in the planning process to gather and incorporate local data and verify priority needs. The CPO will use print and electronic notices to advertise public meetings and in-person meetings, focus groups, remote meetings and surveys to gather information and data. This process will be used primarily to gather information about the needs of program beneficiaries to develop five-year goals for the Five-Year Consolidated Plan and the Assessment of Fair Housing plan.

Citizen surveys will include HUD provided or other data and information derived from organizations that work directly with residents who could benefit from projects and programs paid for with HUD funds. It will also include an estimated amount of grant funds for brick/mortar and public services projects, as well as any available program income. Finally, it will include the types of activities that will likely be undertaken based on goals set by the Affordable Housing and Human Services Commissions.

2. Public Outreach for Years 2-5 Annual Action Plans or Substantial Amendments to either the Five-Year Consolidated Plan or Annual Action Plans

The City invites non-profit organizations wishing to apply for CDBG funds to a technical assistance and informational meetings at the beginning of the grant process each year. The CPO announces that additional technical assistance is available for any agency wishing to gather more information or needing assistance with planning or an application for funding. Any citizen or organization that has expressed interest in CDBG is formally invited to meetings. Meetings are also advertised in print at the Loveland Library.

Information about the expected amount of grant funding and types of activities that will be funded is made available at the beginning of the process each year.

3. Neighborhood Meetings

Neighborhood meetings may be held during the formation of the Assessment of Fair Housing to better understand housing choice and to connect with residents of neighborhoods that have seen a substantial increase in a specific protected class. When setting meeting locations and times, consideration will be given to convenience for low- and moderate-income residents and persons with disabilities.

4. Affordable Housing and Human Services Commission Meetings

All Affordable Housing (AHC) and Human Services Commission (HSC) meetings are open to the public. Currently, two meetings are scheduled to provide technical assistance and information about the grant process; three meetings are scheduled to review services proposals, and one meeting is scheduled for brick/mortar proposals. Funding decisions are made annually based on applications received; applications are not solicited. Public meetings of the two commissioners are noticed electronically and are always held in an accessible location.

The AHC and HSC are essential in determining the goals of the Five-Year Consolidated Plan.

Note that a loss of City of Loveland sales tax dollars for the Human Services Grant will reduce the number of technical assistance meetings for service projects from two to one.

5. City Council Public Hearings

The Federal code requires a minimum of two public hearings held at two different stages of the program year that address needs and development of proposed activities. The CPO will hold one hearing each year for approval of grant funding and another for approval of the Five-Year Consolidated Plan or Annual Action Plan. A third public hearing will be held in December to seek public input of annual performance. This third public hearing will not be a formal city council meeting. See Section IV for additional information on public hearings.

F. ACCESS TO RECORDS AND CONSOLIDATED PLANNING PROCESS DOCUMENTS

Citizens can access records and documents associated with the consolidated planning process or public hearings by contacting the CPO for a copy of any documents. The consolidated planning documents are available on the CPO website: www.cityofloveland.org/communitypartnership or www.lovgov.org/services/community-partnership-office/community-development-block-grant. Requests for documents in a language other than English, or in large print, should be made to CPO staff with a minimum of 48 hours allowed for requests to be processed. The Executive Summary will always be available in Spanish and other parts of the document or interpretation may be as well.

G. TECHNICAL ASSISTANCE

As stated, technical assistance will be provided during the annual CDBG application process with notification of meetings provided in the CDBG Notice of Funding Availability that is distributed to all prior CDBG applicants, at City of Loveland locations such as the CPO and the Loveland Library, and on the CPO website.

The CPO is available to provide technical assistance in determining eligible projects and understanding Federal regulations. The CPO is also available for technical assistance in commenting on any of the consolidated planning documents or at any time throughout the process.

H. ANTI-DISPLACEMENT

A Residential Anti-displacement and Relocation Assistance Plan (RARAP) is prepared by the City of Loveland in accordance with the Housing and Community Development Act of 1974, as amended; and HUD regulations at 24 CFR 42.325 and is applicable to CDBG assisted projects (a complete plan is in the CPO).

Activities funded and carried out under federal grant programs will, to the greatest extent feasible, minimize the direct, permanent, and involuntary displacement of households. Projects deemed beneficial and supportive of the City of Loveland's overall goals, but which may cause such displacement, will be undertaken by the noted grant funds only under these conditions:

1. It has been demonstrated that such displacement is necessary and vital to the overall goals of the grant program;

2. efforts were taken to reduce the number of households displaced;
3. adverse effects on the displaced households are outweighed by the anticipated goals and accomplishments of the proposed project;
4. where feasible, priority is given to rehabilitation of housing, as opposed to demolition, to avoid displacement;
5. if feasible, demolish or convert only dwelling units that are not occupied or vacant occupiable dwelling units (especially those units which are “lower income dwelling units” (as defined in 24 CFR 42.305)) or structures that have not been used for residential purposes; and
6. target only those properties deemed essential to the need or success of the project.

