

Exhibit E: LMI – Area Basis: How to Pull Current Census Data

Record of Changes

Date	Description of Change	Section
2025	This is a new information-only exhibit.	

Please note that **Exhibit E is not a template; it is a reference guide** for accessing and downloading Low- and Moderate-Income Summary Data (LMISD). Use the data set to respond to application questions and upload it as part of your application. Be sure to include the specific data source used for qualification (e.g., ACS Census Data, block groups, etc.). The data sets are based on 2016-2020 ACS.

If you are a veteran user of LMI data, abbreviated refresher instructions appear on the CDBG Resource Library page, near the bottom of the screen.

- <https://opportunity.nebraska.gov/programs/community/cdbg/cdbg-resource-library/>

If you are new to the use of LMI data, this document provides in-depth instructions for beginners as follows:

METHOD 1: If your service area comprises an entire Place (City or Village) use the **ACS All Local Governments spreadsheet**.

METHOD 2: For a geographic format, use the **ACS All Block Groups spreadsheet**. Applicants may combine geographies to best represent service areas.

METHOD 3: If your service area comprises of block groups, place (includes census designated plan, consolidated cities, and incorporated places), county subdivisions, and county, use the **ACS Map Application tool**.

If you are unfamiliar with census groups, tracts and blocks, please refer to the Nebraska CDBG Administrator Manual, Appendix Section 1¹, and HUD Notice CPD 24-04.²

To qualify a project activity under the national objective of benefiting low- and moderate-income (LMI) persons on an **area basis (LMA)**, **at least 51% of the residents in the service area must be LMI**, according to the most recent 5-year American Community Survey (ACS) data.

LMISD is based on the American Community Survey (ACS) data and summarizes data on percentage of LMI residents by census tract/block group. Based on a multitude of factors, this summary data may not always be appropriate in making the determination for an activity's service area(s). Such instances include where the area that will be served by an activity is not coterminous with census tracts, block groups, or other officially recognized boundaries, but also where events have occurred giving reason to presume the data is no longer accurate (e.g. closing of a major employer, annexation, etc.). For additional guidance on income surveys and survey methodology, see appendices.

¹ Nebraska CDBG Administrator Manual, **Appendix Section 1: CDBG LMI & Income Survey Resources**, available here: <https://opportunity.nebraska.gov/programs/community/cdbg/administration-manual/>

² HUD Notice CPD-24-04, click to access the PDF at the link at the bottom of this page: <https://www.hudexchange.info/resource/7106/notice-cpd-24-04-low-and-moderate-income-summary-data-updates/>

The activity's service area does not need to be consistent with census tracts or other officially recognized boundaries, but it must be the entire area served by the activity. Activities of the same type that serve different areas must be considered separately on the basis of their individual service areas.³

Follow the instructions in this exhibit to determine eligibility. Census resources are available online:

- CDBG Resource Library website (bottom of page) - if you begin here, you will find initial instructions but ultimately be directed to the HUD website below
 - <https://opportunity.nebraska.gov/programs/community/cdbg/cdbg-resource-library/>
- HUD Exchange
 - <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

If you have questions or need assistance using these tools, please reach out to your DED CDBG program representative and we will be happy to help. If you're not sure who your program rep is, please refer to the most recent *Application Guidelines* document, where CDBG Program Representatives are listed within the first few pages.

In AmpliFund, answer the following questions:

1. Does the CDBG Activity meet the national objective of LMA through ACS Data? (Yes/No)
2. Which best describes the project project's service area?
 - a. Place: County
 - b. Place: Village
 - c. Place: City
 - d. Portion(s) of a Place
3. Is the service area primarily residential and meet identified needs of LMI persons? (Yes/No)

For proposed beneficiaries, enter the number of persons. Column names are in parentheses.

4. Total Population "Universe" in Area (LOWMODUNIV)
5. Total Number of LMI Persons in Area (LOWMOD)
6. LMI Percentage (LOWMOD_PCT)
7. **UPLOAD: Census documentation verifying numbers provided above, confirming that at least 51% of residents will be served by the CDBG activity within the service area are LMI**

Federal government hyperlinks have recently been changing at a swift pace. In case of changes, both the direct hyperlinks and navigation instructions are provided below.

