



# Community Development Block Grants Small Cities

## Application & Guidelines

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**OKLAHOMA**  
Commerce

## Table of Contents

<b>SECTION ONE: APPLICATION GUIDANCE .....</b>	<b>2</b>
National Objective-CDBG Funds .....	2
Eligible Entities.....	2
Application Submission Requirements .....	3
Use of Funds.....	3
Project Definition.....	4
Leverage.....	4
CDBG Project Eligibility Policy.....	4
SAM.Gov Debarred / Exclusion Check Requirement.....	5
Risk Assessment.....	8
Proposal Guidance.....	8
<b>SECTION TWO: REQUIRED DOCUMENTATION .....</b>	<b>9</b>
1. Application Summary and Certification ( <i>OKGrants</i> – Online Completion Only) .....	9
2. Detailed Line Item Budget ( <i>OKGrants</i> – Online Completion Only).....	9
3. Consultant Form ( <i>OKGrants</i> – Online Completion Only).....	9
4. Audit ( <i>OKGrants</i> – Online Completion Only) .....	9
5. Applicant Resolution (Attachment A – Upload Form to <i>OKGrants</i> ).....	10
6. Citizen Participation Requirements (Attachment B – Upload Form to <i>OKGrants</i> ).....	10
7. Certified Engineering Report and Professional Cost Estimates (Attachment C – Upload to <i>OKGrants</i> ).....	11
8. Applicant/Recipient Disclosure/Update Report – HUD Form 2880 (Attachment D – Upload Form to <i>OKGrants</i> ).....	12
9. Leverage (Attachments E-Upload Forms to <i>OKGrants</i> ).....	13
10. LMI Documentation (Attachment F – Upload to <i>OKGrants</i> ) As Applicable .....	13
11. W-9 Form & Instructions (Attachment G – Upload Form to <i>OKGrants</i> ).....	16
12. SAM.gov Exclusion / Debarment Verification (Attachment H – Upload to <i>OKGrants</i> ).....	16

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**SECTION THREE: THRESHOLD CRITERIA..... 17**

**ATTACHMENTS: A – H**

**APPENDICES:**

**Appendix A: Direct Project Beneficiary Income Survey Field Worksheet**

**Appendix B: LMI Table Definitions**

**Appendix C: HUD OK LMI Percentages by County / Town / City**

**Appendix D: HUD Income Limits**

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# SECTION ONE: APPLICATION GUIDANCE

The purpose of this Application Guide is to provide guidance in preparing a Community Development Block Grant - State Small Cities application. **Applications should be submitted by 5:00 p.m., June 30, 2020.** Applications received after the due date will **not** be considered for funding.

Applicants are required to complete and submit their application and applicable attachments online at the following OKGrants web address: <https://grants.ok.gov>. Application Guidelines and specific program requirements can be found at the OKGrants web address. **Applicants should review the Application Guidelines before completing the online application.**

## National Objective-CDBG Funds

The primary National Objective of the Community Development Block Grant (CDBG) Program is the “development of viable urban communities by providing decent housing and a suitable living environment, particularly for **persons of low and moderate incomes.**” The use of the “benefit to low and moderate income-persons” CDBG National Objective is considered a funding PRIORITY under the State’s CDBG Program and is treated as such under the State’s individual CDBG set-asides. All project proposals submitted for funding through the State’s CDBG Program must document the achievement of the low and moderate-income National Objective as delineated in 24 CFR §570.483 (Criteria for National Objectives).

- ✓ Provide benefit to low and moderate-income persons.

## Eligible Entities

Eligible applicants for the CDBG Small Cities Program are units of local government with a 2010 U.S. Census Bureau population estimate of 15,000 to 50,000 or currently are not HUD designated entitlement communities are eligible to participate in the FY 2020 Small Cities category. Oklahoma’s entitlement cities are Edmond, Enid, Lawton, Midwest City, Moore, Norman, Oklahoma City, Shawnee, and Tulsa as well as the units of local government participating in the CDBG Urban County Designation for Tulsa County which consists of the following:

City of Bixby  
City of Broken Arrow  
City of Collinsville  
City of Glenpool

City of Jenks  
City of Owasso  
City of Sand Springs  
City of Sapulpa

Town of Skiatook  
Town of Sperry  
Unincorporated Tulsa County

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### **Application Submission Requirements**

Based on population criteria previously stated, there are currently eighteen (18) units of local governments eligible for the CDBG Small Cities program funding. The eighteen (18) eligible units of local governments will be divided into two groups of nine (9) for purposes of funding. The first group eligible for the 2020 CDBG Small Cities Program funding are the communities that have no open contracts or have the most expended dollars (both CDBG and leverage combined) from all open contracts. The second group of nine (9) for the 2021 CDBG Small Cities Program will be determined based on the same criteria.

The total amount of funding available for the 2020 Small Cities program is \$1,370,000. The funds will be allocated evenly between the proposed nine (9) participating communities. The below table shows all eligible (based on population) 2020 Small Cities Unit of Local Governments.

	2020 Small Cities Units of Local Governments
1.	Ada
2.	Altus
3.	Ardmore
4.	Bartlesville
5.	Bethany
6.	Chickasha
7.	Claremore
8.	Del City
9.	Duncan
10.	Durant
11.	El Reno
12.	McAlester
13.	Muskogee
14.	Mustang
15.	Ponca City
16.	Stillwater
17.	Tahlequah
18.	Yukon

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**Participation in the 2020 Small Cities Program is determined by submission of a Letter of Intent due by 5:00 p.m. on or before December 13, 2019.**

*Note: For those communities that choose not to participate in the Small Cities Program, Oklahoma Department of Commerce/Community Development (ODOC/CD) will recalculate and distribute the allocation based on **participants only**.*

Additionally, each eligible CDBG Small Cities unit of local governments has the option to not participate in the 2020 CDBG Small Cities Program and choose to compete in the appropriate CDBG set asides.

### **Use of Funds**

The CDBG Small Cities Program funds a broad array of projects and activities listed in Section 105(a) of the Federal Housing and Community Development Act of 1974, as amended. Such projects could include but are not limited to the following:

- Water and wastewater system improvements
- Fire protection
- Streets
- Senior citizen centers
- Gas and electrical system improvements
- Removal of architectural barriers associated with handicapped areas
- Storm water drainage improvements

### **Project Definition**

Under the State's CDBG Small Cities program, a Small Cities community may request up to three (3) activities under one single application. However, of the three (3) activities requested only one can be a construction type activity and the remaining two (2) can be a service type activity that is eligible under one application request. If you are unsure of the CDBG Small Cities activity combination or single activity being eligible, contact ODOC/CD before submitting an application.

### **Leverage**

**The State's CDBG Program requires that all leveraged CDBG project funding be in place at the time of the application submission.** There are several reasons for this. **First**, the HUD based CDBG Program imposes program specific obligation and expenditure requirements. Most importantly, an applicant may simply not receive the leveraged funding as intended. This wastes valuable CDBG program time and requires additional ODOC/CD staff time to de-obligate the contract and reallocate the contract funding to another eligible CDBG project. **Second**, applicants without secured leverage funding at the time of the application submission would require additional time for securing the funds adding time to the overall project completion timeline. **Third**, there is no foreseeable way to impose an additional timeframe for the allowance to secure leveraged funding that would be fair to all applicants given the varied types of outside funding available.

### **CDBG Project Eligibility Policy**

Prospective CDBG Program applicants are strongly encouraged to review (24 CFR 570 Subparts A, C, I, K, and O) of the Electronic Code of Federal Regulations (<https://ecfr.io/Title-24>) for additional regulatory CDBG Program guidance as related to State CDBG Programs. The Housing and Community Development Act Section 105(a) and 24 CFR 570.482 defines eligible activities

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under the State CDBG Program. While some regulatory language is direct, there are instances where more clarity is needed.

It is the policy of ODOC/CD that should a prospective CDBG Program applicant request a CDBG project/activity that does NOT appear directly eligible and cannot be immediately determined as Ineligible as interpreted from CDBG regulatory guidance and ODOC/CD staff that the applicant can formally request ODOC/CD to seek a final determination from HUD officials.

- a. The prospective applicant will be required to submit a project/activity narrative regarding the requested activity. This will be required by HUD to conduct their review and make a determination. It is the responsibility of the prospective applicant to provide the narrative. The submission of the narrative to ODOC/CD will be seen by as the formal request to seek a final determination from HUD.
- b. Once a detailed project narrative is received by ODOC/CD, it will be submitted to the Oklahoma City HUD office for a final eligibility determination.

Prospective applicants are advised to seek project/activity guidance as soon as possible from ODOC/CD if they have eligibility concerns. Prospective applicants should be aware that final CDBG regulatory and program guidance can take several months to receive from HUD. ODOC/CD understands that prospective applicants are subject to CDBG application deadlines; however, in absence of a final project/activity determination from HUD, ODOC CD cannot allow an award to any requested CDBG project/activity that cannot be determined to be directly CDBG eligible. If the project/activity eligibility determination hasn't been received from HUD by the CDBG application deadline, the application will receive a FAIL threshold rating. Applicants are advised to consider that a determination may not be received by the CDBG application submission date.

### **SAM.Gov Debarred / Exclusion Check Requirement**

The System for Award Management (SAM) is an official website of the U.S. government. **You must have an active registration in SAM to do business with the Federal Government.** There is no cost to use SAM. The General Services Administration (GSA) is required by the Federal Acquisition Regulation (FAR) to compile and maintain a list of parties debarred, suspended, or disqualified by federal agencies in SAM.gov. Units of General Local Government (UGLG's), contractors as well as recipients of federal financial assistance must be registered at SAM.gov. Active registration in SAM is required to apply for an award and for HUD to make a payment. ODOC is required by HUD to check UGLG grantees' debarment/exclusion status in the federal SAM database and place a record on file. You can use this site for FREE to:

- Register to do business with the U.S. government
- Update or renew your entity registration
- Check status of an entity registration
- Search for entity registration and exclusion records

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Per the SAM User Guide, the No Active Exclusions field on the SAM Entity summary indicates whether the entity has a current debarment. SAM.gov will check the exclusions list for the DUNS number of your entity and indicate whether any exclusion records exist. If an active exclusion record exists for your entity, this question will default to “Yes,” meaning that the contractor is debarred. No Record Found means that the entity is not registered or has let its registration lapse. The entity should ensure that the email address is current in SAM.gov so that when automated reminders are sent to renew registration each year that this reminder does not go into spam due to an obsolete email address.

