CDBG Rural Economic Action Plan

COMMUNITY DEVELOPMENT

OKLAHOMA
DEPARTMENT OF COMMERCE

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Oklahoma's Community Development Block Grant Program

Many of Oklahoma's rural communities face serious community and economic development challenges. Outdated water and wastewater systems are prevalent, many streets, sidewalks, senior and community centers are in poor condition. Dilapidated housing and out-migration is a serious concern. To assist rural Oklahoma to prosper, to become self sufficient and viable, the Oklahoma Department of Commerce/Community Development (ODOC/CD) offers a variety of financing and planning programs. Among these is the Community Development Block Grant (CDBG) program.

The CDBG program is authorized under Title I of the Housing and Community Development Act of 1974, as amended. The primary National Objective of the program is the "development of communities by providing decent housing and a suitable living environment, and expanding economic opportunities, principally for persons of low income". CD has administered the program since 1982, funding well over 3,000 projects.

The CDBG program is highly flexible and is considered one of the basic funding sources for comprehensive community and economic activities in rural Oklahoma. Projects that can be undertaken with CDBG funds include but are not limited to water, wastewater, streets, community centers, fire protection, drainage, parks and a host of other activities.

For those rural communities that are striving to improve their quality of life the CDBG program can help make a difference. The CDBG program can help provide a solid foundation for communities to be in a better position to attract, develop, and retain diverse higher paying business while improving the quality of life of local residents. The CDBG program works for rural Oklahoma.

SECTION ONE: APPLICATION GUIDANCE

The purpose of this Application Guide is to provide guidance in preparing a Community Development Block Grant/Rural Economic Action Plan (CDBG/REAP) application. This program was developed in partnership with the Sub-State Planning Districts (SSPD) to make a greater impact on each district by matching CDBG funds and REAP funds dollar for dollar on each eligible project in their respective area. Listed below are the tentative allocations available in each SSPD area. These figures are estimated until allocation is received from the U.S. Department of Housing and Urban Development (HUD).

	Name	CDBG Amount	REAP Amount	Total
1.	ACOG	$145,668	$145,668	$291,336
2.	ASCOG	$140,861	$140,861	$281,722
3.	COEDD	$149,414	$149,414	$298,828
4.	EODD	$150,725	$150,725	$301,450
5.	GGEDA	$149,370	$149,370	$298,740
6.	INCOG	$129,098	$129,098	$258,196
7.	KEDDO	$139,660	$139,660	$279,320
8.	NODA	$123,737	$123,737	$247,474
9.	OEDA	$112,920	$112,920	$225,840
10.	SODA	$136,235	$136,235	$272,470
11.	SWODA	$122,312	$122,312	$244,624

Your local SSPD will receive, rate, and rank each application in their area. All completed CDBG/REAP applications should be sent to your local Sub-State Planning District (Pages 6 & 7) by their required application deadline. The applicant should contact their local Sub-State Planning District to verify their application deadline.

After each SSPD receives, rates, and ranks all applications in their area they will submit the applications that they recommend to be awarded along with the points assigned to each rating criteria to the Oklahoma Department of Commerce/Community Development (ODOC/CD) for contract consideration. The maximum amount of CDBG funds that may be used for project administration is six percent (6%) of the total CDBG funds awarded. **The SSPD must submit the applications to ODOC no later than 5:00 P.M., February 29, 2016.** Applications submitted after this date will NOT be considered for funding and all remaining funds will be transferred to the CDBG Re-Use pool.

Applicants are required to complete and submit their respective application and applicable attachments online at the following *OKGrants* web address: **https://grants.ok.gov**. **NO PAPER APPLICATIONS WILL BE ACCEPTED.** Application guidelines and specific program requirements can be found at the *OKGrants* web address. **WARNING: Prospective applicants should review the application guidance BEFORE attempting to complete the online application. Failure to meet application guidelines or properly submit required application documentation may result in a FAILED or DENIED application rating.**

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." All project proposals submitted for funding through the CDBG Program must document the achievement of at least one of the following National Objectives:

- ✓ Provide benefit to low and moderate income persons.
- ✓ Aid in the prevention or elimination of slums or blight.
- ✓ Meet other community development needs having particular urgency, posing a serious or immediate threat to the health or welfare of a community.

Eligible Entities

Eligible applicants for the CDBG/REAP Program are units of local government (incorporated towns, cities, and counties) that are **not** participants in the CDBG Entitlement Program and that are REAP eligible as identified by the Sub-State Planning District and in accordance with 62 O.S. § 2001 et al as amended. 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 Jenks	Town of Skiatook
City of Broken Arrow	City of Owasso	Town of Sperry
City of Collinsville	City of Sand Springs	Unincorporated Tulsa County
City of Glenpool	City of Sapulpa	

Application Submission Requirements

1. City/Town Applicants: City/Towns may submit **only one (1) grant application per Program Year** selecting from Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). **Exclusions:** Economic Development Infrastructure Financing (EDIF), Capital Improvement Planning (CIP).

2. County Applicants: Counties may submit a maximum of two grant applications per Program Year selecting from Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). **Exclusions:** Economic Development Infrastructure Financing (EDIF), Capital Improvement Planning (CIP). **(Limitation: Counties may ONLY have two (2) open grants and still make an application.) This open total includes BOTH County sponsored contracts and those directly on the County's behalf.** In meeting the maximum of two applications, a County could be a Sponsor of two applications or a County could be a Sponsor of an application while also submitting one application where they have direct jurisdiction.

   Counties may submit applications in two forms:

   (a) Applications where they have direct jurisdiction (roads, bridges, County barn, County hospital, etc.), or;

   (b) Counties Sponsor applications where they do not have direct jurisdiction over certain public functions. Generally, these are communities with less than $25,000 in revenue, Rural Water Districts, and Rural Fire Districts.

County Combinations Permitted: (Limitation: Counties may ONLY have two (2) open grants and still make an application.)

(a) A county may submit an application on their behalf (direct jurisdiction) and sponsor an application, or;

(b) A County may submit two sponsored applications.

Proper Sponsors

The process of determining which unit of government (a town, city or county) should submit or sponsor an application for CDBG assistance must include an examination of the relationship between the location of proposed improvements in the service delivery area, and the proposed beneficiaries. The unit of government with direct jurisdiction over the majority (60%) of the proposed beneficiaries must be the sponsor or applicant for CDBG funds. However, in the event that no unit of local government has 60% of the proposed beneficiaries, then the unit of local government with the majority of proposed beneficiaries must sponsor the application for grant assistance. Also, in some instances a county may submit an application on behalf of a town or city that cannot meet the financial requirements identified in the Threshold Requirements in this guide.

CDBG/REAP Projects – Use of Funds

Under this broad category, an Applicant may submit a project proposal for any eligible activity listed in Section 105(a) of the Federal Housing and Community Development Act of 1974, as amended. Such projects could include:

- ✓ Water
- ✓ Wastewater
- ✓ Solid Waste
- ✓ Fire Protection
- ✓ Streets
- ✓ Senior Citizen Centers
- ✓ Gas & Electrical System Improvements
- ✓ Removal of Architectural Barriers Associated with Handicap Access
- ✓ Storm Water Drainage Improvements

Rural Economic Action Plan (REAP) Funds

Rural Economic Action Plan (REAP) funds are State appropriated funds provided by the State Legislature to the eleven (11) Sub-State Planning Districts. Utilization of these funds entails a variety of community and economic development projects. The funds are available only to communities that are REAP eligible as identified by the Sub-State Planning District. To inquire about REAP funds, you can contact one of the listed eleven Sub-State Planning Districts:

Association of Central Oklahoma Governments (ACOG)
21 East Main Street, Suite 100
Oklahoma City, OK 73104-2405
405/234-2264

Association of South Central Oklahoma Governments (ASCOG)
P.O. Box 1647
Duncan, OK 73534-1647
580/252-0595

Central Oklahoma Economic Development District (COEDD)
400 N. Bell, P.O. Box 3398
Shawnee, OK 74802-3398
405/273-6410