³ Excerpt from Nebraska CDBG Administrator Manual and the source for how to determine an activity's service area: see **Chapter 3 – National Objectives and Fundability** available here: <https://opportunity.nebraska.gov/programs/community/cdbg/administration-manual/>

METHOD 1: If your service area comprises an entire Place (City or Village) use the ACS All Local Governments spreadsheet.

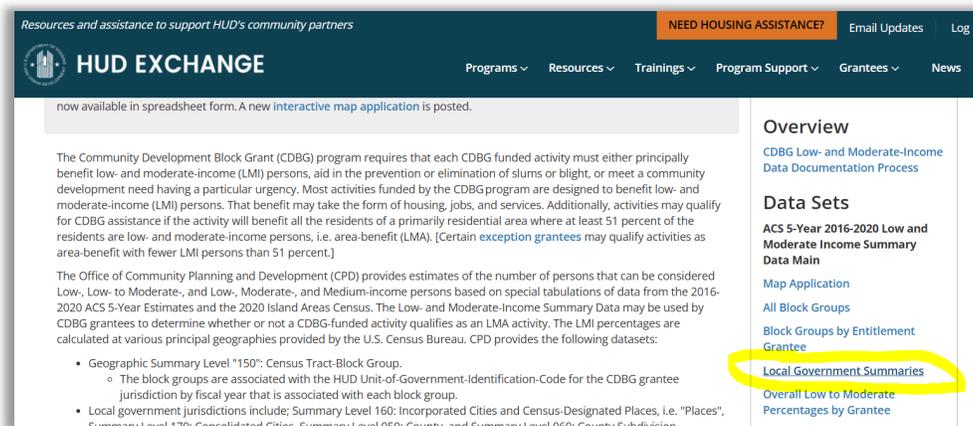
The *place* geography reflects the jurisdiction of a city, town, or other place. In rural settings, the place geography typically reflects UGLG jurisdictions and lends well to qualifying for area benefit for activities benefiting the whole town.⁴

1. Navigate to HUD Exchange.

- <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

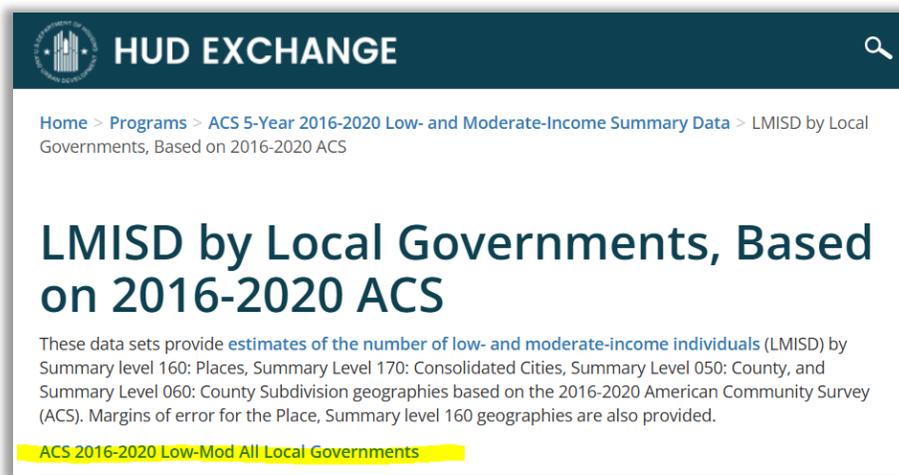
2. On the right side, in the Data Sets section, click the hyperlink for **Local Government Summaries**.

- <https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-local-government/>



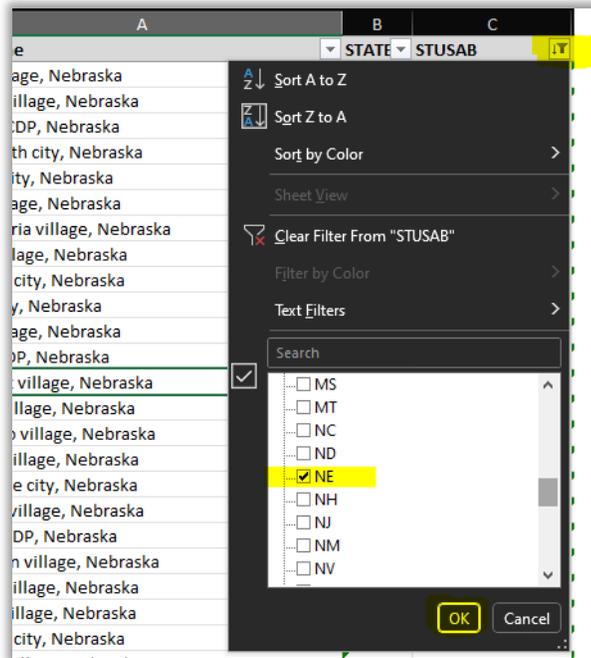
3. Download the spreadsheet for *all* local U.S. governments. To do so, click the hyperlink **ACS 2016-2020 Low-Mod All Local Governments**.