**How do I start a SAM registration?** If you have not yet started your registration, please create an individual user account and log into SAM to register your entity. To register in SAM, at a minimum, you will need the following information:

**U.S. REGISTRANTS:**

1. Your DUNS Number, Legal Business Name, and Physical Address from your Dun & Bradstreet (D&B) record. If you don't already have one, you can request a DUNS Number for FREE from Dun & Bradstreet (D&B).
2. Your Taxpayer Identification Number (TIN) and Taxpayer Name associated with your TIN. Review your tax documents from the IRS (such as a 1099 or W-2 form) to find your Taxpayer Name.
3. Your bank's routing number, your bank account number, and your bank account type, i.e. checking or savings, to set up Electronic Funds Transfer (EFT).

If you already started your registration, check your status by entering your DUNS Number or CAGE Code in the SAM Status Tracker. You will be required to upload the PDF copy provided which the check which shows that the UGLG is NOT excluded into OKGrants.

**SAM.Gov Website Exclusion Check –**

NOTE: CONDUCT A PUBLIC SEARCH. DO NOT LOG INTO SAM.Gov. This will ensure that the information is available for PUBLIC review. Choose “Search Records” and then use “Quick Search” Enter the UGLG’s nine digit DUN’s number in the “DUNS Number Search” field. Select the “SEARCH” button the bottom of the page.

The screenshot displays the SAM.gov search interface. On the left, under "QUICK SEARCH:", there is a text input field with the placeholder "Enter your specific search term" and a note "(Example of search term includes the entity's name, etc.)". Below this are two search fields: "DUNS Number Search:" with the value "123456789" and "CAGE Code Search:" with the placeholder "Enter CAGE code ONLY". At the bottom of this section are two buttons: "SEARCH" and "Need Help?". On the right, under "ADVANCED SEARCH:", there is a note "Use specific criteria in multiple categories to structure your search." and three blue buttons: "ADVANCED SEARCH - ENTITY", "ADVANCED SEARCH - EXCLUSION", and "DISASTER RESPONSE REGISTRY SEARCH".

Save a copy of the search by selecting the “Save PDF” button at the top of the box. This will provide the electronic PDF file copy needed to be uploaded into the CDBG application in OKGrants.

TOTAL RECORDS: 1

Save PDF

Export Results

Print

Result page 1 of 1

Sort by Modified Date

Order by Descending

### FILTER RESULTS

#### By Record Status

- Active
- Inactive

#### By Record Type

- Entity Registration
- Exclusion

Apply Filters

Your search returned the following results...

Entity

**Seminole, County Of**

Status: **Active** +

DUNS: **085541225**

CAGE Code: **7WDM5**

View Details

Has Active Exclusion?: **No**

DoDAAC:

Expiration Date: **06/13/2018**

Debt Subject to Offset? **No**

Purpose of Registration: **Federal Assistance**

**Awards Only**

Result page 1 of 1

Save PDF

Export Results

Print

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## **RISK ASSESSMENT**

ODOC/CD performs monitoring of the CDBG Small Cities projects. Not every project will be monitored on site. Desk monitoring may be utilized for projects that are low risk or when the Grantee has an exemplary management history.

ODOC/CD has developed a monitoring strategy that targets a sampling of projects or activities. This sampling is based on risk factors associated with various types of projects and/or Grant Recipients. While every project receives some level of monitoring, priority for in-depth evaluation and review is given to projects that are:

1. Multi-jurisdictional, i.e., involving more than one unit of local government;
2. Involve some level of risk, as evidenced by:
  - a. Lack of recent history in administering a CDBG project;
  - b. Evidence of numerous accounting or financial tracking errors on current or previous projects;
  - c. A record of serious findings or sanctions in previous monitoring session;
  - d. High turnover of administrative staff;
  - e. Delays in submitting required reports;
  - f. Prior violations;
  - g. Failure to attend and participate in implementation workshops;
  - h. Excessive tardiness in responding to prior monitoring findings.
3. By definition, economic development projects are considered high risk.

In addition, CDBG Small Cities subrecipients must meet certain threshold requirements listed in the CDBG Small Cities application guidance for each CDBG set-aside. These threshold requirements assist ODOC/CD to assess risk and to award funds to those potential subrecipients with the best administrative and financial capacity to manage grants.

### ***Proposal Guidance Assistance***

Applicants are encouraged to contact the staff persons listed below anytime they are uncertain with regard to Program requirements, project conceptualization, or any portion of the Application Packet and/or Guidelines.

***Karen Adair, 405-815-5363***  
***Email: [Karen.Adair@okcommerce.gov](mailto:Karen.Adair@okcommerce.gov)***

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## SECTION TWO: REQUIRED DOCUMENTATION

The following discussion provides detailed guidance regarding the different components needed to submit a complete CDBG - Small Cities Application. Please note that the documentation in items One (1) through Four (4) can only be completed online at the OKGRANTS' website. Items Five (5) through Twelve (12) are attachments that are required to be completed and then electronically uploaded via the internet to the OKGRANTS' website.

### **1. Application Summary and Certification (OKGrants – Online Completion Only)**

This form requests general information about the applicant. The form must be completed in full. The certification attests to the accuracy and completeness of the application.

### **2. Detailed Line Item Budget (OKGrants – Online Completion Only)**

The proposed activities should be as specific as possible as they will provide the basis of your contract and project budget should you receive funding.

As referenced in (24 CFR 570.201-204) and (CPD Notice 13-07), costs incurred as a direct result of implementing and executing eligible CDBG activities are known as "Activity Delivery Costs". These costs are directly attributable to an eligible CDBG project activity. Under the State's CDBG Small Cities set-aside, Activity Delivery Cost may be used as leverage.

### **3. Consultant Form (OKGrants – Online Completion Only)**

### **4. Audit (OKGrants – Online Completion Only)**

TOWNS AND CITIES (COUNTIES ARE EXEMPT) MUST SUBMIT A COPY OF THEIR AUDIT OR THE AGREED UPON PROCEDURES BY THE APPLICATION DEADLINE. ALL TOWNS AND CITIES THAT HAVE A JUNE 30, FISCAL YEAR END DATE ARE REQUIRED TO SUBMIT A COPY OF THEIR FY 2019 AUDIT AND TOWNS AND CITIES THAT HAVE A DECEMBER 31, FISCAL YEAR END DATE ARE REQUIRED, AS A MINIMUM, TO SUBMIT A COPY OF THEIR FY 2018 AUDIT. NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT MEET THE REQUIREMENTS STATED ABOVE.

An audit is required to be uploaded as part of the application process. However, the audit may also be submitted via postal mail to:

Oklahoma Department of Commerce  
Administrative Services  
**Attn: Sharmin Rahman**  
900 N. Stiles Ave.  
Oklahoma City, OK 73104-3234

General audit inquiries and questions regarding audit submissions should be directed to Sharmin Rahman at the Oklahoma Department of Commerce.

Sharmin Rahman, 800-879-6552, ext. 5312 or 405-815-5312  
([sharmin.rahman@okcommerce.gov](mailto:sharmin.rahman@okcommerce.gov))

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## 5. Applicant Resolution (Attachment A – Upload Form to OKGrants)

Applications must include a resolution passed by the current governing body requesting that particular assistance. The Resolution is required to be uploaded as part of the application process. A sample resolution is provided in Attachment “A” of the application.

## 6. Citizen Participation Requirements (Attachment B – Upload Form to OKGrants)

All applicants, in order to apply for CDBG Small Cities assistance, must complete and document the following requirements: (1) create and adopt a Written Citizen Participation Plan and (2) hold an application phase public hearing regarding the CDBG Small Cities Program.

Citizen Participation Plans must be officially adopted and followed by all applicants, and submitted as Attachment “B” in the application. Re-stating the Citizen Participation Plan outline requirements does not constitute a valid plan. Applicants must clearly state the actions they will undertake to meet the requirements of Written Citizen Participation Plans. (Sample Citizen Participation Plan can be found in the Attachment “B” of the application.) Applicants may readopt prior years Citizen Participation Plans provided that the previous plan has been reviewed and updated as needed to adequately support the proposed project.

Documentation of the “application phase” Public Hearing is also an application requirement. Acceptable documentation consists only of the **Affidavit of Publication**,

ODOC/CD requires that no less than seven (7) working days be given as advance notice of the application phase Public Hearing or any subsequent public meetings held for the purpose of discussing project activities as they relate to the CDBG Small Cities grant funds.

All written Citizen Participation Plans must explain how an applicant unit of local government will:

1. Provide for and encourage citizen participation, particularly by low and moderate-income persons who reside in areas where CDBG Small Cities funds are proposed to be used.
2. Ensure citizens will be given reasonable and timely access to local meetings, information and records relating to the unit of local government's proposed and actual use of the CDBG Small Cities funds; including, but not limited to, the following:
  - (a) The amount of CDBG Small Cities funds expected to be made available for the current fiscal year if the project is approved;
  - (b) The range of activities that may be undertaken with CDBG Small Cities funds;
  - (c) The estimated amount of CDBG Small Cities funds proposed to be used for activities that will meet the National Objective of benefit to low and moderate-income persons;
  - (d) The proposed CDBG Small Cities activities likely to result in displacement and the sponsoring unit of local government's anti-displacement and relocation plans developed in accordance with Section 104(d)(1) and (2) of the Act; and
  - (e) The basis on which the sponsoring unit of local government may provide technical assistance to groups' representative of persons of low and moderate-income that request assistance in developing proposals. The level and type of assistance to be provided are at the discretion of the sponsoring unit of local government. Such assistance need not include providing funds to such groups.