Relocation Assistance to Displaced Persons

1. Subrecipients will be required to provide relocation assistance to all households who, in connection with an activity assisted under the CDBG program, move permanently, or move personal property from real property as a direct result of the demolition of any dwelling unit, substantial rehabilitation of any dwelling unit, or the conversion of a lower-income dwelling unit in accordance with the requirements of 24 CFR 42.350. Assistance will include housing counseling and referrals to comparable housing, as necessary, prior to displacement, and relocation benefits and moving expense payments for each household displaced.

I. COMPLAINT PROCEDURE

1. Formal complaints with regard to any part of the consolidated planning process should be made to the **Community Partnership Office**, 500 E. Third Street, Loveland, CO 80537 or (970) 962-2517. The CPO Manager will provide a written response to the complaint within 15 days upon receipt of the complaint.
2. If not resolved by the CPO, formal complaints should be sent to: **City Manager**, 500 E. Third Street, Loveland, CO 80537 or (970) 962-2306. The City Manager will refer the complaint to the appropriate City staff for a written response within 15 business days upon receipt of the complaint.
3. If the complainant is not satisfied with the City Manager’s response, further appeals should be sent to: **Loveland City Council, c/o the Mayor**, 500 E. Third Street, Loveland, CO 80537. The Loveland City Council has 30 days in which to take further action as deemed necessary to address the complainant’s concerns.
4. If the complainant has not been satisfied with the response of the City Council, a formal complaint may be sent directly to the regional Department of Housing and Urban Development (HUD) at: **Department of Housing & Urban Development**, 1670 Broadway, Denver, CO 80202-4801.
5. Complaints with regard to physical access should be directed to the ADA Coordinator at ADACoordinator@cityofloveland.org, (970) 962-3319 or 500 E. Third Street, Loveland, CO 80537. Information and an ADA Grievance Form can be found here: [ADA Policy Notice | City of Loveland \(lovgov.org\)](#).
6. Complaints with regard to language access should be directed to the Title VI Coordinator at TitleSix@cityofloveland.org, (970) 962-2372 or 500 E. Third Street, Loveland, CO 80537. Information and a Title VI Grievance Form can be found here: [Non-Discrimination Policy | City of Loveland \(lovgov.org\)](#)
7. If the concern is of a discriminatory nature (i.e. discrimination because of physical or mental disability, race, creed, color, sex, marital status, familial status, religion, national origin, and/or ancestry), complainant should contact: **The Colorado Civil Rights Commission/Division**, Phone: (303) 894-2997, Toll Free: (800) CO-CIVIL (282-4845). The Colorado Civil Rights Division website

<https://ccrd.colorado.gov> provides information about the Division, the Civil Rights Commission, and the process for filing a complaint.

8. If the concern is of a fair housing nature (i.e. discrimination and housing related issues), the complainant should contact: **U.S. Department of Housing and Urban Development, Fair Housing Hotline**, Phone: (800) 669-9777

Except for City Council, Colorado Civil Rights Commission, and the U.S. Department of Housing and Urban Development/Fair Housing response, complaints will receive a response in writing within 15 working days of receipt of the complaint.

II. CITIZEN PARTICIPATION IN THE CONSOLIDATED PLAN PROCESS

A. STATEMENT OF NON-DISCRIMINATION

The City provides reasonable and timely access to all meetings required in the consolidated planning process and does not discriminate based on race, color, national origin, creed, religion, sex, sexual orientation, disability, or age and without regard to the exercise of rights guaranteed by state or federal law. Policies and procedures are in place to assist persons with limited English proficiency and/or disabilities.