- <https://files.hudexchange.info/resources/documents/ACS-2020-Low-Mod-Local-Gov-All.xlsx>



⁴ HUD Notice CPD-24-04

4. Open the XLS file. Apply a filter to the STUSAB column to display only the state of Nebraska's results.
 - Click the "funnel" filter button. *Uncheck* **Select All** (box at the top of the list). Then check only the box in front of NE (for Nebraska). Click **OK** button.



5. Calculate the community's LMI-related numbers. Scroll down or search (CTRL+F keys) to locate the correct city, village, or county applicant.

A	B	C	D	E	F	G	H	I	J	K
Geoname	STATE	STUSAB	COUNTY	PLACE/MCD	LOW	LOWMOD	LMMI	LOWMODUNIV	LOWMOD_PCT	MOE_LOWMODPCT2
Village A, Nebraska	31	NE	000	00625	85	285	505	595	47.90%	+/-11.90%
City B, Nebraska	31	NE	000	00730	30	50	95	140	35.70%	+/-21.50%
Village C, Nebraska	31	NE	000	00870	125	195	265	405	48.10%	+/-12.90%
City D, Nebraska	31	NE	000	00905	1,505	2,665	4,425	7,965	33.50%	+/-6.70%
Village E, Nebraska	31	NE	000	00975	370	595	780	1,365	50.80%	+/-7.80%
Village F, Nebraska	31	NE	000	01150	55	70	95	125	56.00%	+/-21.80%

- A. Determine the **Total Population in Area**. Column is titled: **LOWMODUNIV**
- B. Determine the **Total Number of LMI Persons in Area**. Column is titled: **LOWMOD**
- C. Determine the **percentage of LMI persons** in that place. Column is titled: **LOWMOD_PCT**
 - Note:
 - i. In the screenshot, only *one community* would qualify via LMA with a percentage of 51% or higher (rounding is never allowed).
 - ii. If the community is quite close but just *below* the 51% requirement, it may be a good candidate to **consider conducting a community income survey**, whose results are valid for a 5-year period.

- This method may be used if a grantee believes that the data are not current or do not provide enough information regarding income levels in the entire service area.
- Two methods include: 1) Census Income Survey or 2) Random Sample Income Survey.
- Refer to the CDBG Certified Administrator Manual, Appendix Section 1, for more information.

6. Capture and use the data.

- Take a screenshot of this full census data screen (all columns) or export the data.
- Save the file.
- Use this data to answer the application questions.
- Upload the source documentation to the application.

METHOD 2: For a geographic format, use the ACS All Block Groups spreadsheet. Applicants may combine geographies to best represent service areas.

1. Navigate to HUD Exchange.

- <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

2. On the right side, in the Data Sets section, click the hyperlink for All Block Groups.



3. Download the spreadsheet for all local U.S. block groups. To do so, click the hyperlink ACS 2016-2020 All Block Groups.

- a. <https://www.hudexchange.info/sites/onecpd/assets/File/ACS-2020-Low-Mod-Block-Group-All.xlsx>



4. Filter by State, then by County.
5. Calculate the county's LMI-related numbers.
 - i. Determine the **Total Population in Area**. Column is titled: **LOWMODUNIV**
 - ii. Determine the **Total Number of LMI Persons in Area**. Column is titled: **LOWMOD**
 - iii. Determine the **percentage of LMI persons** in that place. Column is titled: **LOWMOD_PCT**
6. Capture and use the data.

METHOD 3: If the service area comprises of block groups, place* (includes census designated plan, consolidated cities, and incorporated places), county subdivisions, and county, use the [ACS Map Application](#) tool.