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3. Provide for a minimum of two (2) public hearings; one prior to submission of the application for funding of the project that favors the purpose of obtaining citizens' views and formulating or responding to proposals and questions; the other at the end of the grant period, if the applicant receives funding, that discusses Grantee performance. There must be reasonable notice of the public hearings (ODOC/CD requires seven (7) working days, and they must be held at times and locations convenient to potential or actual beneficiaries, with accommodations for the handicapped.
  4. Meet the needs of non-English speaking residents in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate.
  5. Provide citizens with reasonable advance notice (ODOC/CD requires seven (7) working days, and the opportunity to comment on proposed activities not previously described in a unit of local government's funding request and activities which are proposed to be deleted or substantially changed in terms of purpose, scope, location or beneficiaries. Substantially changed means changes made in terms of purpose, scope, location or beneficiaries.
  6. Provide the place, phone numbers, and times where and when citizens are able to communicate when submitting written complaints and grievances; the process the unit of local government will use to provide for a timely written answer to written complaints and grievances, within fifteen (15) working days where practicable.
  7. The application phase public hearing must, at a minimum, address the following topics:
    - (a) Community development and housing needs;
    - (b) CDBG Small Cities Program purpose, i.e. meet the low and moderate income National Objective;
    - (c) The development of proposed activities.
  8. The Citizen Participation Plan is required to be signed and dated by the chief elected official. The Citizen Participation Plan also requires a Town/City/County seal or it must be notarized in lieu of the seal.

## **7. Certified Engineering Report and Professional Cost Estimates (Attachment C – Upload to OKGrants)**

Water and wastewater projects must have certified cost estimates from a professional engineer licensed to work in Oklahoma. For other types of projects, professional cost estimates may be derived from architects, engineers, vendors, construction companies, or appropriate personnel to make such estimates.

### **The following should be used as a guide for the preparation of the Professional Engineering Report**

#### **A. General**

1. Preliminary Engineering Report (PER) should briefly but clearly describe the following:
  - The present situation
  - An analysis of alternatives
  - The proposed course of action

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## **B. Project Planning Area**

1. Furnish a map that shows the existing service area or municipal boundaries.
2. When applicable, show a map of new service areas or annexed areas that are to be served by the project.

## **C. Existing Facilities**

1. Evaluate the condition and suitability for continued use. For example, you may want to discuss cost of rehabilitation versus replacement or cost of Operation & Maintenance.
2. Adequacy of the facilities such as pumping capacities, treatment capacities, and storage capacities during the useful life of the Project.

## **D. Proposed Facilities**

Provide brief but clear descriptions of proposed facilities

### **1. Water Systems**

- a. Sources: Identify sources of supply and provide comparisons of each (quantity and quality).
- b. Treatment: Compare alternatives considered.
- c. Storage: Discuss type of tank and tank materials.
- d. Distribution System: Give line lengths and diameter, and other key features such as valves.
- e. Pumping Stations: Describe pump type including pumping capacity (GPM).

### **2. Wastewater Systems**

- a. Collection Mains: Include information on rehabilitation of manholes, cleanout, wastewater mains, etc., when applicable. If wastewater mains are extended, briefly address reserve capacity of existing mains and treatment facilities.
- b. Lift Stations: Briefly describe type of construction, pumps, emergency operations, and force main.
- c. Treatment: Discuss alternative if applicable.

### **3. Land**

If applicable, discuss amount required, location, etc.

### **4. Rights**

**If applicable discuss easements, permits, and right-of-ways**

## **E. Cost Estimate**

- a. Construction
- b. Land Cost
- c. Engineering Cost
- d. Inspection Cost
- e. Legal Fees

## **8. Applicant/Recipient Disclosure/Update Report – HUD Form 2880 (Attachment D – Upload Form to OKGrants)**

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This form must be completed if the minimum requirements of the disclosure are met and certified by the interested parties as set forth in the disclosure. The Applicant/Recipient Disclosure/Update Report is required to be uploaded as part of the application process.

### **9. Leverage (Attachments E-Upload Forms to OKGrants)**

Leverage is required at a 1:1 ratio and must be project specific and in place at the time of application. Leverage may consist only of the following: Cash from the applicant or other federal and state grants and loans or fair market value of land, buildings, or materials portion of infrastructure improvements directly related to the project and purchased specifically for the project. In-kind contributions are not an eligible form of leverage. However, reasonable Activity Delivery Costs may be allowed with ODOC/CD approval.

In addition to completing and uploading Attachment E, documentation supporting the leverage commitment is required which will substantiate the availability of the funding. When leverage is in the form of cash from the Unit of General Local Government, applicants are advised to submit a formal signed letter from the chief elected official stating the amount of leverage available, source of leverage, and that the leverage is committed to the CDBG Small Cities project. When leverage is in the form of a grant or loan, an applicant will need to submit the appropriate documentation testifying that the grant has been awarded or loan has been approved.

### **10. LMI Documentation (Attachment F – Upload to OKGrants) As Applicable**

The following are mandatory uploads for those applicants conducting Random Sample Income Surveys:

- a. LMI Beneficiary Summary Form – (Blank Copy Attachment F) *NOTE: The LMI Beneficiary Summary Form summarizes the uploaded Field Survey Sheets on one form and is required to be completely filled out to include: Town/City/Target Area, County and Survey Date*
- b. Random Number Table
- c. Survey Map
- d. Copy of the Original LMI Field Survey Sheets

CDBG Small Cities applicants must qualify their project activities under the low and moderate income National Objective.

#### **(a) Qualifying under the National Objective of Benefit to Low and Moderate Income Person.**

To qualify for CDBG Small Cities funding under the National Objective of benefit to low and moderate income persons, the proposed project activities must show a positive or general improvement of living condition in a definable geographic target area where at least 51% of the occupied households/homes are of low and moderate income families. Low and moderate income families have an income equal to or less than the current Section 8 low income limits established by the United States Department of Housing and Urban Development (HUD), (Appendix E of this guidance document).

Each activity proposed for funding with CDBG Small Cities dollars claiming the National Objective of benefit to low and moderate income persons, must provide data indicating the percentage of low and moderate income beneficiaries.

Various questions must be answered before determining whether or not an activity proposed for CDBG Small Cities funding provides benefit to principally low and moderate income families. Questions to be answered include: (1) How does the proposed activity serve the residents of the geographic target area in which it is taking place? (2) Which occupied

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households/homes within the geographic target area are directly affected or impacted by the proposed activity? (3) Is there a larger set of households/homes that will be served by the proposed activity?

Once the beneficiaries for each activity proposed for funding with CDBG Small Cities dollars have been identified, the next step is to document the percentage of low and moderate income households/homes that will benefit from each of those activities. This is best accomplished by performing an income survey in order to determine family incomes.

However, in some very limited cases, Census data may be used to document the percentage of low and moderate-income families receiving benefit. However, the use of any Census data to document the percentage of low and moderate-income beneficiaries for any CDBG Small Cities funded activity requires prior ODOC/CD review and approval. Any applicant intending to use Census data to document the project's percentage of low and moderate-income beneficiaries must contact the ODOC/CD CDBG Planner via email thirty (30) days PRIOR to the application's submission deadline. The use of Census data has several HUD mandated procedural requirements and is subject to various use related restrictions. These requirements and restrictions are best directly discussed with the ODOC/CD CDBG Program Planner in order to receive the proper guidance on meeting HUD Census based compliance requirements. **An applicant's failure to obtain prior ODOC/CD review and approval of the use of Census data in order to qualify the proposed CDBG project may result in rejection of data's conclusions.**

Please note that if the available Census data geographies do not reasonably correspond to the service area, it will not be appropriate to use Census data to qualify a low and moderate-income activity. Applicants will then be required to conduct a targeted local income survey in order to determine low and moderate-income compliance for the specific service area.

Applicants may not prorate the Census data when a given service area includes a portion of a geography from published datasets. The low and moderate-income determination shall be made based on the entirety of the data of the census geography which the service area both completely encloses and significantly overlaps.

Income survey techniques consist of door-to-door surveys, telephone surveys, mail surveys, or any combination of the three. Regardless of the technique used, an applicant must be able to link each income response to a specific family within a specific household/home. Blind survey techniques that cannot match households/homes and their respective family incomes will not be accepted, as they do not allow for verification should it become necessary.

**For all FY 2020 income surveys, only the Random Sample Survey methodology will be accepted by ODOC/CD. ODOC/CD will accept income surveys that have been conducted within the previous five (5) program years (FY 2015, 2016, 2017, 2018, or 2019).** However, to be eligible for previous program years' surveys, the applicant will be responsible for providing copies of the original Field Survey Summary Sheet, Survey Field Sheets, Random # Table, and Survey Map.

#### **(b) Conducting an Income Survey**

For those applicants conducting Random Sample Income Surveys, a sample Field Survey Form can be found in Appendix "A" of this guidance document. All applicants are required to

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complete the Direct Project Beneficiary Income Survey Summary located in the online application at OKGrants. Additionally, the following LMI documentation is required to be uploaded the Application “UPLOADS” section of OKGrants:

1. Upload a copy of the Random Number Table that was generated by ODOC/CD to perform the survey.
2. Upload a color coded map that identifies each surveyed home’s income status (above or below low and moderate-income status); the location of all proposed CDBG and leverage activities, and the central business district.
3. Upload all scanned copies of the original Direct Beneficiary Income Field Survey sheets.
4. Upload a copy of the LMI Field Survey Summary sheet. (A blank copy of this form is located in Attachment F) *NOTE: The LMI Field Survey Summary Sheet summarizes the uploaded Field Survey Sheets on one form and is required to be completely filled out to include: Town/City/Target Area, County, and Survey Date.*

An overview of the Random Sample Survey procedures is provided below.

- Step 1.** List by name and address, the number of households within the geographic area to be covered by the project (for example, the following listings may be used to identify the number of households within your universe: water billing, wastewater billing, solid waste billing, 911 emergency service databases, or in the case of a county, the voting rolls).
- Step 2.** Alphabetize your universe by last name (all households); or list in ascending or descending order by account numbers. This establishes a random distribution for your universe.
- Step 3.** Number all households composing your universe.
- Step 4.** Based on the number of households provided, a random survey sample will be generated by ODOC/CD and provided to the applicant along with the required response rate that must be achieved.
- Step 5.** Match the random sampling numbers to your numbered household universe and survey those locations. For example, if the random sample provided by ODOC/CD is “#47”, match that number 47, to the 47th entry on your numbered universe and survey that location. Continue to survey until you have achieved the required response rate. Do not over survey.
- Step 6.** Survey using the “Direct Project Beneficiary Income Survey Field Worksheet” provided in the appendix to this application packet (these working papers are to be retained with the permanent records of the unit of local government) and the low-income figures for your county (provided in Appendix A).
- Step 7.** Complete and upload Attachment LMI Beneficiary Income Summary Form in your OKGrants application Upload Section.