Eastern Oklahoma Economic Development District (EODD)
P. O. Box 1367
Muskogee, OK 74402-1367
918/682-7891

Grand Gateway Economic Development Assoc. (GGEDA)
333 S. Oak, Drawer "B"
Big Cabin, OK 74332-0502
800/482-4594 or 918/783-5793

Indian Nation Council of Governments (INCOG)
201 W. 5th, Suite 600
Tulsa, OK 74103-4278
918/584-7526

Kiamichi Economic. Development District of Oklahoma (KEDDO)
P. O. Box 638
Wilburton, OK 74578-0638
918/465-2367

Northern Oklahoma Development Authority (NODA)
2901 N. Van Buren
Enid, OK 73703-1731
580/237-4810

Oklahoma Economic Development Authority (OEDA)
P. O. Box 668
Beaver, OK 73932-0668
580/625-4531

Southern Oklahoma Development Association (SODA)
224 W. Evergreen, Suite 203
Durant, OK 73401-4764
580/920-1388

Southwest Oklahoma Development Authority (SWODA)
P. O. Box 569
Burns Flat, OK 73624-0569
580/562-4884

Proposal Guidance

Technical assistance regarding eligible projects, project concepts, the application guidelines, and other information pertaining to the CDBG Program is available upon request.

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 process and/or guidelines.

CDBG/REAP Application inquiries may be directed to:

Steve Hoover, 800-879-6552, ext. 5268 or 405/815-5268

or if unavailable, call:

D. Scott Myers, 800/879-6552, ext. 5356 or 405/815-5356

SECTION TWO: REQUIRED DOCUMENTATION

The following narration provides detailed guidance regarding the documents needed to submit a complete CDBG Rural Economic Action Plan application. Please note that the documentation in items One (1) through Five (5) can only be completed online at the *OKGrants'* website. Items Six (6) through Thirteen (13) 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. Documentation of Project Qualification under the National Objective (*OKGrants* – Online Completion Only)
Most of Oklahoma's CDBG Applicants qualify their project activities under the National Objective of benefit to low and moderate income persons. Applicants are cautioned that qualifying a project under slum or blight or urgent need is a difficult process that has very limited application and can only be used under special conditions and circumstances. Therefore, you are urged to qualify your proposal under benefit to low and moderate income persons. **Applicants who qualify a proposal using slum and blight or urgent need must receive guidance and approval from ODOC/CD.** Please call Steve Hoover, 800-879-6552, ext. 5268 or 405/815-5268. If unavailable, call: D. Scott Myers, 800/879-6552, ext. 5356 or 405/815-5356.

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

To qualify for CDBG 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 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 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 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 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.

Income surveys for each proposed CDBG funded activity are typically a requirement. However, in some very limited cases, other techniques may be used to document the percentage of low and moderate income families receiving benefit, such as the use of the Census Data. 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. An Applicant's failure to obtain prior ODOC review and approval of the use of Census Data to qualify CDBG activities may result in rejection of the data's conclusions.

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 2016 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 2011, 2012, 2013, 2014, or 2015). However, to be eligible for previous program years' surveys, the Applicant will be responsible for providing copies of the Direct Project Beneficiary Income Survey Summary Form and 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 complete the Direct Project Beneficiary Income Survey Summary located in the online application at *OKGrants.* If an income survey was conducted, upload as part of the application Attachment "F", a copy of the Random Number Table that was generated by ODOC to perform the survey. Also, as Attachment "F" of the application, upload a 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.

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 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 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. Aggregate the survey results by family size and record that data on the "Direct Project Beneficiary Income Survey Summary Form" provided in the Forms Section of this application packet.

Step 8. Calculate the LMI percentage by dividing the total number of low and moderate households resulting from your survey by the total number of households surveyed. Record the results on the "Survey Summary Form."

Step 9. Complete the online "Income Survey Summary Form" in your *OKGrants* application.

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.

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
651-1200	300
1201-2700	350
2701-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 CD staff before performing their survey(s).

3. 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.

The maximum amount of Block Grant funds that may be used for project administration by a CDBG certified administrator is six percent (6%) of the total CDBG funds provided.

In addition, an Applicant may elect to take an optional $2,000 set-aside for direct Grantee administrative tasks. These funds may **only** be utilized by a Grantee to pay for its own allowable administrative costs such as: audit; legal services; environmental publication; publication costs of requests for proposals; bookkeeping supplies; travel; advertising costs; costs associated with the release of funds; maintenance of program and fiscal records; and, the preparation of program reports. Funds set aside for direct Grantee administrative tasks **may not** be used to pay for contracts for administrative services.

Preliminary Engineering and Architectural expenses are an eligible cost to the CDBG contract if budgeted for in the application and the application is approved for funding. ODOC/CD will allow $5,500 or 2%; whichever is less for preliminary engineering and architectural costs. Engineering and architectural services paid for with CDBG funds must be procured in accordance with ODOC/CD procedures.

The maximum amount of CDBG funds that may be used for final engineering and architectural is based on the total proposed CDBG activity dollars using the following Rural Economic and Community Development engineering fee table:

4. Planning Verification (*OKGrants* – Online Completion Only)

Provides verification and shows the extent of a participant's planning activities. Application points are awarded as prescribed in the program's rating criteria.

5. Audit (*OKGrants* – Online Completion Only)

TOWNS AND CITIES (COUNTIES ARE EXEMPT) MUST SUBMIT A COPY OF THEIR FY 2015 AUDIT OR THE AGREED UPON PROCEDURES BY THE APPLICATION DEADLINE. NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT HAVE THE FY 2015 AUDIT OR AGREED UPON PROCEDURES COMPLETE AND SUBMITTED AT THE TIME OF APPLICATION DEADLINE.

If the city or town receives less than $25,000 in annual revenues from its normal business and does not have an audit or agreed upon procedure, the city or town cannot apply directly to ODOC. The city or town can apply only by having the local County apply on their behalf, if the County chooses to do so.

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

Oklahoma Department of Commerce
Administrative Services
Attn: Wendi Whittier
900 N. Stiles Ave.
Oklahoma City, OK 73104-3234

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

Wendi Whittier, 800-879-6552, ext. 5304 or 405-815-5304 (wendi_whittier@okcommerce.gov).

6. 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.

7. Citizen Participation Requirements (Attachment B – Upload Form to *OKGrants*)

All applicants, in order to apply for CDBG/REAP 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/REAP 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, official posting announcing where and when the hearing is to be held along with a listing of the posting locations** (posting is an acceptable method of advertising only where it is the standard method used by a unit of local government to provide notice of official meeting), or a copy of the newspaper article announcing the public hearing.

ODOC/CD recommends 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 Community Development 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 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 funds; including, but not limited to, the following:

   (a) The amount of CDBG 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 funds;

   (c) The estimated amount of CDBG 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 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.

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 suggests seven [7] to ten [10] 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 suggests seven [7] to ten [10] 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 Program purpose, i.e. meet one of three (3) National Objectives;

   (c) The development of proposed activities.

8. Certified Engineering, Arch. & Professional Cost Estimates (Attachment C – Upload to *OKGrants*)

All cost estimates shall be obtained from professional sources, and submitted with the application. These estimates must be certified and from professional engineers, architects, construction companies, vendors or appropriate personnel with experience to make such estimates. However, when the application is for new building construction or improvements to an already existing building, the applicant must adhere to 59O.S.§ 46.21b and 74 O.S. § 324.11 as amended.