**Insular Area data only available at the block group level.*

1. Navigate to HUD Exchange.
 - <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>
 2. On the right side, in the Data Sets section, click the hyperlink for **Map Application**.
 - <https://hud.maps.arcgis.com/home/item.html?id=279eca0222754f8a954bbf8cf995a1a3#overview>
- A. Note the *first* set of instructions on the first page. Especially if this is your first use of the tool, be sure to carefully review this information.



ACS 5-Year 2016-2020 Low- and Moderate-Income Summary Data

Update: New Low- and Moderate-Income Summary Data (LMISD) based on the 2016-2020 American Community Survey (ACS) are now available in spreadsheet form. A new [interactive map application](#) is posted.

The Community Development Block Grant (CDBG) program requires that each CDBG funded activity must either principally benefit low- and moderate-income (LMI) persons, aid in the prevention or elimination of slums or blight, or meet a community development need having a particular urgency. Most activities funded by the CDBG program are designed to benefit low- and moderate-income (LMI) persons. That benefit may take the form of housing, jobs, and services. Additionally, activities may qualify for CDBG assistance if the activity will benefit all the residents of a primarily residential area where at least 51 percent of the residents are low- and moderate-income persons, i.e. area-benefit (LMA). [Certain [exception grantees](#) may qualify activities as area-benefit with fewer LMI persons than 51 percent.]

The Office of Community Planning and Development (CPD) provides estimates of the number of persons that can be considered Low-, Low- to Moderate-, and Low-, Moderate-, and Medium-income persons based

Overview

[CDBG Low- and Moderate-Income Data Documentation Process](#)

Data Sets

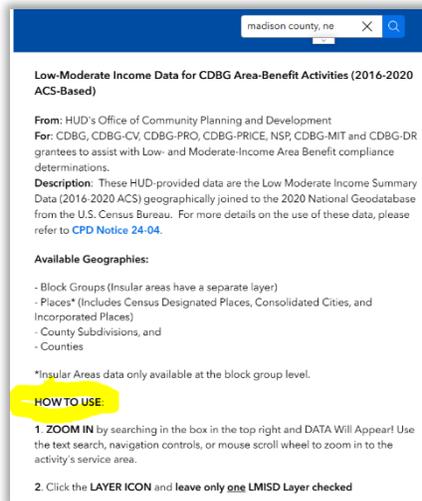
[ACS 5-Year 2016-2020 Low and Moderate Income Summary Data Main](#)

[Map Application](#)

[All Block Groups](#)

3. Click on the **small map** rectangle in the upper left corner.

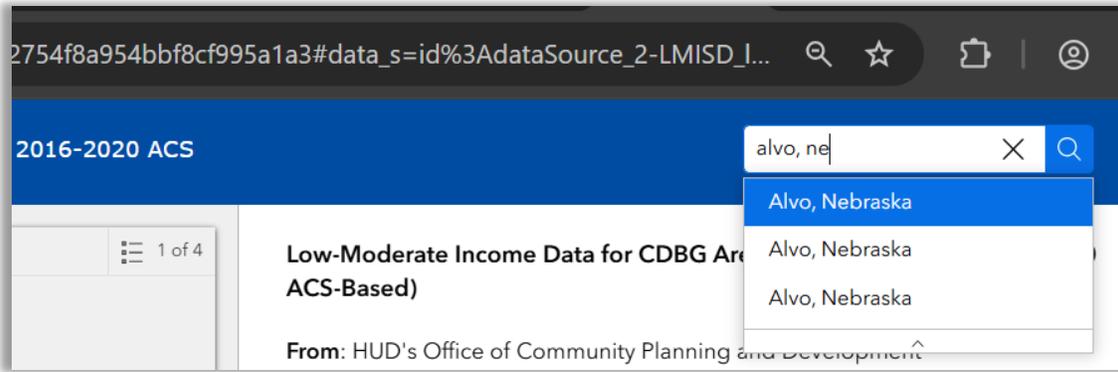
- ARCGIS: <https://experience.arcgis.com/experience/279eca0222754f8a954bbf8cf995a1a3>
- Note this *second* set of instructions, titled **How to Use**, appearing in the right pane of this window. Especially if this is your first use of the tool, be sure to *carefully* review this information.