The table below provides the sample size of households that must be surveyed compared to the number of households identified in the target area. For example: If you had 230 occupied households in the target area you would need to survey 150 occupied households.

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Required Sample Sizes for Universes of Various Sizes:

Number of Occupied Households in Target Area	Survey Sample Size
1 - 55	50 or all if less than 50 households in universe
56 - 63	55
64 - 70	60
71 - 77	65
78 - 87	70
88 - 99	80
100 - 115	90
116 - 138	100
139 - 153	110
154 - 180	125
181 - 238	150
239 - 308	175
309 - 398	200
399 - 650	250
651 - 1,200	300
1,201 - 2,700	350
2,701 or more	400

The results of the Random Survey **must be clearly shown on a map** that identifies each surveyed home with the low and moderate-income homes designated with a distinct color. Applicants performing income surveys are cautioned that incorrectly administered surveys or their resulting data regarding low and moderate-income percentage claims will be rejected. **Failure to include a properly marked map with the application will result in rejection and return of the application.**

Determining the beneficiaries and performing a survey for any activity under any project category is critical. ODOC/CD guidance regarding beneficiaries and surveys is well advised. Therefore, all applicants should take the time to discuss their project activities and surveys with ODOC/CD staff before performing their survey(s).

#### **11. W-9 Form & Instructions (Attachment G – Upload Form to OKGrants)**

The W-9 form (Taxpayer Identification Number & Certification) is required to be filled out in full and uploaded as part of the application process.

#### **12. SAM.gov Exclusion / Debarment Verification (Attachment H – Upload to OKGrants)**

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## SECTION THREE: THRESHOLD CRITERIA

Under this broad category, an applicant may submit a project proposal for any eligible activity listed under Section 105(a) of the Federal Housing and Community Development Act of 1974, as amended, and 24 CFR Part 570 as applicable.

1. The CDBG Small Cities project must include leverage at 1:1. Proposed leverage must be **directly** related to the proposed CDBG Small Cities project. For example, local funds being utilized in one section of town would not be considered as leveraging the CDBG Small Cities funds if the CDBG Small Cities funds were being utilized in a different section of town. In-kind is not an eligible source of leverage.
2. As referenced in (24 CFR 570.201-204) and (CPD Notice 13-07), costs incurred as a direct result of implementing and executing eligible CDBG activities are known as “Activity Delivery Costs”. These costs are directly attributable to an eligible CDBG project activity. Project activity delivery costs are **not eligible** from CDBG Small Cities funds; however, leverage can include reasonable project activity delivery costs.
3. If an eligible community is applying in the CDBG Small Cities set-aside, that community cannot apply for any other CDBG set-aside during the FY 2020 program year.
4. The project must achieve a National Objective. CDBG Small Cities applicants must qualify their project activities under the low and moderate income National Objective. This is accomplished by conducting a random sample income survey in the project target area. **However, the use of any Census Data to document the percentage of low and moderate income beneficiaries for any CDBG funded activity should receive prior ODOC review and approval.**
5. Each community must have an updated Citizen Participation Plan, and conduct one public hearing before the application is submitted. **Acceptable documentation of the public hearing consists of the Affidavit of Publication.**
6. Communities participating in the CDBG Small Cities set-aside must have a Letter of Intent submitted to the Oklahoma Department of Commerce/Community Development (ODOC/CD) by 5:00 p.m., December 13, 2019.
7. Specific projects identified in the application must have cost estimates derived from professional sources. Water and wastewater projects must have certified cost estimates from a professional engineer licensed to work in Oklahoma. For other types of projects professional cost estimates may be derived from architects, engineers, vendors, construction companies, or appropriate personnel to make such estimates.
8. Applications must include a Resolution passed by the current governing body requesting the particular assistance.
9. Grant Request cannot exceed \$2,000 per Beneficiary for all projects.

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10. Cities must submit a copy of their Audit by the application deadline. All Cities that have a June 30, Fiscal Year End date are required to submit a copy of their FY 2019 Audit. Cities that have a December 31, Fiscal Year End date are required, as a minimum, to submit a copy of their FY 2018 Audit. **NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT MEET THE REQUIREMENTS STATED ABOVE.**
  11. The application must sufficiently demonstrate an applicant’s need for the requested CDBG activity. For any requested CDBG project, there is an underlying “need” for such a project. It is the responsibility of the applicant to communicate to ODOC/CD why the particular CDBG activity is being requested in the application. Failure to adequately demonstrate a project need will result in a FAILED application. The project need is communicated in the “Project Description” section of the “CDBG Application Summary” page of the online OKGrants application. Additional narratives and supporting documentation can be uploaded in the “Uploads” page of the OKGrants application if required.



## **APPENDIX B**

### **LOW AND MODERATE INCOME LIMITS AND TABLE**

The following definitions should be useful in the determination of a CDBG project's benefit to low and moderate income households.

Households - Household is defined as all persons who occupy a housing unit. The occupants may be a single-family, one person living alone, two (2) or more families living together, or any other group of related or unrelated persons who share living arrangements.

Low and Moderate Income Household - Low and moderate income household is defined as a household having an income equal to or less than the current Section 8 lower income limits established by HUD (please refer to the attached HUD Section 8 income limits).

## HUD LOW / MODERATE INCOME PERCENTAGES (COUNTY)

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

COUNTY	LOWMOD	LOWMODUNIV	LOWMOD_PCT
Adair County	11,668	22,120	52.75%
Alfalfa County	1,933	4,724	40.92%
Atoka County	6,005	12,465	48.17%
Beaver County	2,145	5,445	39.39%
Beckham County	9,835	21,610	45.51%
Blaine County	3,110	8,070	38.54%
Bryan County	19,145	42,885	44.64%
Caddo County	12,690	28,240	44.94%
Canadian County	38,135	124,115	30.73%
Carter County	20,630	47,645	43.30%
Cherokee County	20,859	45,805	45.54%
Choctaw County	7,840	14,935	52.49%
Cimarron County	985	2,320	42.46%
Cleveland County	97,405	257,100	37.89%
Coal County	2,719	5,745	47.33%
Comanche County	49,885	116,230	42.92%
Cotton County	2,615	6,010	43.51%
Craig County	6,265	13,670	45.83%
Creek County	32,080	69,835	45.94%
Custer County	10,995	27,290	40.29%
Delaware County	19,289	40,945	47.11%
Dewey County	2,024	4,760	42.52%
Ellis County	1,730	4,070	42.51%
Garfield County	24,537	60,440	40.60%
Garvin County	11,580	27,095	42.74%
Grady County	20,395	52,900	38.55%
Grant County	1,619	4,445	36.42%
Greer County	2,145	5,020	42.73%
Harmon County	1,345	2,760	48.73%
Harper County	1,460	3,715	39.30%
Haskell County	6,005	12,760	47.06%
Hughes County	5,610	12,020	46.67%
Jackson County	11,315	25,345	44.64%
Jefferson County	3,070	6,170	49.76%
Johnston County	4,800	10,760	44.61%
Kay County	18,925	44,615	42.42%
Kingfisher County	5,350	15,140	35.34%
Kiowa County	4,040	9,105	44.37%
Latimer County	4,190	10,355	40.46%
Le Flore County	20,580	48,445	42.48%
Lincoln County	13,399	34,100	39.29%
Logan County	15,385	42,735	36.00%
Love County	3,500	9,550	36.65%
McClain County	12,885	36,270	35.53%
McCurtain County	17,100	32,680	52.33%
McIntosh County	9,185	19,920	46.11%
Major County	2,730	7,590	35.97%
Marshall County	6,890	15,745	43.76%

## HUD LOW / MODERATE INCOME PERCENTAGES (COUNTY)

Mayes County	16,855	40,340	41.78%
Murray County	5,485	13,355	41.07%
Muskogee County	30,765	66,560	46.22%
Noble County	4,220	11,255	37.49%
Nowata County	4,390	10,350	42.42%
Okfuskee County	5,390	11,010	48.96%
Oklahoma County	348,479	738,670	47.18%
Okmulgee County	17,500	38,025	46.02%
Osage County	20,504	46,594	44.01%
Ottawa County	15,335	31,060	49.37%
Pawnee County	6,245	16,275	38.37%
Payne County	34,070	71,290	47.79%
Pittsburg County	17,374	42,730	40.66%
Pontotoc County	15,575	36,705	42.43%
Pottawatomie County	26,470	67,800	39.04%
Pushmataha County	5,855	11,105	52.72%
Roger Mills County	1,373	3,755	36.56%
Rogers County	30,175	87,990	34.29%
Seminole County	11,865	24,835	47.78%
Sequoyah County	19,410	41,090	47.24%
Stephens County	17,614	44,235	39.82%
Texas County	8,090	21,035	38.46%
Tillman County	3,505	7,354	47.66%
Tulsa County	260,900	615,010	42.42%
Wagoner County	28,260	75,085	37.64%
Washington County	20,840	50,980	40.88%
Washita County	4,475	11,430	39.15%
Woods County	3,630	8,125	44.68%
Woodward County	8,110	19,870	40.82%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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