USDA – RURAL DEVELOPMENT ENGINEERING FEE TABLE:

Proposed CDBG Construction Amount	Percentage Limit
$60,000	13.2
70,000	12.6
80,000	12.3
90,000	12.0
100,000	11.9
200,000	10.5
300,000	9.7
400,000	8.9
500,000	8.5
600,000	8.2
700,000	8.0
800,000	7.8
900,000	7.7
1,000,000	7.5
2,000,000	6.7
3,000,000	6.4

4,000,000	6.3
5,000,000	6.2

The maximum amount of Block Grant funds that may be used for resident inspection is based on the total proposed CDBG activity dollar costs using the USDA-Rural Development resident inspection fee table below:

USDA – RURAL DEVELOPMENT RESIDENT INSPECTION FEE TABLE:

Proposed CDBG Construction Amount	Percentage Limit
100,000 or Less	5.0 (or negotiated lump sum)
200,000	4.2
300,000	3.8
400,000	3.5
500,000	3.2
600,000	3.0
700,000	2.8
800,000	2.65
900,000	2.5
1,000,000	2.4
2,000,000	2.3
3,000,000	2.2
4,000,000	2.1
5,000,000	2.0

The aforementioned limitations are to be used by Applicants as guides for CDBG project proposal budgeting only. ODOC/CD does not mean to imply that percentage of professional and construction engineering fee contracts are acceptable. In the event a grant is awarded and CDBG funds are used to pay for professional and construction engineering services, only lump sum or fixed price contracts for those services will be acceptable when procured in accordance with the CDBG Contractors Implementation Manual.

ODOC/CD reserves the right to review, question, realign and/or negotiate any part of an Applicant's proposed project costs including, but not limited to, engineering and/or resident inspection fees, administrative costs, leverage, all elements of construction costs, etc. Applicants should be prepared to justify the costs associated with their entire project. Any proposed costs that cannot be fully justified and/or documented shall be subject to change by ODOC/CD.

9. Section 102 Disclosures and Certification (Attachment D – Upload Form to *OKGrants*)

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 Section 102 Disclosure and Certification is required to be uploaded as part of the application process.

10. Leverage (Attachments E1, E2, E3 – Upload Forms to *OKGrants*)

CDBG funds must be matched dollar for dollar by REAP funds. For example, if the CDBG request is $40,000 then this amount must be matched with $40,000 of REAP funds.

To make a project complete, leverage may be required over and above the REAP amount. This leverage may consist of cash or in-kind contributions. Cash includes other federal/state grants and loans and capital improvement funds set-aside for a specified purpose in the municipal and/or county budget. Cash also includes fair market value of land, building, or materials portion of infrastructure improvements. In-kind includes the value of force account labor, voluntary labor ($10.00 per hour) or the services and supplies provided by another local entity.

Administrative costs may be donated as "in-kind" leverage. However, the amount of administrative costs for CDBG/REAP projects is established at 6% of the CDBG/REAP award. Therefore, any value of administrative services above that amount cannot be considered as leverage.

The value of in-kind contributions must be reasonable and verifiable. The Oklahoma Department of Commerce (ODOC) reserves the right to require additional documentation of the value and extent of in-kind contributions. ODOC will utilize professional engineers and/or other appropriate personnel to ascertain the validity of the in-kind contributions. Penalties such as deobligation of the grant, reduction of the grant amount or other measures deemed appropriate by ODOC may be assessed for in-kind contributions not materializing. Additionally, if the applicant wishes to use volunteer labor, it might want to review its exposure to any potential liability before submitting the application.

11. LMI Survey Map & Random Number Table (Attachment F – Upload to *OKGrants*)

A LMI survey map and random number table (as applicable) are required to be uploaded as part of the application process.

12. 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.

13. Insurance Verification *(As Applicable)* (Attachment H – Upload to *OKGrants*)

Applicants must certify that if the proposed project is funded by CDBG dollars it will be properly insured for the life of the asset. Proper insurance for buildings include property and liability insurance coverage. When the project includes vehicles proper insurance will include liability, comprehensive and collision coverage.

SECTION THREE: THRESHOLD CRITERION

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. Such projects could include fire protection, storm water drainage, solid waste, street improvements, community centers, and housing demolition.

The maximum amount of CDBG funds that may be used for project administration is six percent (6%) of the total CDBG funds awarded. **Applications will be accepted through 5:00 p.m., February 29, 2016.** Applications received after this date will NOT be considered for funding. Additionally, CDBG REAP projects not meeting all of the threshold requirements will NOT be considered for funding.

Threshold Criteria for CDBG REAP Set-aside

1. Eligible applicants for the CDBG/REAP Program are units of general local governments (counties and incorporated towns and cities) that are REAP eligible as identified by the Sub-state Planning District and in accordance with 62 O.S. § 2001 et al as amended.

2. CDBG funds must be matched dollar for dollar by REAP. For example, if a project is $80,000 it must be $40,000 CDBG and $40,000 REAP.

3. Requests for funds must address at least one or more of the Primary National Objectives of the CDBG program:

   (a) Provide a direct benefit (fifty-one percent [5l%] or more) principally for persons of low income;

   (b) Aid in the prevention or elimination of slums or blight; and

   (c) Address a particular urgent need posing a serious and immediate threat to the health or welfare of a community.

4. Cities, towns, and counties with previous CDBG funding must have close-out documents submitted by January 29, 2016.

   Close-out Exceptions:

   (a) Counties may have two (2) open grants and still remain eligible for application submission.

   (b) Open Economic Development and CIP grants do NOT count against application submission eligibility.

5. A proper sponsor for CDBG/REAP projects is defined as a Unit of Local government with direct jurisdiction over the majority (60%) of the proposed project beneficiaries.

6. Proof that citizen participation requirements have been met, as evidenced by an application phase public hearing and written Citizen Participation Plan.

7. All cost estimates shall be obtained from professional sources, and submitted with the application. These estimates must be certified and from professional engineers, architects, construction companies, vendors, or appropriate personnel with experience to make such estimates.

8. The CDBG grant request cannot exceed $2,000 per beneficiary.

9. Applicants must provide a response to all application questions and satisfy all documentation requirements delineated in the Guideline and Application package including, but not limited to: Resolution, income survey results, survey maps, certifications, Section 102 Disclosures, project budget; etc.

10. TOWNS AND CITIES (COUNTIES ARE EXEMPT) MUST SUBMIT A COPY OF THEIR FY 2015 AUDIT OR THE AGREED UPON PROCEDURES BY THE APPLICATION DEADLINE. NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT HAVE THE FY 2015 AUDIT OR AGREED UPON PROCEDURES COMPLETE AND SUBMITTED AT THE TIME OF APPLICATION DEADLINE.

    If a city or town receives less than $25,000 in annual revenues from its normal business and does not have an audit or agreed upon procedures, the city or town cannot apply directly to ODOC. The city or town can apply only by having the local County apply on their behalf, if the County chooses to do so. Nothing contained herein mandates a County to act as an accommodating party.

11. Applicants must certify that if the proposed project is funded by CDBG dollars it will be properly insured for the life of the asset. Proper insurance for buildings include property and liability insurance coverage. When the project includes vehicles proper insurance will include liability, comprehensive and collision coverage.

12. Applicants are responsible for accomplishing online application corrections/revisions along with any applicable application upload corrections/revisions as directed by ODOC staff within the pre-determined deadline. In fairness to other applicants and in order to maintain HUD required CDBG funding expenditure rates; ODOC can NOT indefinitely hold applications until the respective application corrections/revisions are accomplished. Applications will be considered INCOMPLETE if the prescribed corrections/revisions are not made to the application within the pre-determined deadline established by ODOC. This will result in a ***FAILED*** threshold application rating.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

APPENDICES

- ☐ Appendix A: Field Income Survey Sheet
- ☐ Appendix B: LMI Table Definitions
- ☐ Appendix C: HUD OK LMI Percentages By County
- ☐ Appendix D: HUD OK LMI Percentages by Town/City
- ☐ Appendix E: HUD Income Limits

APPENDIX A

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

DIRECT PROJECT BENEFICIARY INCOME SURVEY FIELD SHEET

Activity / Project: _____

Town / City or Target Area: _____ County: _____

Name & Title of Surveyor: _____ Survey Date: _____

Insert County Income Levels																
Number of People in Each Family	1		2		3		4		5		6		7		8	
Address or Meter Number (Below)	Below	Above	Below	Above	Below	Above	Below	Above	Below	Above	Below	Above	Below	Above	Below	Above
Page Totals:																

Page # _____ of _____

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)