B. PROVISION OF REASONABLE AND TIMELY ACCESS, MEETING LOCATIONS, RESPONSE TO COMMENTS

1. All documents noted in the consolidated planning process will be available for review and comment as follows:
 - a. Posted on www.cityofloveland.org/communitypartnership
 - b. Via Access to Records procedures above
 - c. Available by request in a format other than written English as described above
2. Notice of availability to review any part of the consolidated planning process will be, at a minimum, by:
 - a. Notice published in the Reporter Herald in English and Spanish
 - b. Email or letter to CDBG partners and citizens that provided prior notification of interest in the federal grant programs
 - c. All notices of a public hearing published a minimum of 14 days prior to the meeting or report/plan availability in English and Spanish
 - d. Advertised for residents with site impairments via Audio Information Network:
www.aincolorado.org
3. Meeting locations
 - a. City Council – 500 East 3rd Street, Loveland Colorado (accessible to persons with disabilities)
 - b. Focus Groups and Standing Committees – meeting locations will be determined as groups and committees are formed and will be held in accessible locations. If an inaccessible location is deemed necessary for a specific meeting, the CPO will hold an additional meeting on the same topic in an accessible location.
 - c. Neighborhood meetings will be held in various locations within Loveland city limits on a to-be-determined basis
 - d. Remote or virtual meetings as needed
4. Comments

The City will consider any comments or views of Loveland residents or other interested parties received in writing or verbally at public hearings (or other public meetings) or at any time throughout the process in preparing the Five-Year Consolidated Plan or Annual Action Plans, Substantial Amendments, Consolidated Annual Performance and Evaluation Reports, Citizen Participation Plan, and Assessment of Fair Housing. A summary of comments or views received, and a summary of any comments or views not accepted and the reasons why, will be attached to the final plans prior to requesting approval by City Council. Citizen comments for this plan can be found below in Section V.

The City will also include any concerns or complaints received during any of the five planning processes in the same manner as any other comments.

C. PUBLIC HEARINGS

City Council will hold public hearings as described above, and in the matrix below, for each of the five consolidated planning documents. A public hearing will be held in December each year to review program performance.

D. ACCESS TO RECORDS AND MEETINGS FOR NON-ENGLISH-SPEAKING RESIDENTS AND PERSONS WITH DISABILITIES

1. Assessment of language needs: The City of Loveland conducted a Four-Part Language Needs Analysis and determined the only language other than English represented in great enough numbers to warrant automatic translation to be Spanish. Citizen participation notices and other vital document are translated into Spanish. In-person language assistance is available on request. Electronic language assistance is available if advanced notice was not provided.

The City has an approved Limited English Proficiency (LEP) policy.

2. The City has an updated Americans with Disabilities Act Transition Plan that describes how persons with disabilities can access City records and public meetings.
3. Aids and assistance related to Limited English Proficiency or a disability needed to effectively review any document of the consolidated planning process are available by contacting the City's ADA Coordinator at ADACoordinator@cityofloveland.org or (970) 962-3319. Please allow 48 hours for requests to be processed.

E. DOCUMENT RETENTION

All plans and reports are considered public documents and are available in paper or electronic copy from the City of Loveland CPO. Documents are retained for a minimum of five years. Requests for documents may take up to 48 hours to process. To ensure confidentiality, the City may redact sensitive information.

III. CITIZEN PARTICIPATION DURING COVID-19

The COVID-19 Citizen Participation Plan will remain until all CDBG COVID-19 funding has been spent and will be removed after the next iteration of the Plan or a Substantial Amendment, whichever comes first.

A. STATEMENT OF NON-DISCRIMINATION

The COVID-19 pandemic has reduced the ability to connect with citizens directly, having a great effect on public participation that is necessary to understand how to allocate funding to agencies working to prevent, prepare for and respond to the needs of Loveland's low- and moderate-income residents. The two processes that will be affected by citizen participation and the City of Loveland response to those processes is as follows:

CITIZEN PARTICIPATION PLAN

- This updated Citizen Participation Plan will be noticed at least 7 days prior to a Public Hearing. A waiver of the 30-day comment period was requested and accepted. A virtual public hearing will take place in lieu of a physical public hearing.
- In addition to the legal ad, notices will be posted on the City of Loveland website as well as Twitter and Facebook. Other alternative media may also be used.
- The Plan will be emailed to the Affordable Housing and Human Services Commissions with a request for comment. It will also be emailed to housing and services non-profit agencies serving low- to moderate-income Loveland residents.
- The Plan will be presented to City Council for final approval after the citizen comment period.

SUBSTANTIAL AMENDMENT TO THE 2019 ANNUAL ACTION PLAN

- A substantial amendment to the 2019-2020 Annual Action Plan (AAP) will be made to direct funding to organizations working to prevent, prepare for or respond to COVID-19 in Loveland. The process will include the Human Services and Affordable Housing Commissions to determine priorities and make funding decisions. The CPO will ensure that CARES Act funding does not supplant other funding.
- A waiver of the 30-day comment period was requested and accepted.
- A Public Hearing for the AAP will be noticed at least 7 days prior. In addition to the legal ad, notices will be posted on the City of Loveland website as well as Twitter and Facebook. Other alternative media may be used if appropriate.
- The Plan will be emailed to the Affordable Housing and Human Services Commissions with a request for comment. It will also be emailed to housing and services non-profit agencies serving low- to moderate-income Loveland residents.
- The Loveland Library and non-profits that will receive funding will be asked to put a link on their websites.