TOWN / CITY	LOWMOD	LOWMODUNIV	LOWMOD_PCT
Achille town	200	465	43.01%
Ada city	8,210	15,985	51.36%
Adair town	375	870	43.10%
Addington town	40	100	40.00%
Afton town	685	1,065	64.32%
Agra town	180	300	60.00%
Akins CDP	335	610	54.92%
Albany CDP	35	100	35.00%
Albion town	40	60	66.67%
Alderson town	145	310	46.77%
Alex town	300	535	56.07%
Aline town	80	245	32.65%
Allen town	400	785	50.96%
Altus city	9,225	18,835	48.98%
Alva city	2,485	4,745	52.37%
Amber town	165	370	44.59%
Ames town	100	240	41.67%
Amorita town	4	4	100.00%
Anadarko city	3,920	6,590	59.48%
Antlers city	1,580	2,350	67.23%
Apache town	720	1,280	56.25%
Arapaho town	165	425	38.82%
Arcadia town	110	175	62.86%
Ardmore city	11,160	24,260	46.00%
Arkoma town	1,065	1,865	57.10%
Armstrong town	35	185	18.92%
Arnett town	205	490	41.84%
Arpelar CDP	95	280	33.93%
Asher town	265	415	63.86%
Ashland town	20	40	50.00%
Atoka city	1,905	2,975	64.03%
Atwood town	25	45	55.56%
Avant town	215	345	62.32%
Badger Lee CDP	95	95	100.00%
Ballou CDP	85	105	80.95%
Barnsdall city	530	1,055	50.24%
Bartlesville city	14,955	35,710	41.88%
Bearden town	65	140	46.43%
Beaver town	550	1,515	36.30%
Bee CDP	75	135	55.56%
Beggs city	610	1,090	55.96%
Belfonte CDP	175	270	64.81%
Bell CDP	355	445	79.78%
Bennington town	215	315	68.25%
Bernice town	300	520	57.69%
Bessie town	75	165	45.45%
Bethany city	8,710	18,795	46.34%
Bethel Acres town	660	2,940	22.45%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Big Cabin town	130	260	50.00%
Billings town	225	360	62.50%
Binger town	225	545	41.28%
Bison CDP	30	65	46.15%
Bixby city	5,325	23,120	23.03%
Blackburn town	40	75	53.33%
Blackgum CDP	60	60	100.00%
Blackwell city	3,215	6,850	46.93%
Blair town	335	665	50.38%
Blanchard city	2,660	7,960	33.42%
Blanco CDP	45	125	36.00%
Blue CDP	80	195	41.03%
Bluejacket town	145	280	51.79%
Boise City city	535	1,115	47.98%
Bokchito town	335	640	52.34%
Bokoshe town	285	485	58.76%
Boley town	135	185	72.97%
Boswell town	465	705	65.96%
Bowlegs town	175	390	44.87%
Box CDP	10	125	8.00%
Boynton town	105	195	53.85%
Bradley town	50	105	47.62%
Braggs town	120	270	44.44%
Braman town	75	180	41.67%
Bray town	465	1,290	36.05%
Breckenridge town	90	290	31.03%
Brent CDP	270	810	33.33%
Bridge Creek town	70	270	25.93%
Bridgeport city	60	115	52.17%
Briggs CDP	205	285	71.93%
Bristow city	2,580	4,195	61.50%
Broken Arrow city	29,265	102,945	28.43%
Broken Bow city	2,595	4,020	64.55%
Bromide town	30	120	25.00%
Brooksville town	20	55	36.36%
Brush Creek CDP	15	75	20.00%
Brushy CDP	520	945	55.03%
Buffalo town	600	1,350	44.44%
Bull Hollow CDP	35	55	63.64%
Burbank town	80	115	69.57%
Burlington town	95	150	63.33%
Burneyville CDP	105	560	18.75%
Burns Flat town	985	2,270	43.39%
Bushyhead CDP	635	1,335	47.57%
Butler town	165	320	51.56%
Butler CDP	40	145	27.59%
Byars town	145	200	72.50%
Byng town	390	1,295	30.12%
Byron town	15	40	37.50%
Cache city	1,170	2,920	40.07%
Caddo town	550	1,140	48.25%
Calera town	1,255	2,545	49.31%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Calumet town	270	690	39.13%
Calvin town	150	290	51.72%
Camargo town	120	205	58.54%
Cameron town	170	305	55.74%
Canadian town	85	175	48.57%
Caney town	125	210	59.52%
Canton town	120	480	25.00%
Canute town	160	390	41.03%
Capron town	0	0	0.00%
Carlisle CDP	85	450	18.89%
Carlton Landing town	4	10	40.00%
Carmen town	230	510	45.10%
Carnegie town	1,200	2,030	59.11%
Carney town	280	620	45.16%
Carrier town	10	55	18.18%
Carter town	140	340	41.18%
Cartwright CDP	450	590	76.27%
Cashion town	320	745	42.95%
Castle town	95	135	70.37%
Catoosa city	3,140	7,335	42.81%
Cayuga CDP	25	95	26.32%
Cedar Crest CDP	125	165	75.76%
Cedar Valley city	115	420	27.38%
Cement town	240	505	47.52%
Centrahoma city	60	70	85.71%
Central High town	270	980	27.55%
Chandler city	1,415	2,950	47.97%
Chattanooga town	215	435	49.43%
Checotah city	1,800	3,260	55.21%
Chelsea town	1,200	1,950	61.54%
Cherokee city	605	1,495	40.47%
Cherry Tree CDP	550	865	63.58%
Chester CDP	40	135	29.63%
Chewey CDP	30	85	35.29%
Cheyenne town	395	895	44.13%
Chickasha city	7,925	15,615	50.75%
Choctaw city	3,560	11,830	30.09%
Chouteau town	720	1,970	36.55%
Christie CDP	135	150	90.00%
Cimarron City town	50	155	32.26%
Claremore city	9,195	17,870	51.45%
Clarita CDP	70	100	70.00%
Clayton town	490	730	67.12%
Clearview town	20	30	66.67%
Cleora CDP	540	1,340	40.30%
Cleo Springs town	125	360	34.72%
Cleveland city	1,050	3,150	33.33%
Clinton city	3,840	9,045	42.45%
Cloud Creek CDP	25	95	26.32%
Coalgate city	980	1,930	50.78%
Colbert town	665	1,375	48.36%
Colcord town	545	925	58.92%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Cole town	185	620	29.84%
Coleman CDP	140	310	45.16%
Collinsville city	2,055	6,105	33.66%
Colony town	50	135	37.04%
Comanche city	745	1,590	46.86%
Commerce city	1,475	2,405	61.33%
Connerville CDP	20	45	44.44%
Cooperton town	0	0	0.00%
Copan town	300	770	38.96%
Copeland CDP	695	1,490	46.64%
Corn town	180	425	42.35%
Cornish town	115	200	57.50%
Council Hill town	70	115	60.87%
Covington town	210	485	43.30%
Coweta city	3,785	9,430	40.14%
Cowlington town	65	140	46.43%
Coyle town	185	280	66.07%
Crescent city	705	1,235	57.09%
Cromwell town	135	270	50.00%
Crowder town	165	370	44.59%
Cushing city	3,570	7,125	50.11%
Custer City town	190	330	57.58%
Cyril town	495	1,170	42.31%
Dacoma town	55	95	57.89%
Dale CDP	85	185	45.95%
Davenport town	330	850	38.82%
Davidson town	220	295	74.58%
Davis city	1,075	2,675	40.19%
Deer Creek town	75	145	51.72%
Deer Lick CDP	0	0	0.00%
Delaware town	200	350	57.14%
Del City city	12,060	21,810	55.30%
Dennis CDP	100	135	74.07%
Depew town	250	410	60.98%
Devol town	35	150	23.33%
Dewar town	370	900	41.11%
Dewey city	1,565	3,365	46.51%
Dibble town	350	910	38.46%
Dickson town	385	1,410	27.30%
Dill City town	280	605	46.28%
Disney town	135	195	69.23%
Dodge CDP	20	120	16.67%
Dotyville CDP	55	95	57.89%
Dougherty town	100	245	40.82%
Douglas town	4	15	26.67%
Dover town	160	305	52.46%
Dripping Springs CDP	15	30	50.00%
Drowning Creek CDP	160	185	86.49%
Drummond town	255	435	58.62%
Drumright city	1,510	2,855	52.89%
Dry Creek CDP	165	315	52.38%
Duchess Landing CDP	195	260	75.00%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Duncan city	9,875	22,870	43.18%
Durant city	8,500	15,720	54.07%
Dustin town	220	295	74.58%
Dwight Mission CDP	0	0	0.00%
Eagletown CDP	385	640	60.16%
Eakly town	210	385	54.55%
Earlsboro town	185	485	38.14%
East Duke town	155	350	44.29%
Edmond city	23,125	85,040	27.19%
Eldon CDP	40	240	16.67%
Eldorado town	225	450	50.00%
Elgin city	705	2,700	26.11%
Elk City city	5,455	12,210	44.68%
Elmer town	45	115	39.13%
Elm Grove CDP	110	165	66.67%
Elmore City town	420	755	55.63%
El Reno city	7,800	16,440	47.45%
Empire City town	175	810	21.60%
Enid city	21,100	48,930	43.12%
Erick city	630	1,090	57.80%
Erin Springs town	35	190	18.42%
Etowah town	50	85	58.82%
Eufaula city	1,465	2,660	55.08%
Evening Shade CDP	105	305	34.43%
Fairfax town	985	1,455	67.70%
Fairfield CDP	310	580	53.45%
Fairland town	510	1,090	46.79%
Fairmont town	50	220	22.73%
Fair Oaks town	15	55	27.27%
Fairview city	1,045	2,520	41.47%
Fallis town	10	20	50.00%
Fanshawe town	105	345	30.43%
Fargo town	185	335	55.22%
Faxon town	30	65	46.15%
Felt CDP	35	90	38.89%
Fitzhugh town	105	285	36.84%
Fletcher town	385	1,140	33.77%
Flint Creek CDP	330	810	40.74%