COUNTY	lowmod	lowmoduniv	lowmod_pct
Adair County, Oklahoma	10,855	22,290	48.70%
Alfalfa County, Oklahoma	1,505	4,495	33.48%
Atoka County, Oklahoma	5,765	12,230	47.14%
Beaver County, Oklahoma	1,980	5,480	36.13%
Beckham County, Oklahoma	8,250	20,805	39.65%
Blaine County, Oklahoma	4,150	10,525	39.43%
Bryan County, Oklahoma	16,085	39,030	41.21%
Caddo County, Oklahoma	11,285	27,035	41.74%
Canadian County, Oklahoma	28,250	106,375	26.56%
Carter County, Oklahoma	17,785	45,965	38.69%
Cherokee County, Oklahoma	21,445	44,650	48.03%
Choctaw County, Oklahoma	7,915	14,805	53.46%
Cimarron County, Oklahoma	1,265	2,505	50.50%
Cleveland County, Oklahoma	78,170	235,950	33.13%
Coal County, Oklahoma	2,815	5,715	49.26%
Comanche County, Oklahoma	45,150	108,455	41.63%
Cotton County, Oklahoma	2,300	6,080	37.83%
Craig County, Oklahoma	5,305	13,590	39.04%
Creek County, Oklahoma	28,725	68,365	42.02%
Custer County, Oklahoma	10,760	25,320	42.50%
Delaware County, Oklahoma	18,475	40,020	46.16%
Dewey County, Oklahoma	1,480	4,460	33.18%
Ellis County, Oklahoma	1,415	4,030	35.11%
Garfield County, Oklahoma	23,715	57,275	41.41%
Garvin County, Oklahoma	10,905	26,620	40.97%
Grady County, Oklahoma	19,960	50,900	39.21%
Grant County, Oklahoma	1,625	4,570	35.56%
Greer County, Oklahoma	2,005	4,530	44.26%
Harmon County, Oklahoma	1,320	2,760	47.83%
Harper County, Oklahoma	1,280	3,540	36.16%
Haskell County, Oklahoma	4,890	12,200	40.08%
Hughes County, Oklahoma	5,605	12,415	45.15%
Jackson County, Oklahoma	10,545	25,565	41.25%
Jefferson County, Oklahoma	2,895	6,210	46.62%
Johnston County, Oklahoma	4,170	9,655	43.19%
Kay County, Oklahoma	19,345	45,635	42.39%
Kingfisher County, Oklahoma	5,220	14,505	35.99%
Kiowa County, Oklahoma	4,360	9,145	47.68%
Latimer County, Oklahoma	3,880	10,565	36.73%
Le Flore County, Oklahoma	18,750	47,985	39.07%
Lincoln County, Oklahoma	12,710	33,375	38.08%
Logan County, Oklahoma	14,285	38,350	37.25%
Love County, Oklahoma	3,465	9,155	37.85%
McClain County, Oklahoma	10,570	32,780	32.25%
McCurtain County, Oklahoma	15,355	32,305	47.53%
McIntosh County, Oklahoma	9,050	19,810	45.68%
Major County, Oklahoma	2,575	7,420	34.70%
Marshall County, Oklahoma	6,135	15,370	39.92%
Mayes County, Oklahoma	15,610	40,435	38.61%
Murray County, Oklahoma	4,865	13,000	37.42%
Muskogee County, Oklahoma	27,380	66,110	41.42%
Noble County, Oklahoma	4,070	11,425	35.62%
Nowata County, Oklahoma	4,085	10,665	38.30%
Okfuskee County, Oklahoma	4,975	10,810	46.02%
Oklahoma County, Oklahoma	303,880	692,435	43.89%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (COUNTY)