Waivers for the 30-day comment period for this Citizen Participation Plan and a Substantial Amendment to the 2019-2020 Annual Action Plan were submitted and granted. These waivers will remain in effect until groups of more than 10 people can safely convene.

No changes are expected to occur during the 2020-2024 Consolidated Plan process. Funding should be granted through the 2019-2020 Annual Action Plan process.

IV. PARTICIPATION AND NOTICE TIMES

See Matrix on the following page.

V. SUMMARY OF CITIZEN COMMENTS

Comments and reasons accepted or not accepted:

IV. PARTICIPATION AND NOTICE TIMELINES

Citizen Participation Requirements	Citizen Participation Opportunities & Notices	Publication or Other Viewing	Required Approval	Deadline
Citizen Participation Plan and Amendments	1) 14-day notice of public hearing prior to public comment period 2) Public hearing 3) Notice of 30-day public comment period	- Announcement of public hearing and public comment period published in Reporter Herald - Link to document on City website. Advertised on Facebook and X. Advertised via Aftersight (https://aftersight.org) (starting in 2025) - Notice at Loveland Library - Document emailed to Affordable Housing and Human Services Commissions and participants of public process if desired	City Council approval after public comment period.	1) Most current update included prior to Five-Year Consolidated Plan 2) Potential update with Assessment of Fair Housing Plan 3) Amended as needed
Assessment of Fair Housing	- Outreach as described above, including surveys, in-person and online meetings 14-day notice of public hearing prior to public comment period - Public hearing before the AFH is published for comment. - Notice of 30-day public comment period	- Announcement of public meetings through neighborhood groups, non-profits and other opportunities - Announcement of public hearing and public comment period published in the Reporter Herald - Link to document on City website. Advertised on Facebook and X. Advertised via Aftersight (https://aftersight.org) - Notice at Loveland Library - Document emailed to Affordable Housing and Human Services Commissions and participants of public process if desired	City Council approval after public comment period	Submitted to HUD and the Office of Fair Housing every five years. Last submitted in 2023
Five-Year Consolidated Plan and/or Annual Action Plans	BOTH Consolidated Plan and Annual Action Plans - Outreach as described above, including surveys, in-person and online meetings 14-day notice of public hearing prior	- Announcement of public meetings through neighborhood groups, non-profits, and other opportunities - Announcement of public hearing and public comment period published in the Reporter Herald - Link to document on City website. Advertised on Facebook and X. Advertised via Aftersight (https://aftersight.org) - Notice at Loveland Library - Document emailed to Affordable Housing and Human Services Commissions and participants of public process if desired	1) Consolidated Plan: City Council approval after public comment period 2) Annual Action Plan: City Council approval of annual grant allocations final plan and after public comment period. This includes the AAP that is part of the Consolidated Plan. CDBG funding approval and Annual Action Plan approval are both in-person meetings.	Submit to HUD by August 16 each year (45 days prior to start of new Program/Fiscal Year)

	- to public comment period - Public hearing before the Consolidated Plan or Annual Action Plan is published for comment. - Notice of 30-day public comment period			
Substantial Amendments	- Notice of reallocation via Human Service or Affordable Housing Commissions 14-day notice of public hearing prior to public comment period - Public hearing. - Notice of 30-day public comment period	- Matches process of Annual Action Plan as potential subrecipients follow same process as new annual applicants - Announcement of public hearing and public comment period published in the Reporter Herald - Link to document on City website. Advertised on Facebook and X. Advertised via Aftersight (https://aftersight.org) - Notice at Loveland Library - Document emailed to Affordable Housing and Human Services Commissions and participants of public process if desired	City Council approval after public comment period	Submit to HUD after City Council approval for both Five-Year Consolidated Plan or Annual Action Plans
Minor Amendment		Matches process of Annual Action Plan as potential subrecipients follow same process as new annual applicants	N/A	Submitted to HUD
Consolidated Annual Performance and Evaluation Report (CAPER)	14-day notice of public hearing prior to public comment period - Public hearing - Notice of 15-day public comment period	- Announcement of public hearing and public comment period published in the Reporter Herald - Link to document on City website. Advertised on Facebook and X. Advertised via Aftersight (https://aftersight.org) - Document emailed to Affordable Housing and Human Services Commissions and participants of public process if desired	N/A	Submitted to HUD by December 29 th each year