Flute Springs CDP	20	60	33.33%
Foraker town	4	4	100.00%
Forest Park town	250	1,105	22.62%
Forgan town	195	380	51.32%
Fort Cobb town	245	625	39.20%
Fort Coffee town	265	520	50.96%
Fort Gibson town	1,490	4,065	36.65%
Fort Supply town	275	445	61.80%
Fort Towson town	430	620	69.35%
Foss town	65	175	37.14%
Foster town	30	115	26.09%
Foyil town	175	280	62.50%
Francis town	165	325	50.77%
Frederick city	1,910	3,695	51.69%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Freedom town	90	245	36.73%
Friendship town	0	15	0.00%
Gage town	285	475	60.00%
Gans town	200	330	60.61%
Garber city	350	685	51.09%
Garvin town	130	195	66.67%
Gate town	65	130	50.00%
Geary city	680	1,120	60.71%
Gene Autry town	80	135	59.26%
Geronimo town	465	985	47.21%
Gerty town	45	85	52.94%
Gideon CDP	0	15	0.00%
Glencoe town	370	575	64.35%
Glenpool city	4,570	11,915	38.36%
Goldsby town	545	1,980	27.53%
Goltry town	60	185	32.43%
Goodwell town	465	915	50.82%
Gore town	415	960	43.23%
Gotebo town	60	165	36.36%
Gould town	55	170	32.35%
Gowen CDP	110	295	37.29%
Gracemont town	135	220	61.36%
Grainola town	35	40	87.50%
Grandfield city	445	915	48.63%
Grand Lake Towne town	30	135	22.22%
Grandview CDP	195	450	43.33%
Granite town	440	1,040	42.31%
Grant CDP	125	270	46.30%
Grayson town	50	140	35.71%
Greasy CDP	120	310	38.71%
Greenfield town	35	95	36.84%
Gregory CDP	90	155	58.06%
Grove city	2,640	6,535	40.40%
Guthrie city	4,435	9,965	44.51%
Guymon city	4,760	11,810	40.30%
Haileyville city	425	735	57.82%
Hallett town	60	115	52.17%
Hammon town	300	525	57.14%
Hanna town	90	120	75.00%
Hardesty town	135	290	46.55%
Harrah city	1,850	5,485	33.73%
Hartshorne city	785	2,085	37.65%
Haskell town	895	1,845	48.51%
Hastings town	20	50	40.00%
Haworth town	175	260	67.31%
Headrick town	25	125	20.00%
Healdton city	1,160	2,755	42.11%
Heavener city	2,075	3,325	62.41%
Helena town	150	485	30.93%
Hendrix town	30	65	46.15%
Hennessey town	915	2,270	40.31%
Henryetta city	2,895	5,625	51.47%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Hickory town	55	85	64.71%
Hillsdale town	4	135	2.96%
Hinton town	630	2,240	28.13%
Hitchcock town	35	80	43.75%
Hitchita town	80	105	76.19%
Hobart city	1,620	3,570	45.38%
Hoffman town	75	135	55.56%
Holdenville city	2,350	4,170	56.35%
Hollis city	1,210	1,955	61.89%
Hollister town	10	15	66.67%
Hominy city	1,480	2,430	60.91%
Hooker city	710	1,935	36.69%
Hoot Owl town	0	0	0.00%
Horntown town	35	100	35.00%
Howe town	365	760	48.03%
Hugo city	3,470	5,090	68.17%
Hulbert town	355	680	52.21%
Hunter town	95	220	43.18%
Hydro town	380	940	40.43%
Idabel city	4,080	6,725	60.67%
Indiahoma town	160	345	46.38%
Indianola CDP	0	0	0.00%
Indianola town	80	170	47.06%
Inola town	760	1,885	40.32%
Iron Post CDP	40	80	50.00%
Isabella CDP	120	200	60.00%
IXL town	35	40	87.50%
Jay city	1,490	2,480	60.08%
Jefferson town	10	15	66.67%
Jenks city	3,170	18,980	16.70%
Jennings town	170	250	68.00%
Jet town	135	225	60.00%
Johnson town	55	190	28.95%
Jones town	825	2,760	29.89%
Justice CDP	300	1,285	23.35%
Kansas town	415	855	48.54%
Katie town	125	260	48.08%
Kaw City city	115	315	36.51%
Kellyville town	825	1,365	60.44%
Kemp town	75	120	62.50%
Kendrick town	45	85	52.94%
Kenefic town	95	200	47.50%
Kenton CDP	60	60	100.00%
Kenwood CDP	595	1,010	58.91%
Keota town	370	650	56.92%
Ketchum town	240	440	54.55%
Keyes town	110	240	45.83%
Keys CDP	300	580	51.72%
Kiefer town	1,005	2,055	48.91%
Kildare town	20	70	28.57%
Kingfisher city	1,380	4,615	29.90%
Kingston town	765	1,440	53.13%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Kinta town	170	255	66.67%
Kiowa town	305	615	49.59%
Knowles town	10	15	66.67%
Konawa city	730	1,325	55.09%
Krebs city	970	2,105	46.08%
Kremlin town	30	195	15.38%
Lahoma town	190	735	25.85%
Lake Aluma town	4	75	5.33%
Lamar town	80	140	57.14%
Lambert town	4	10	40.00%
Lamont town	110	300	36.67%
Lane CDP	145	370	39.19%
Langley town	390	770	50.65%
Langston town	320	670	47.76%
Latta CDP	675	1,180	57.20%
Laverne town	615	1,350	45.56%
Lawrence Creek town	60	230	26.09%
Lawton city	42,095	88,455	47.59%
Leach CDP	120	260	46.15%
Lebanon CDP	110	205	53.66%
Leedey town	140	440	31.82%
Le Flore town	105	175	60.00%
Lehigh city	145	330	43.94%
Lenapah town	100	260	38.46%
Leon town	60	90	66.67%
Lequire CDP	65	160	40.63%
Lexington city	1,220	2,260	53.98%
Liberty CDP	120	330	36.36%
Liberty town	45	200	22.50%
Lima town	30	60	50.00%
Limestone CDP	105	580	18.10%
Lindsay city	1,275	2,760	46.20%
Loco town	45	120	37.50%
Locust Grove town	880	1,385	63.54%
Lone Grove city	2,475	5,155	48.01%
Lone Wolf town	155	450	34.44%
Long CDP	150	285	52.63%
Longdale town	90	205	43.90%
Longtown CDP	1,250	2,925	42.74%
Lookeba town	105	155	67.74%
Lost City CDP	370	850	43.53%
Lotsee town	0	0	0.00%
Loveland town	0	4	0.00%
Loyal town	30	80	37.50%
Lucien CDP	30	100	30.00%
Luther town	540	1,120	48.21%
Lyons Switch CDP	120	355	33.80%
McAlester city	7,155	16,275	43.96%
McCord CDP	545	1,595	34.17%
McCurtain town	240	470	51.06%
McLoud city	1,250	3,205	39.00%
Macomb town	15	30	50.00%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Madill city	1,810	3,685	49.12%
Manchester town	15	65	23.08%
Mangum city	1,370	2,780	49.28%
Manitou town	150	175	85.71%
Mannford town	1,305	3,025	43.14%
Mannsville town	410	830	49.40%
Maramec town	45	95	47.37%
Marble City town	175	225	77.78%
Marietta CDP	100	145	68.97%
Marietta city	1,285	2,590	49.61%
Marland town	200	280	71.43%
Marlow city	2,295	4,510	50.89%
Marshall town	170	310	54.84%
Martha town	60	140	42.86%
Maud city	480	915	52.46%
May town	15	50	30.00%
Maysville town	700	1,290	54.26%
Mazie CDP	45	205	21.95%
Mead town	35	80	43.75%
Medford city	400	970	41.24%
Medicine Park town	75	235	31.91%
Meeker town	465	1,110	41.89%
Meno town	95	240	39.58%
Meridian town	45	50	90.00%
Meridian CDP	410	1,085	37.79%
Miami city	6,670	12,800	52.11%
Midwest City city	27,525	56,210	48.97%
Milburn town	160	320	50.00%
Mill Creek town	145	310	46.77%
Millerton town	165	285	57.89%
Minco city	535	1,365	39.19%
Moffett town	70	130	53.85%
Monroe CDP	115	200	57.50%
Moore city	20,810	58,240	35.73%
Mooreland town	820	1,725	47.54%
Morris city	645	1,510	42.72%
Morrison town	340	775	43.87%
Mounds town	685	1,190	57.56%
Mountain Park town	240	475	50.53%
Mountain View town	330	775	42.58%
Mulberry CDP	85	140	60.71%
Muldrow town	1,550	3,330	46.55%
Mulhall town	130	275	47.27%
Murphy CDP	90	170	52.94%
Muskogee city	19,195	37,405	51.32%
Mustang city	5,055	19,095	26.47%
Mutual town	80	115	69.57%
Narcissa CDP	15	75	20.00%
Nardin CDP	75	90	83.33%
Nash town	55	220	25.00%
Necatunga CDP	35	95	36.84%
New Alluwe town	45	85	52.94%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Newcastle city	2,465	8,710	28.30%
New Cordell city	965	2,805	34.40%
New Eucha CDP	315	525	60.00%
Newkirk city	1,085	2,160	50.23%
New Woodville town	55	155	35.48%
Nichols Hills city	440	3,840	11.46%
Nicoma Park city	1,060	2,440	43.44%
Nicut CDP	85	245	34.69%
Ninnekah town	305	1,020	29.90%
Noble city	2,750	6,575	41.83%
Norge town	115	165	69.70%
Norman city	47,120	109,415	43.07%
North Enid town	205	880	23.30%
North Miami town	210	360	58.33%
Notchietown CDP	135	290	46.55%
Nowata city	1,875	3,540	52.97%
Oak Grove town	0	0	0.00%
Oakhurst CDP	1,285	2,310	55.63%
Oakland town	480	1,090	44.04%
Oaks town	200	305	65.57%
Oakwood town	40	50	80.00%
Ochelata town	180	380	47.37%