COUNTY	lowmod	lowmoduniv	lowmod_pct
Okmulgee County, Oklahoma	15,820	38,705	40.87%
Osage County, Oklahoma	20,015	45,530	43.96%
Ottawa County, Oklahoma	13,230	30,845	42.89%
Pawnee County, Oklahoma	6,465	16,325	39.60%
Payne County, Oklahoma	33,005	68,905	47.90%
Pittsburg County, Oklahoma	16,335	42,460	38.47%
Pontotoc County, Oklahoma	14,640	35,220	41.57%
Pottawatomie County, Oklahoma	23,880	66,315	36.01%
Pushmataha County, Oklahoma	5,865	11,265	52.06%
Roger Mills County, Oklahoma	1,160	3,530	32.86%
Rogers County, Oklahoma	24,450	84,415	28.96%
Seminole County, Oklahoma	11,385	24,255	46.94%
Sequoyah County, Oklahoma	16,610	41,535	39.99%
Stephens County, Oklahoma	16,485	43,900	37.55%
Texas County, Oklahoma	8,300	19,590	42.37%
Tillman County, Oklahoma	3,895	7,940	49.06%
Tulsa County, Oklahoma	232,145	579,895	40.03%
Wagoner County, Oklahoma	23,155	70,155	33.01%
Washington County, Oklahoma	19,240	49,525	38.85%
Washita County, Oklahoma	4,235	11,570	36.60%
Woods County, Oklahoma	2,670	7,080	37.71%
Woodward County, Oklahoma	6,950	18,825	36.92%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Achille town, Oklahoma	250	510	49.02%
Ada city, Oklahoma	7,815	15,405	50.73%
Adair town, Oklahoma	280	755	37.09%
Addington town, Oklahoma	50	130	38.46%
Afton town, Oklahoma	505	820	61.59%
Agra town, Oklahoma	120	485	24.74%
Akins CDP, Oklahoma	135	390	34.62%
Albany CDP, Oklahoma	65	140	46.43%
Albion town, Oklahoma	25	110	22.73%
Alderson town, Oklahoma	125	215	58.14%
Alex town, Oklahoma	340	480	70.83%
Aline town, Oklahoma	45	160	28.13%
Allen town, Oklahoma	420	1,005	41.79%
Altus city, Oklahoma	8,135	18,965	42.89%
Alva city, Oklahoma	1,680	3,890	43.19%
Amber town, Oklahoma	115	390	29.49%
Ames town, Oklahoma	120	190	63.16%
Amorita town, Oklahoma	35	35	100.00%
Anadarko city, Oklahoma	3,240	6,380	50.78%
Antlers city, Oklahoma	1,685	2,220	75.90%
Apache town, Oklahoma	685	1,515	45.21%
Arapaho town, Oklahoma	270	880	30.68%
Arcadia town, Oklahoma	120	195	61.54%
Ardmore city, Oklahoma	9,905	23,205	42.68%
Arkoma town, Oklahoma	970	2,180	44.50%
Armstrong town, Oklahoma	55	65	84.62%
Arnett town, Oklahoma	195	540	36.11%
Arpelar CDP, Oklahoma	80	265	30.19%
Asher town, Oklahoma	170	340	50.00%
Ashland town, Oklahoma	10	60	16.67%
Atoka city, Oklahoma	1,895	3,115	60.83%
Atwood town, Oklahoma	55	110	50.00%
Avant town, Oklahoma	110	240	45.83%
Badger Lee CDP, Oklahoma	-	-	0.00%
Ballou CDP, Oklahoma	10	50	20.00%
Barnsdall city, Oklahoma	470	1,285	36.58%
Bartlesville city, Oklahoma	12,965	34,735	37.33%
Bearden town, Oklahoma	105	165	63.64%
Beaver town, Oklahoma	720	1,490	48.32%
Bee CDP, Oklahoma	55	90	61.11%
Beggs city, Oklahoma	350	1,020	34.31%
Belfonte CDP, Oklahoma	180	360	50.00%
Bell CDP, Oklahoma	175	570	30.70%
Bennington town, Oklahoma	105	235	44.68%
Bernice town, Oklahoma	230	515	44.66%
Bessie town, Oklahoma	55	165	33.33%
Bethany city, Oklahoma	7,835	17,705	44.25%
Bethel Acres town, Oklahoma	535	2,710	19.74%
Big Cabin town, Oklahoma	195	290	67.24%
Billings town, Oklahoma	155	395	39.24%
Binger town, Oklahoma	180	830	21.69%
Bison CDP, Oklahoma	40	145	27.59%
Bixby city, Oklahoma	3,570	19,420	18.38%
Blackburn town, Oklahoma	20	50	40.00%
Blackgum CDP, Oklahoma	-	30	0.00%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Blackwell city, Oklahoma	3,195	7,130	44.81%
Blair town, Oklahoma	360	800	45.00%
Blanchard city, Oklahoma	1,915	7,220	26.52%
Blue CDP, Oklahoma	220	330	66.67%
Bluejacket town, Oklahoma	40	135	29.63%
Boise City city, Oklahoma	720	1,320	54.55%
Bokchito town, Oklahoma	115	390	29.49%
Bokoshe town, Oklahoma	230	480	47.92%
Boley town, Oklahoma	205	275	74.55%
Boswell town, Oklahoma	415	610	68.03%
Bowlegs town, Oklahoma	55	330	16.67%
Box CDP, Oklahoma	130	250	52.00%
Boynton town, Oklahoma	110	180	61.11%
Bradley town, Oklahoma	140	195	71.79%
Braggs town, Oklahoma	155	360	43.06%
Braman town, Oklahoma	60	180	33.33%
Bray town, Oklahoma	475	1,340	35.45%
Breckenridge town, Oklahoma	50	135	37.04%
Brent CDP, Oklahoma	155	460	33.70%
Bridge Creek town, Oklahoma	45	415	10.84%
Bridgeport city, Oklahoma	80	140	57.14%
Briggs CDP, Oklahoma	145	210	69.05%
Bristow city, Oklahoma	2,580	4,220	61.14%
Broken Arrow city, Oklahoma	23,190	94,250	24.60%
Broken Bow city, Oklahoma	2,590	4,000	64.75%
Bromide town, Oklahoma	140	180	77.78%
Brooksville town, Oklahoma	35	40	87.50%
Brush Creek CDP, Oklahoma	-	-	0.00%
Brushy CDP, Oklahoma	125	630	19.84%
Buffalo town, Oklahoma	380	1,165	32.62%
Bull Hollow CDP, Oklahoma	110	125	88.00%
Burbank town, Oklahoma	120	175	68.57%
Burlington town, Oklahoma	80	165	48.48%
Burns Flat town, Oklahoma	1,135	2,555	44.42%
Bushyhead CDP, Oklahoma	745	1,380	53.99%
Butler town, Oklahoma	260	460	56.52%
Butler CDP, Oklahoma	215	215	100.00%
Byars town, Oklahoma	135	215	62.79%
Byng town, Oklahoma	510	1,260	40.48%
Byron town, Oklahoma	20	60	33.33%
Cache city, Oklahoma	1,050	2,655	39.55%
Caddo town, Oklahoma	480	1,305	36.78%
Calera town, Oklahoma	1,000	2,905	34.42%
Calumet town, Oklahoma	160	375	42.67%
Calvin town, Oklahoma	90	160	56.25%
Camargo town, Oklahoma	35	135	25.93%
Cameron town, Oklahoma	160	360	44.44%
Canadian town, Oklahoma	105	235	44.68%
Caney town, Oklahoma	70	260	26.92%
Canton town, Oklahoma	305	555	54.95%
Canute town, Oklahoma	185	515	35.92%
Capron town, Oklahoma	4	4	100.00%
Cardin town, Oklahoma	20	45	44.44%
Carlisle CDP, Oklahoma	475	770	61.69%
Carmen town, Oklahoma	165	420	39.29%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Carnegie town, Oklahoma	890	1,785	49.86%
Carney town, Oklahoma	405	910	44.51%
Carrier town, Oklahoma	15	45	33.33%
Carter town, Oklahoma	75	260	28.85%
Cartwright CDP, Oklahoma	155	460	33.70%
Cashion town, Oklahoma	175	720	24.31%
Castle town, Oklahoma	50	80	62.50%
Catoosa city, Oklahoma	2,510	6,665	37.66%
Cayuga CDP, Oklahoma	220	240	91.67%
Cedar Crest CDP, Oklahoma	125	365	34.25%
Cedar Valley city, Oklahoma	60	240	25.00%
Cement town, Oklahoma	255	605	42.15%
Centrahoma city, Oklahoma	35	70	50.00%
Central High town, Oklahoma	325	1,025	31.71%
Chandler city, Oklahoma	1,070	2,785	38.42%
Chattanooga town, Oklahoma	60	250	24.00%
Checotah city, Oklahoma	1,500	3,220	46.58%
Chelsea town, Oklahoma	1,105	1,885	58.62%
Cherokee city, Oklahoma	545	1,495	36.45%