4. In the top right search bar, type the name of the applicant community using the format below, then press ENTER key or click the magnifying glass:

- Place, State abbreviation

- For example: **Alvo, NE** or **Madison County, NE**



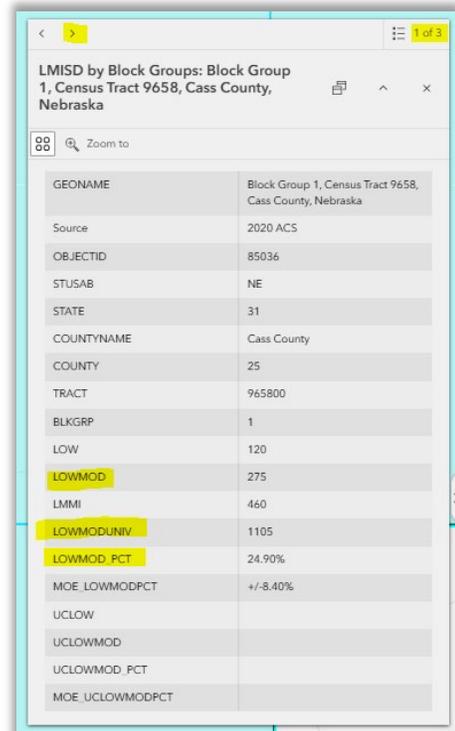
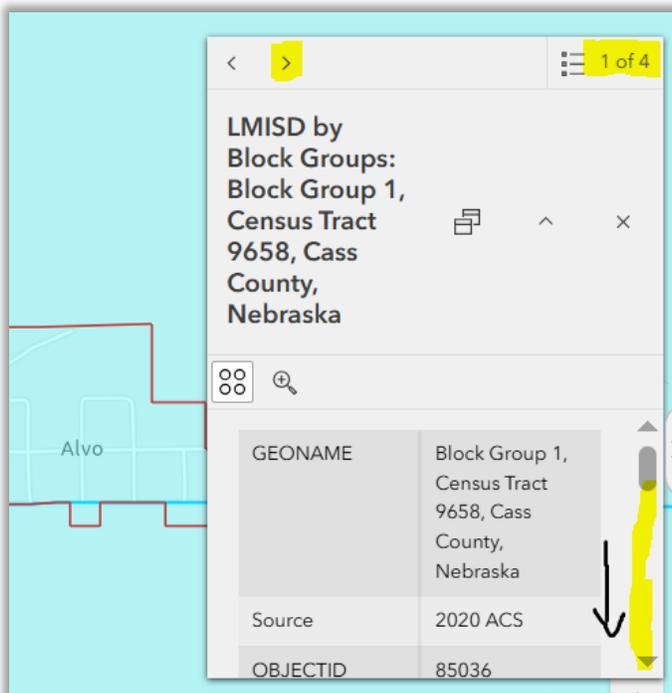
- If duplicate/multiple results display, click any item listed. This likely indicates that the Place comprises multiple census blocks.

5. **Click on a census area.** A map with line segments (displaying one or more block groups) will load on the left side of the screen.

- Carefully click once within the selected portion of the map for which you need to determine census information.
 - Aqua indicates the portion of the map that's been selected.
 - A pop-up box will display information for that block.

6. Determine census data for this area.

- This step may need to be repeated if necessary to gather the required information for all block groups that are part of the project's service area.



- A. Determine the **Total Population in Area**. Row is titled: **LOWMODUNIV**
- B. Determine the **Total Number of LMI Persons in Area**. Row is titled: **LOWMOD**
- C. Determine the **percentage of LMI persons** in that place. Row is titled: **LOWMOD_PCT**

Tips:

- Note the “1 of 4” and the < > arrows that scroll through a place’s various blocks.
- You may need to scroll down to view key data for each block.

Method 3 Important Notes:

- Grantees may combine geographies to best represent service areas, typically by combining two or more block groups. When using multiple geographies in the determination of LMA compliance of a service area, grantees are reminded that percentages shall not be averaged across multiple geographies.
- Grantees should not define a single service area by compiling a mix of place and block group data. These geographic layers often have overlapping areas. If a service area was constructed by mixing block group and place data, residents would likely be double-counted.⁵

⁵ HUD Notice CPD-24-04 is also included in Appendix Section 1 of the Nebraska CDBG Certified Administrator Manual. Refer to this document for further instruction and examples for how to properly calculate data if multiple geographies or blocks are to be combined. Also described is what to do if the service area doesn’t match the LMISD geographies.