Oilton city	685	1,080	63.43%
Okarche town	310	1,160	26.72%
Okay town	390	580	67.24%
Okeene town	345	970	35.57%
Okemah city	1,985	3,115	63.72%
Oklahoma City city	283,860	597,680	47.49%
Okmulgee city	6,890	11,235	61.33%
Oktaha town	185	375	49.33%
Old Eucha CDP	4	15	26.67%
Old Green CDP	210	580	36.21%
Olustee town	265	535	49.53%
Oologah town	435	1,135	38.33%
Optima town	250	500	50.00%
Orlando town	100	155	64.52%
Osage town	70	115	60.87%
Owasso city	8,635	32,385	26.66%
Paden town	300	585	51.28%
Panama town	710	1,285	55.25%
Panola CDP	35	95	36.84%
Paoli town	285	575	49.57%
Paradise Hill town	10	55	18.18%
Park Hill CDP	1,670	3,400	49.12%
Pauls Valley city	2,630	5,815	45.23%
Pawhuska city	1,855	3,600	51.53%
Pawnee city	1,070	2,120	50.47%
Peavine CDP	160	360	44.44%
Peggs CDP	295	755	39.07%
Pensacola town	35	135	25.93%
Peoria town	65	105	61.90%
Perkins city	1,265	2,860	44.23%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Perry city	2,130	4,990	42.69%
Pettit CDP	285	915	31.15%
Phillips town	50	110	45.45%
Piedmont city	1,230	6,500	18.92%
Piney CDP	30	235	12.77%
Pinhook Corner CDP	110	170	64.71%
Pink town	980	2,280	42.98%
Pin Oak Acres CDP	150	410	36.59%
Pittsburg town	95	185	51.35%
Platter CDP	15	160	9.38%
Pocasset town	85	150	56.67%
Pocola town	1,645	3,950	41.65%
Ponca City city	10,640	24,220	43.93%
Pond Creek city	455	940	48.40%
Porter town	355	625	56.80%
Porum town	445	660	67.42%
Poteau city	3,405	8,230	41.37%
Prague city	1,060	2,315	45.79%
Proctor CDP	145	195	74.36%
Prue town	345	510	67.65%
Pryor Creek city	4,160	9,090	45.76%
Pump Back CDP	100	220	45.45%
Purcell city	2,645	6,110	43.29%
Putnam town	4	15	26.67%
Quapaw town	485	845	57.40%
Quinton town	615	995	61.81%
Ralston town	180	345	52.17%
Ramona town	325	530	61.32%
Randlett town	160	360	44.44%
Ratliff City town	85	130	65.38%
Rattan town	140	290	48.28%
Ravia town	260	450	57.78%
Redbird town	30	70	42.86%
Redbird Smith CDP	275	350	78.57%
Red Oak town	280	600	46.67%
Red Rock town	155	345	44.93%
Remy CDP	180	550	32.73%
Renfrow town	4	15	26.67%
Rentiesville town	75	140	53.57%
Reydon town	100	155	64.52%
Ringling town	565	1,025	55.12%
Ringwood town	320	615	52.03%
Ripley town	135	315	42.86%
River Bottom CDP	65	165	39.39%
Rock Island town	305	775	39.35%
Rocky town	55	155	35.48%
Rocky Ford CDP	15	55	27.27%
Rocky Mountain CDP	185	380	48.68%
Roff town	325	660	49.24%
Roland town	1,730	3,265	52.99%
Roosevelt town	165	300	55.00%
Rose CDP	10	150	6.67%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Rosedale town	75	75	100.00%
Rosston town	15	45	33.33%
Rush Springs town	770	1,310	58.78%
Ryan town	505	770	65.58%
St. Louis town	55	115	47.83%
Salem CDP	45	135	33.33%
Salina town	595	1,235	48.18%
Sallisaw city	4,535	8,535	53.13%
Sams Corner CDP	20	135	14.81%
Sand Hill CDP	95	370	25.68%
Sand Springs city	7,325	19,215	38.12%
Sapulpa city	9,940	20,065	49.54%
Sasakwa town	65	125	52.00%
Savanna town	245	670	36.57%
Sawyer town	175	355	49.30%
Sayre city	1,615	3,145	51.35%
Schulter town	295	455	64.84%
Scraper CDP	130	195	66.67%
Seiling city	370	805	45.96%
Seminole city	3,970	7,215	55.02%
Sentinel town	435	865	50.29%
Sequoyah CDP	175	665	26.32%
Shady Grove CDP (Cherokee County)	200	465	43.01%
Shady Grove CDP (McIntosh County)	130	250	52.00%
Shady Point town	430	1,090	39.45%
Shamrock town	50	60	83.33%
Sharon town	30	65	46.15%
Shattuck town	605	1,220	49.59%
Shawnee city	13,650	29,235	46.69%
Shidler city	190	415	45.78%
Short CDP	290	455	63.74%
Silo town	85	335	25.37%
Simms CDP	125	295	42.37%
Skedee town	45	55	81.82%
Skiatook town	3,315	7,775	42.64%
Slaughterville town	2,015	4,225	47.69%
Slick town	55	95	57.89%
Smith Village town	40	75	53.33%
Smithville town	80	105	76.19%
Snake Creek CDP	145	180	80.56%
Snyder city	720	1,475	48.81%
Soper town	105	200	52.50%
Sour John CDP	25	40	62.50%
South Coffeyville town	335	780	42.95%
Sparks town	115	180	63.89%
Spaulding town	65	130	50.00%
Spavinaw town	230	350	65.71%
Spencer city	2,195	3,950	55.57%
Sperry town	565	1,140	49.56%
Spiro town	1,345	2,580	52.13%
Sportsmen Acres town	175	370	47.30%
Springer town	275	640	42.97%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Steely Hollow CDP	60	155	38.71%
Sterling town	325	620	52.42%
Stidham town	35	45	77.78%
Stigler city	1,470	2,650	55.47%
Stillwater city	22,425	40,180	55.81%
Stilwell city	2,200	3,910	56.27%
Stonewall town	240	345	69.57%
Stoney Point CDP	205	285	71.93%
Strang town	45	65	69.23%
Stratford town	845	1,505	56.15%
Stringtown town	145	340	42.65%
Strong City town	4	60	6.67%
Stroud city	1,115	2,650	42.08%
Stuart town	110	185	59.46%
Sugden town	20	40	50.00%
Sulphur city	2,290	4,720	48.52%
Summit town	85	135	62.96%
Sweetwater town	50	185	27.03%
Swink CDP	60	85	70.59%
Sycamore CDP	170	360	47.22%
Taft town	105	175	60.00%
Tagg Flats CDP	90	105	85.71%
Tahlequah city	8,505	14,465	58.80%
Talala town	175	325	53.85%
Talihina town	590	1,045	56.46%
Taloga town	165	365	45.21%
Tamaha town	70	140	50.00%
Tatums town	100	110	90.91%
Tecumseh city	2,685	6,430	41.76%
Temple town	630	1,050	60.00%
Tenkiller CDP	210	505	41.58%
Teresita CDP	55	145	37.93%
Terlton town	55	105	52.38%
Terral town	215	390	55.13%
Texanna CDP	860	2,235	38.48%
Texhoma town	365	850	42.94%
Texola town	10	55	18.18%
Thackerville town	260	470	55.32%
The Village city	3,705	9,205	40.25%
Thomas city	345	1,185	29.11%
Tiawah CDP	0	225	0.00%
Tipton town	330	865	38.15%
Tishomingo city	1,575	2,815	55.95%
Titanic CDP	125	250	50.00%
Tonkawa city	1,285	3,035	42.34%
Tribbey town	195	370	52.70%
Tryon town	335	525	63.81%
Tallahassee town	255	285	89.47%
Tulsa city	196,445	391,080	50.23%
Tupelo city	230	345	66.67%
Turley CDP	1,275	2,145	59.44%
Turpin CDP	290	575	50.43%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Tushka town	145	285	50.88%
Tuskahoma CDP	65	130	50.00%
Tuttle city	1,705	6,380	26.72%
Twin Oaks CDP	100	225	44.44%
Tyrone town	385	965	39.90%
Union City town	395	1,295	30.50%
Valley Brook town	545	720	75.69%
Valley Park town	10	60	16.67%
Valliant town	465	805	57.76%
Velma town	185	695	26.62%
Vera town	90	165	54.55%
Verden town	335	580	57.76%
Verdigris town	1,360	4,205	32.34%
Vian town	790	1,215	65.02%
Vici town	350	760	46.05%
Vinita city	3,055	5,240	58.30%
Wagoner city	5,495	8,430	65.18%
Wainwright town	140	175	80.00%
Wakita town	140	280	50.00%
Walters city	1,285	2,495	51.50%
Wanette town	140	280	50.00%
Wann town	50	190	26.32%
Wapanucka town	250	375	66.67%
Wardville CDP	15	45	33.33%
Warner town	825	1,520	54.28%
Warr Acres city	4,915	10,245	47.97%
Warwick town	70	125	56.00%
Washington town	235	690	34.06%
Watonga city	1,190	2,465	48.28%
Watts town	220	310	70.97%
Wauhillau CDP	275	450	61.11%
Waukomis town	550	1,475	37.29%
Waurika city	975	1,945	50.13%
Wayne town	340	685	49.64%
Waynoka city	555	1,130	49.12%
Weatherford city	4,530	10,550	42.94%
Webb City town	65	75	86.67%
Webbers Falls town	350	545	64.22%
Welch town	300	645	46.51%
Weleetka town	435	845	51.48%
Welling CDP	345	840	41.07%
Wellston town	325	780	41.67%
West Peavine CDP	120	215	55.81%
Westport town	85	440	19.32%
West Siloam Springs town	365	870	41.95%
Westville town	1,135	1,700	66.76%
Wetumka city	720	1,180	61.02%
Wewoka city	1,995	3,150	63.33%
Whitefield town	205	465	44.09%
White Oak CDP	90	275	32.73%
Whitesboro CDP	75	200	37.50%
White Water CDP	10	25	40.00%

## HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Wickliffe CDP	0	0	0.00%
Wilburton city	1,240	2,495	49.70%
Willow town	60	130	46.15%
Wilson city	720	1,540	46.75%
Winchester town	195	520	37.50%
Wister town	555	1,010	54.95%
Woodall CDP	425	885	48.02%
Woodlawn Park town	50	160	31.25%
Woodward city	5,085	12,355	41.16%
Wright City town	375	635	59.06%
Wyandotte town	160	340	47.06%
Wynnewood city	1,165	2,190	53.20%
Wynona town	255	475	53.68%
Yale city	585	1,130	51.77%
Yeager town	50	70	71.43%
Yukon city	7,480	24,425	30.62%
Zeb CDP	215	675	31.85%
Zena CDP	50	205	24.39%
Zion CDP	4	35	11.43%

STATE:OKLAHOMA

-----SECTION 8 INCOMELIMITS-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Enid, OK MSA										
FY 2019 MFI: 63800		EXTR LOW INCOME	13450	16910	21330	25750	30170	34590	39010	42150
		VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150
		LOW-INCOME	35750	40850	45950	51050	55150	59250	63350	67400
Fort Smith, AR-OK MSA										
Fort Smith, AR-OK HMFA										
FY 2019 MFI: 52900		EXTR LOW INCOME	12490	16910	21330	25750	28600	30700	32800	34950
		VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950
		LOW-INCOME	29650	33850	38100	42300	45700	49100	52500	55850
Le Flore County, OK HMFA										
FY 2019 MFI: 49200		EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Lawton, OK MSA										
Cotton County, OK HMFA										
FY 2019 MFI: 61600		EXTR LOW INCOME	12950	16910	21330	25750	30170	34590	38200	40700
		VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
		LOW-INCOME	34550	39450	44400	49300	53250	57200	61150	65100
Lawton, OK HMFA										
FY 2019 MFI: 71300		EXTR LOW INCOME	14250	16910	21330	25750	30170	34590	39010	43430
		VERY LOW INCOME	23700	27050	30450	33800	36550	39250	41950	44650
		LOW-INCOME	37900	43300	48700	54100	58450	62800	67100	71450
Oklahoma City, OK MSA										
Grady County, OK HMFA										
FY 2019 MFI: 67500		EXTR LOW INCOME	14200	16910	21330	25750	30170	34590	39010	43430
		VERY LOW INCOME	23650	27000	30400	33750	36450	39150	41850	44550
		LOW-INCOME	37800	43200	48600	54000	58350	62650	67000	71300
Lincoln County, OK HMFA										
FY 2019 MFI: 59800		EXTR LOW INCOME	12600	16910	21330	25750	30170	34590	37100	39500
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Oklahoma City, OK HMFA										
FY 2019 MFI: 73800		EXTR LOW INCOME	15550	17750	21330	25750	30170	34590	39010	43430
		VERY LOW INCOME	25850	29550	33250	36900	39900	42850	45800	48750
		LOW-INCOME	41350	47250	53150	59050	63800	68500	73250	77950
Tulsa, OK MSA										
Okmulgee County, OK HMFA										
FY 2019 MFI: 52600		EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
		VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
		LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Pawnee County, OK HMFA										
FY 2019 MFI: 58700		EXTR LOW INCOME	12490	16910	21330	25750	30170	34050	36400	38750
		VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
		LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000

STATE:OKLAHOMA

## -----SECTION 8 INCOME LIMITS-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Tulsa, OK HMFA									
FY 2019 MFI: 69700	EXTR LOW INCOME	14650	16910	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050
	LOW-INCOME	39050	44600	50200	55750	60250	64700	69150	73600
Adair County, OK									
FY 2019 MFI: 43500	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Alfalfa County, OK									
FY 2019 MFI: 66300	EXTR LOW INCOME	13950	16910	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
	LOW-INCOME	37150	42450	47750	53050	57300	61550	65800	70050
Atoka County, OK									
FY 2019 MFI: 46800	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Beaver County, OK									
FY 2019 MFI: 65500	EXTR LOW INCOME	13800	16910	21330	25750	30170	34590	39010	43250
	VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250
	LOW-INCOME	36700	41950	47200	52400	56600	60800	65000	69200
Beckham County, OK									
FY 2019 MFI: 65700	EXTR LOW INCOME	13800	16910	21330	25750	30170	34590	39010	43400
	VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
	LOW-INCOME	36800	42050	47300	52550	56800	61000	65200	69400
Blaine County, OK									
FY 2019 MFI: 58700	EXTR LOW INCOME	12490	16910	21330	25750	30170	34050	36400	38750
	VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
	LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000
Bryan County, OK									
FY 2019 MFI: 53000	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Caddo County, OK									
FY 2019 MFI: 54000	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Carter County, OK									
FY 2019 MFI: 62800	EXTR LOW INCOME	13200	16910	21330	25750	30170	34590	38950	41450
	VERY LOW INCOME	22000	25150	28300	31400	33950	36450	38950	41450
	LOW-INCOME	35200	40200	45250	50250	54300	58300	62350	66350
Cherokee County, OK									
FY 2019 MFI: 53800	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Choctaw County, OK									
FY 2019 MFI: 46200	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

STATE:OKLAHOMA

## -----SECTION 8 INCOME LIMITS-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cimarron County, OK									
FY 2019 MFI: 57700	EXTR LOW INCOME	12490	16910	21330	25750	30170	33500	35800	38100
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW-INCOME	32350	36950	41550	46150	49850	53550	57250	60950
Coal County, OK									
FY 2019 MFI: 56300	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Craig County, OK									
FY 2019 MFI: 50500	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Custer County, OK									
FY 2019 MFI: 59700	EXTR LOW INCOME	12550	16910	21330	25750	30170	34590	37050	39450
	VERY LOW INCOME	20900	23900	26900	29850	32250	34650	37050	39450
	LOW-INCOME	33450	38200	43000	47750	51600	55400	59250	63050
Delaware County, OK									
FY 2019 MFI: 50800	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Dewey County, OK									
FY 2019 MFI: 64400	EXTR LOW INCOME	13550	16910	21330	25750	30170	34590	39010	42550
	VERY LOW INCOME	22550	25800	29000	32200	34800	37400	39950	42550
	LOW-INCOME	36050	41200	46350	51500	55650	59750	63900	68000
Ellis County, OK									
FY 2019 MFI: 72600	EXTR LOW INCOME	15300	17450	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
	LOW-INCOME	40700	46500	52300	58100	62750	67400	72050	76700
Garvin County, OK									
FY 2019 MFI: 55300	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Grant County, OK									
FY 2019 MFI: 69400	EXTR LOW INCOME	14600	16910	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
	LOW-INCOME	38850	44400	49950	55500	59950	64400	68850	73300
Greer County, OK									
FY 2019 MFI: 56100	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Harmon County, OK									
FY 2019 MFI: 46200	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Harper County, OK									
FY 2019 MFI: 69100	EXTR LOW INCOME	14550	16910	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	24200	27650	31100	34550	37350	40100	42850	45650
	LOW-INCOME	38750	44250	49800	55300	59750	64150	68600	73000

STATE:OKLAHOMA

-----SECTION 8 INCOME LIMITS-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Haskell County, OK								
FY 2019 MFI: 50200								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Hughes County, OK								
FY 2019 MFI: 50700								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Jackson County, OK								
FY 2019 MFI: 56500								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Jefferson County, OK								
FY 2019 MFI: 46300								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Johnston County, OK								
FY 2019 MFI: 50200								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Kay County, OK								
FY 2019 MFI: 55400								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Kingfisher County, OK								
FY 2019 MFI: 74500								
EXTR LOW INCOME	15650	17900	21330	25750	30170	34590	39010	43430
VERY LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
LOW-INCOME	41750	47700	53650	59600	64400	69150	73950	78700
Kiowa County, OK								
FY 2019 MFI: 53200								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Latimer County, OK								
FY 2019 MFI: 51500								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Love County, OK								
FY 2019 MFI: 56900								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Major County, OK								
FY 2019 MFI: 66700								
EXTR LOW INCOME	14000	16910	21330	25750	30170	34590	39010	43430
VERY LOW INCOME	23350	26700	30050	33350	36050	38700	41400	44050
LOW-INCOME	37350	42700	48050	53350	57650	61900	66200	70450
Marshall County, OK								
FY 2019 MFI: 54900								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200

STATE:OKLAHOMA

## -----SECTION 8 INCOME LIMITS-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Mayes County, OK									
FY 2019 MFI: 56200	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
McCurtain County, OK									
FY 2019 MFI: 44400	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
McIntosh County, OK									
FY 2019 MFI: 49700	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Murray County, OK									
FY 2019 MFI: 65700	EXTR LOW INCOME	13800	16910	21330	25750	30170	34590	39010	43400
	VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
	LOW-INCOME	36800	42050	47300	52550	56800	61000	65200	69400
Muskogee County, OK									
FY 2019 MFI: 54900	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Noble County, OK									
FY 2019 MFI: 66400	EXTR LOW INCOME	13950	16910	21330	25750	30170	34590	39010	43430
	VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
	LOW-INCOME	37200	42500	47800	53100	57350	61600	65850	70100
Nowata County, OK									
FY 2019 MFI: 51600	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Okfuskee County, OK									
FY 2019 MFI: 49300	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Ottawa County, OK									
FY 2019 MFI: 48300	EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Payne County, OK									
FY 2019 MFI: 73800	EXTR LOW INCOME	13100	16910	21330	25750	30170	34590	38650	41150
	VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
	LOW-INCOME	34900	39900	44900	49850	53850	57850	61850	65850
Pittsburg County, OK									
FY 2019 MFI: 57700	EXTR LOW INCOME	12490	16910	21330	25750	30170	33500	35800	38100
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW-INCOME	32350	36950	41550	46150	49850	53550	57250	60950
Pontotoc County, OK									
FY 2019 MFI: 60300	EXTR LOW INCOME	12700	16910	21330	25750	30170	34590	37400	39800
	VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700

STATE:OKLAHOMA

## -----SECTION 8 INCOME LIMITS-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Pottawatomie County, OK								
FY 2019 MFI: 55000								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Pushmataha County, OK								
FY 2019 MFI: 48000								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Roger Mills County, OK								
FY 2019 MFI: 68500								
EXTR LOW INCOME	14400	16910	21330	25750	30170	34590	39010	43430
VERY LOW INCOME	24000	27400	30850	34250	37000	39750	42500	45250
LOW-INCOME	38400	43850	49350	54800	59200	63600	68000	72350
Seminole County, OK								
FY 2019 MFI: 47800								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Stephens County, OK								
FY 2019 MFI: 60300								
EXTR LOW INCOME	12700	16910	21330	25750	30170	34590	37400	39800
VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Texas County, OK								
FY 2019 MFI: 60500								
EXTR LOW INCOME	12750	16910	21330	25750	30170	34590	37550	39950
VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Tillman County, OK								
FY 2019 MFI: 48500								
EXTR LOW INCOME	12490	16910	21330	25750	30170	33100	35350	37650
VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Washington County, OK								
FY 2019 MFI: 65500								
EXTR LOW INCOME	13800	16910	21330	25750	30170	34590	39010	43250
VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250
LOW-INCOME	36700	41950	47200	52400	56600	60800	65000	69200
Washita County, OK								
FY 2019 MFI: 60200								
EXTR LOW INCOME	12650	16910	21330	25750	30170	34590	37350	39750
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750
LOW-INCOME	33750	38550	43350	48150	52050	55900	59750	63600
Woods County, OK								
FY 2019 MFI: 81100								
EXTR LOW INCOME	17050	19500	21950	25750	30170	34590	39010	43430
VERY LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
LOW-INCOME	45450	51950	58450	64900	70100	75300	80500	85700
Woodward County, OK								
FY 2019 MFI: 76200								
EXTR LOW INCOME	16000	18300	21330	25750	30170	34590	39010	43430
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW-INCOME	42700	48800	54900	60950	65850	70750	75600	80500