Cherry Tree CDP, Oklahoma	620	1,055	58.77%
Chester CDP, Oklahoma	60	100	60.00%
Chewey CDP, Oklahoma	115	190	60.53%
Cheyenne town, Oklahoma	280	815	34.36%
Chickasha city, Oklahoma	8,345	15,660	53.29%
Choctaw city, Oklahoma	2,665	10,780	24.72%
Chouteau town, Oklahoma	960	2,270	42.29%
Christie CDP, Oklahoma	-	225	0.00%
Cimarron City town, Oklahoma	30	210	14.29%
Claremore city, Oklahoma	7,480	18,000	41.56%
Clayton town, Oklahoma	560	985	56.85%
Clearview town, Oklahoma	10	10	100.00%
Cleora CDP, Oklahoma	535	1,480	36.15%
Cleo Springs town, Oklahoma	135	365	36.99%
Cleveland city, Oklahoma	1,330	3,130	42.49%
Clinton city, Oklahoma	4,210	8,510	49.47%
Cloud Creek CDP, Oklahoma	-	-	0.00%
Coalgate city, Oklahoma	1,180	1,970	59.90%
Colbert town, Oklahoma	790	1,545	51.13%
Colcord town, Oklahoma	490	845	57.99%
Cole town, Oklahoma	180	620	29.03%
Collinsville city, Oklahoma	1,880	5,430	34.62%
Colony town, Oklahoma	55	100	55.00%
Comanche city, Oklahoma	980	1,930	50.78%
Commerce city, Oklahoma	1,755	2,725	64.40%
Cooperton town, Oklahoma	10	10	100.00%
Copan town, Oklahoma	545	990	55.05%
Copeland CDP, Oklahoma	600	1,580	37.97%
Corn town, Oklahoma	130	425	30.59%
Cornish town, Oklahoma	45	140	32.14%
Council Hill town, Oklahoma	60	175	34.29%
Covington town, Oklahoma	290	510	56.86%
Coweta city, Oklahoma	4,225	9,450	44.71%
Cowlington town, Oklahoma	70	150	46.67%
Coyle town, Oklahoma	135	285	47.37%
Crescent city, Oklahoma	1,045	1,505	69.44%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Cromwell town, Oklahoma	150	270	55.56%
Crowder town, Oklahoma	235	545	43.12%
Cushing city, Oklahoma	3,450	7,630	45.22%
Custer City town, Oklahoma	130	370	35.14%
Cyril town, Oklahoma	365	945	38.62%
Dacoma town, Oklahoma	60	115	52.17%
Dale CDP, Oklahoma	30	65	46.15%
Davenport town, Oklahoma	315	850	37.06%
Davidson town, Oklahoma	100	240	41.67%
Davis city, Oklahoma	875	2,645	33.08%
Deer Creek town, Oklahoma	85	125	68.00%
Deer Lick CDP, Oklahoma	155	155	100.00%
Delaware town, Oklahoma	230	470	48.94%
Del City city, Oklahoma	10,000	21,325	46.89%
Dennis CDP, Oklahoma	65	200	32.50%
Depew town, Oklahoma	290	500	58.00%
Devol town, Oklahoma	60	205	29.27%
Dewar town, Oklahoma	480	1,030	46.60%
Dewey city, Oklahoma	1,820	3,255	55.91%
Dibble town, Oklahoma	865	1,795	48.19%
Dickson town, Oklahoma	245	1,475	16.61%
Dill City town, Oklahoma	270	525	51.43%
Disney town, Oklahoma	110	165	66.67%
Dodge CDP, Oklahoma	45	65	69.23%
Dotyville CDP, Oklahoma	-	100	0.00%
Dougherty town, Oklahoma	55	190	28.95%
Douglas town, Oklahoma	4	10	40.00%
Dover town, Oklahoma	115	420	27.38%
Dripping Springs CDP, Oklahoma	-	25	0.00%
Drowning Creek CDP, Oklahoma	75	120	62.50%
Drummond town, Oklahoma	185	345	53.62%
Drumright city, Oklahoma	2,025	2,915	69.47%
Dry Creek CDP, Oklahoma	125	215	58.14%
Duchess Landing CDP, Oklahoma	100	130	76.92%
Duncan city, Oklahoma	9,400	22,780	41.26%
Durant city, Oklahoma	6,235	13,595	45.86%
Dustin town, Oklahoma	135	255	52.94%
Dwight Mission CDP, Oklahoma	-	-	0.00%
Eagletown CDP, Oklahoma	230	515	44.66%
Eakly town, Oklahoma	215	375	57.33%
Earlsboro town, Oklahoma	235	580	40.52%
East Duke town, Oklahoma	205	435	47.13%
Edmond city, Oklahoma	19,765	77,145	25.62%
Eldon CDP, Oklahoma	250	655	38.17%
Eldorado town, Oklahoma	165	415	39.76%
Elgin city, Oklahoma	555	1,985	27.96%
Elk City city, Oklahoma	4,755	11,290	42.12%
Elmer town, Oklahoma	30	90	33.33%
Elm Grove CDP, Oklahoma	30	90	33.33%
Elmore City town, Oklahoma	415	775	53.55%
El Reno city, Oklahoma	6,375	13,850	46.03%
Empire City town, Oklahoma	175	850	20.59%
Enid city, Oklahoma	20,605	46,310	44.49%
Erick city, Oklahoma	420	890	47.19%
Erin Springs town, Oklahoma	20	60	33.33%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Etowah town, Oklahoma	85	115	73.91%
Eufaula city, Oklahoma	1,205	2,680	44.96%
Evening Shade CDP, Oklahoma	140	275	50.91%
Fairfax town, Oklahoma	990	1,710	57.89%
Fairfield CDP, Oklahoma	310	470	65.96%
Fairland town, Oklahoma	440	960	45.83%
Fairmont town, Oklahoma	35	145	24.14%
Fair Oaks town, Oklahoma	10	55	18.18%
Fairview city, Oklahoma	885	2,520	35.12%
Fallis town, Oklahoma	4	40	10.00%
Fanshawe town, Oklahoma	125	255	49.02%
Fargo town, Oklahoma	110	290	37.93%
Faxon town, Oklahoma	55	235	23.40%
Felt CDP, Oklahoma	20	70	28.57%
Fitzhugh town, Oklahoma	55	170	32.35%
Fletcher town, Oklahoma	405	1,085	37.33%
Flint Creek CDP, Oklahoma	280	575	48.70%
Flute Springs CDP, Oklahoma	195	255	76.47%
Foraker town, Oklahoma	10	10	100.00%
Forest Park town, Oklahoma	185	1,010	18.32%
Forgan town, Oklahoma	290	690	42.03%
Fort Cobb town, Oklahoma	290	700	41.43%
Fort Coffee town, Oklahoma	210	485	43.30%
Fort Gibson town, Oklahoma	1,450	3,625	40.00%
Fort Supply town, Oklahoma	125	325	38.46%
Fort Towson town, Oklahoma	210	540	38.89%
Foss town, Oklahoma	100	160	62.50%
Foster town, Oklahoma	60	130	46.15%
Foyil town, Oklahoma	240	385	62.34%
Francis town, Oklahoma	65	180	36.11%
Frederick city, Oklahoma	2,210	3,925	56.31%
Freedom town, Oklahoma	185	300	61.67%
Friendship town, Oklahoma	10	45	22.22%
Gage town, Oklahoma	185	485	38.14%
Gans town, Oklahoma	250	445	56.18%
Garber city, Oklahoma	450	1,135	39.65%
Garvin town, Oklahoma	120	240	50.00%
Gate town, Oklahoma	30	50	60.00%
Geary city, Oklahoma	830	1,390	59.71%
Gene Autry town, Oklahoma	45	75	60.00%
Geronimo town, Oklahoma	690	1,505	45.85%
Gerty town, Oklahoma	35	90	38.89%
Gideon CDP, Oklahoma	15	75	20.00%
Glencoe town, Oklahoma	280	585	47.86%
Glenpool city, Oklahoma	3,160	10,250	30.83%
Goldsby town, Oklahoma	825	2,190	37.67%
Goltry town, Oklahoma	100	210	47.62%
Goodwell town, Oklahoma	290	1,020	28.43%
Gore town, Oklahoma	505	935	54.01%
Gotebo town, Oklahoma	75	315	23.81%
Gould town, Oklahoma	45	120	37.50%
Gracemont town, Oklahoma	95	270	35.19%
Grainola town, Oklahoma	35	60	58.33%
Grandfield city, Oklahoma	630	1,355	46.49%
Grand Lake Towne town, Oklahoma	15	160	9.38%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Grandview CDP, Oklahoma	80	410	19.51%
Granite town, Oklahoma	355	925	38.38%
Grant CDP, Oklahoma	190	495	38.38%
Grayson town, Oklahoma	85	165	51.52%
Greasy CDP, Oklahoma	195	450	43.33%
Greenfield town, Oklahoma	35	95	36.84%
Gregory CDP, Oklahoma	115	360	31.94%
Grove city, Oklahoma	2,635	6,175	42.67%
Guthrie city, Oklahoma	4,755	8,990	52.89%
Guymon city, Oklahoma	4,730	10,900	43.39%
Haileyville city, Oklahoma	300	635	47.24%
Hallett town, Oklahoma	80	130	61.54%
Hammon town, Oklahoma	190	505	37.62%
Hanna town, Oklahoma	70	85	82.35%
Hardesty town, Oklahoma	205	335	61.19%
Harrah city, Oklahoma	1,405	5,075	27.68%
Hartshorne city, Oklahoma	650	1,800	36.11%
Haskell town, Oklahoma	760	1,885	40.32%
Hastings town, Oklahoma	85	120	70.83%
Haworth town, Oklahoma	235	430	54.65%
Headrick town, Oklahoma	40	95	42.11%
Healdton city, Oklahoma	1,450	2,690	53.90%
Heavener city, Oklahoma	1,835	3,230	56.81%
Helena town, Oklahoma	110	480	22.92%
Hendrix town, Oklahoma	10	45	22.22%
Hennessey town, Oklahoma	1,180	2,815	41.92%
Henryetta city, Oklahoma	2,405	5,875	40.94%
Hickory town, Oklahoma	25	150	16.67%
Hillsdale town, Oklahoma	35	100	35.00%
Hinton town, Oklahoma	605	1,435	42.16%
Hitchcock town, Oklahoma	45	105	42.86%
Hitchita town, Oklahoma	120	190	63.16%
Hobart city, Oklahoma	1,725	3,570	48.32%
Hoffman town, Oklahoma	50	145	34.48%
Holdenville city, Oklahoma	2,380	4,360	54.59%
Hollis city, Oklahoma	1,090	1,920	56.77%
Hollister town, Oklahoma	80	135	59.26%
Hominy city, Oklahoma	1,380	2,230	61.88%
Hooker city, Oklahoma	980	2,095	46.78%
Hoot Owl town, Oklahoma	-	-	0.00%
Horntown town, Oklahoma	4	125	3.20%
Howe town, Oklahoma	340	1,155	29.44%
Hugo city, Oklahoma	3,420	4,970	68.81%
Hulbert town, Oklahoma	265	390	67.95%
Hunter town, Oklahoma	130	150	86.67%
Hydro town, Oklahoma	450	1,060	42.45%
Idabel city, Oklahoma	3,730	6,385	58.42%
Indiahoma town, Oklahoma	190	315	60.32%
Indianola CDP, Oklahoma	-	30	0.00%
Indianola town, Oklahoma	105	170	61.76%
Inola town, Oklahoma	795	1,835	43.32%
Iron Post CDP, Oklahoma	-	-	0.00%
Isabella CDP, Oklahoma	115	170	67.65%
IXL town, Oklahoma	45	115	39.13%
Jay city, Oklahoma	1,780	3,015	59.04%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Jefferson town, Oklahoma	-	35	0.00%
Jenks city, Oklahoma	2,905	15,445	18.81%
Jennings town, Oklahoma	170	355	47.89%
Jet town, Oklahoma	30	135	22.22%
Johnson town, Oklahoma	150	420	35.71%
Jones town, Oklahoma	870	2,575	33.79%
Justice CDP, Oklahoma	230	1,460	15.75%
Kansas town, Oklahoma	410	850	48.24%
Katie town, Oklahoma	60	230	26.09%
Kaw City city, Oklahoma	100	260	38.46%
Kellyville town, Oklahoma	730	1,385	52.71%
Kemp town, Oklahoma	80	105	76.19%
Kendrick town, Oklahoma	85	195	43.59%
Kenefic town, Oklahoma	100	195	51.28%
Kenton CDP, Oklahoma	4	15	26.67%
Kenwood CDP, Oklahoma	405	900	45.00%
Keota town, Oklahoma	300	395	75.95%
Ketchum town, Oklahoma	210	470	44.68%
Keyes town, Oklahoma	165	335	49.25%
Keys CDP, Oklahoma	545	945	57.67%
Kiefer town, Oklahoma	485	1,380	35.14%
Kildare town, Oklahoma	35	75	46.67%
Kingfisher city, Oklahoma	1,965	4,560	43.09%
Kingston town, Oklahoma	960	2,125	45.18%
Kinta town, Oklahoma	250	290	86.21%
Kiowa town, Oklahoma	300	605	49.59%
Knowles town, Oklahoma	-	4	0.00%
Konawa city, Oklahoma	680	1,470	46.26%
Krebs city, Oklahoma	1,245	2,595	47.98%
Kremlin town, Oklahoma	95	310	30.65%
Lahoma town, Oklahoma	240	490	48.98%
Lake Aluma town, Oklahoma	-	100	0.00%
Lamar town, Oklahoma	195	310	62.90%
Lambert town, Oklahoma	-	4	0.00%
Lamont town, Oklahoma	175	375	46.67%
Lane CDP, Oklahoma	270	365	73.97%
Langley town, Oklahoma	455	640	71.09%
Langston town, Oklahoma	255	485	52.58%
Laverne town, Oklahoma	525	1,240	42.34%
Lawrence Creek town, Oklahoma	40	90	44.44%
Lawton city, Oklahoma	37,475	82,895	45.21%
Leach CDP, Oklahoma	65	200	32.50%
Lebanon CDP, Oklahoma	10	240	4.17%
Leedey town, Oklahoma	160	445	35.96%
Le Flore town, Oklahoma	95	165	57.58%
Lehigh city, Oklahoma	330	485	68.04%
Lenapah town, Oklahoma	70	245	28.57%
Leon town, Oklahoma	70	105	66.67%
Lexington city, Oklahoma	1,005	2,130	47.18%
Liberty CDP, Oklahoma	75	285	26.32%
Liberty town, Oklahoma	50	140	35.71%
Lima town, Oklahoma	50	65	76.92%
Limestone CDP, Oklahoma	35	560	6.25%
Lindsay city, Oklahoma	1,025	2,840	36.09%
Loco town, Oklahoma	50	105	47.62%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Locust Grove town, Oklahoma	790	1,555	50.80%
Lone Grove city, Oklahoma	2,005	4,965	40.38%
Lone Wolf town, Oklahoma	125	340	36.76%
Long CDP, Oklahoma	160	320	50.00%
Longdale town, Oklahoma	145	235	61.70%
Longtown CDP, Oklahoma	1,510	2,395	63.05%
Lookeba town, Oklahoma	80	145	55.17%
Lost City CDP, Oklahoma	400	970	41.24%
Lotsee town, Oklahoma	-	4	0.00%
Loveland town, Oklahoma	-	30	0.00%
Loyal town, Oklahoma	35	50	70.00%
Lucien CDP, Oklahoma	10	165	6.06%
Luther town, Oklahoma	425	1,240	34.27%
Lyons Switch CDP, Oklahoma	140	395	35.44%
McAlester city, Oklahoma	5,910	15,570	37.96%
McCord CDP, Oklahoma	775	1,955	39.64%
McCurtain town, Oklahoma	310	465	66.67%
McLoud town, Oklahoma	865	3,455	25.04%
Macomb town, Oklahoma	-	20	0.00%
Madill city, Oklahoma	1,795	3,650	49.18%
Manchester town, Oklahoma	15	55	27.27%
Mangum city, Oklahoma	1,440	2,585	55.71%
Manitou town, Oklahoma	50	220	22.73%
Mannford town, Oklahoma	1,090	3,000	36.33%
Mannsville town, Oklahoma	340	870	39.08%
Maramec town, Oklahoma	15	110	13.64%
Marble City town, Oklahoma	185	300	61.67%
Marietta CDP, Oklahoma	90	105	85.71%
Marietta city, Oklahoma	1,120	2,445	45.81%
Marland town, Oklahoma	55	195	28.21%
Marlow city, Oklahoma	1,990	4,490	44.32%
Marshall town, Oklahoma	205	280	73.21%
Martha town, Oklahoma	135	190	71.05%
Maud city, Oklahoma	530	1,090	48.62%
May town, Oklahoma	15	30	50.00%
Maysville town, Oklahoma	505	1,045	48.33%
Mazie CDP, Oklahoma	4	40	10.00%
Mead town, Oklahoma	120	150	80.00%
Medford city, Oklahoma	295	1,055	27.96%
Medicine Park town, Oklahoma	150	290	51.72%
Meeker town, Oklahoma	600	1,235	48.58%
Meno town, Oklahoma	95	190	50.00%
Meridian town, Oklahoma	30	50	60.00%
Meridian CDP, Oklahoma	310	975	31.79%
Miami city, Oklahoma	5,625	12,510	44.96%
Midwest City city, Oklahoma	23,880	53,475	44.66%
Milburn town, Oklahoma	190	375	50.67%
Mill Creek town, Oklahoma	195	290	67.24%
Millerton town, Oklahoma	155	295	52.54%
Minco city, Oklahoma	695	1,830	37.98%
Moffett town, Oklahoma	110	185	59.46%
Moore city, Oklahoma	16,710	52,345	31.92%
Mooreland town, Oklahoma	610	1,220	50.00%
Morris city, Oklahoma	595	1,150	51.74%
Morrison town, Oklahoma	270	730	36.99%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Mounds town, Oklahoma	630	1,470	42.86%
Mountain Park town, Oklahoma	260	370	70.27%
Mountain View town, Oklahoma	400	855	46.78%
Mulberry CDP, Oklahoma	30	50	60.00%
Muldrow town, Oklahoma	1,640	3,455	47.47%
Mulhall town, Oklahoma	80	170	47.06%
Murphy CDP, Oklahoma	-	35	0.00%
Muskogee city, Oklahoma	17,270	37,255	46.36%
Mustang city, Oklahoma	4,050	16,530	24.50%
Mutual town, Oklahoma	25	100	25.00%
Narcissa CDP, Oklahoma	-	20	0.00%
Nardin CDP, Oklahoma	110	140	78.57%
Nash town, Oklahoma	150	220	68.18%
Nescatunga CDP, Oklahoma	55	55	100.00%
New Alluwe town, Oklahoma	75	120	62.50%
Newcastle city, Oklahoma	1,110	7,255	15.30%
New Cordell city, Oklahoma	910	2,910	31.27%
New Eucha CDP, Oklahoma	100	250	40.00%
Newkirk city, Oklahoma	1,085	2,205	49.21%
New Woodville town, Oklahoma	10	35	28.57%
Nichols Hills city, Oklahoma	330	3,745	8.81%
Nicoma Park city, Oklahoma	1,340	2,420	55.37%
Nicut CDP, Oklahoma	110	285	38.60%
Ninnekah town, Oklahoma	265	1,125	23.56%
Noble city, Oklahoma	2,205	6,170	35.74%
Norge town, Oklahoma	45	180	25.00%
Norman city, Oklahoma	39,620	100,860	39.28%
North Enid town, Oklahoma	190	1,190	15.97%
North Miami town, Oklahoma	255	405	62.96%
Notchietown CDP, Oklahoma	85	300	28.33%
Nowata city, Oklahoma	1,960	3,810	51.44%
Oak Grove town, Oklahoma	15	15	100.00%
Oakhurst CDP, Oklahoma	1,075	2,450	43.88%
Oakland town, Oklahoma	435	835	52.10%
Oaks town, Oklahoma	255	380	67.11%
Oakwood town, Oklahoma	20	50	40.00%
Ochelata town, Oklahoma	120	305	39.34%
Oilton city, Oklahoma	775	1,035	74.88%
Okarche town, Oklahoma	340	1,100	30.91%
Okay town, Oklahoma	415	635	65.35%
Okeene town, Oklahoma	430	1,215	35.39%
Okemah city, Oklahoma	1,570	2,830	55.48%
Oklahoma City city, Oklahoma	240,120	555,290	43.24%
Okmulgee city, Oklahoma	6,100	11,790	51.74%
Oktaha town, Oklahoma	230	445	51.69%
Old Eucha CDP, Oklahoma	30	75	40.00%
Old Green CDP, Oklahoma	45	120	37.50%
Olustee town, Oklahoma	195	380	51.32%
Oologah town, Oklahoma	330	1,095	30.14%
Optima town, Oklahoma	170	270	62.96%
Orlando town, Oklahoma	125	165	75.76%
Osage town, Oklahoma	85	120	70.83%
Owasso city, Oklahoma	6,210	26,690	23.27%
Paden town, Oklahoma	325	635	51.18%
Panama town, Oklahoma	800	1,520	52.63%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Paoli town, Oklahoma	220	545	40.37%
Paradise Hill town, Oklahoma	10	35	28.57%
Park Hill CDP, Oklahoma	1,585	3,240	48.92%
Pauls Valley city, Oklahoma	2,380	5,485	43.39%
Pawhuska city, Oklahoma	2,155	3,595	59.94%
Pawnee city, Oklahoma	995	2,290	43.45%
Peavine CDP, Oklahoma	225	480	46.88%
Peggs CDP, Oklahoma	240	715	33.57%
Pensacola town, Oklahoma	10	40	25.00%
Peoria town, Oklahoma	95	135	70.37%
Perkins city, Oklahoma	1,160	2,760	42.03%
Perry city, Oklahoma	2,325	5,045	46.09%
Pettit CDP, Oklahoma	190	1,120	16.96%
Phillips town, Oklahoma	110	210	52.38%
Picher city, Oklahoma	180	440	40.91%
Piedmont city, Oklahoma	930	5,315	17.50%
Piney CDP, Oklahoma	15	75	20.00%
Pinhook Corner CDP, Oklahoma	15	310	4.84%
Pink town, Oklahoma	640	1,980	32.32%
Pin Oak Acres CDP, Oklahoma	170	400	42.50%
Pittsburg town, Oklahoma	70	205	34.15%
Pocasset town, Oklahoma	75	145	51.72%
Pocola town, Oklahoma	1,410	3,870	36.43%
Ponca City city, Oklahoma	11,090	25,165	44.07%
Pond Creek city, Oklahoma	310	810	38.27%
Porter town, Oklahoma	260	475	54.74%
Porum town, Oklahoma	350	625	56.00%
Poteau city, Oklahoma	3,030	8,075	37.52%
Prague city, Oklahoma	1,185	2,540	46.65%
Proctor CDP, Oklahoma	50	340	14.71%
Prue town, Oklahoma	215	400	53.75%
Pryor Creek city, Oklahoma	3,585	9,305	38.53%
Pump Back CDP, Oklahoma	115	275	41.82%
Purcell city, Oklahoma	2,085	5,480	38.05%
Putnam town, Oklahoma	35	55	63.64%
Quapaw town, Oklahoma	325	695	46.76%
Quinton town, Oklahoma	530	880	60.23%
Ralston town, Oklahoma	135	295	45.76%
Ramona town, Oklahoma	225	505	44.55%
Randlett town, Oklahoma	200	445	44.94%
Ratliff City town, Oklahoma	10	75	13.33%
Rattan town, Oklahoma	150	240	62.50%
Ravia town, Oklahoma	270	495	54.55%
Redbird town, Oklahoma	135	145	93.10%
Redbird Smith CDP, Oklahoma	105	295	35.59%
Red Oak town, Oklahoma	270	515	52.43%
Red Rock town, Oklahoma	135	200	67.50%
Remy CDP, Oklahoma	135	555	24.32%
Renfrow town, Oklahoma	10	15	66.67%
Rentiesville town, Oklahoma	80	85	94.12%
Reydon town, Oklahoma	85	190	44.74%
Ringling town, Oklahoma	505	915	55.19%
Ringwood town, Oklahoma	200	400	50.00%
Ripley town, Oklahoma	195	515	37.86%
River Bottom CDP, Oklahoma	165	270	61.11%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Rock Island town, Oklahoma	300	660	45.45%
Rocky town, Oklahoma	60	180	33.33%
Rocky Ford CDP, Oklahoma	105	110	95.45%
Rocky Mountain CDP, Oklahoma	210	385	54.55%
Roff town, Oklahoma	415	725	57.24%
Roland town, Oklahoma	1,535	3,150	48.73%
Roosevelt town, Oklahoma	125	205	60.98%
Rose CDP, Oklahoma	-	315	0.00%
Rosedale town, Oklahoma	75	80	93.75%
Rosston town, Oklahoma	50	90	55.56%
Rush Springs town, Oklahoma	945	1,600	59.06%
Ryan town, Oklahoma	410	750	54.67%
St. Louis town, Oklahoma	105	200	52.50%
Salem CDP, Oklahoma	4	4	100.00%
Salina town, Oklahoma	725	1,350	53.70%
Sallisaw city, Oklahoma	3,805	8,570	44.40%
Sams Corner CDP, Oklahoma	40	185	21.62%
Sand Hill CDP, Oklahoma	150	365	41.10%
Sand Springs city, Oklahoma	5,305	18,310	28.97%
Sapulpa city, Oklahoma	8,790	20,100	43.73%
Sasakwa town, Oklahoma	30	125	24.00%
Savanna town, Oklahoma	155	575	26.96%
Sawyer town, Oklahoma	225	360	62.50%
Sayre city, Oklahoma	1,510	3,645	41.43%
Schulter town, Oklahoma	330	575	57.39%
Scraper CDP, Oklahoma	30	205	14.63%
Seiling city, Oklahoma	185	705	26.24%
Seminole city, Oklahoma	3,665	7,190	50.97%
Sentinel town, Oklahoma	385	875	44.00%
Sequoyah CDP, Oklahoma	130	655	19.85%
Shady Grove CDP (Cherokee County), Oklahoma	525	720	72.92%
Shady Grove CDP (McIntosh County), Oklahoma	70	100	70.00%
Shady Grove town, Oklahoma	4	4	100.00%
Shady Point town, Oklahoma	300	1,125	26.67%
Shamrock town, Oklahoma	50	80	62.50%
Sharon town, Oklahoma	35	180	19.44%
Shattuck town, Oklahoma	415	1,220	34.02%
Shawnee city, Oklahoma	11,740	28,255	41.55%
Shidler city, Oklahoma	115	270	42.59%
Short CDP, Oklahoma	30	90	33.33%
Silo town, Oklahoma	80	255	31.37%
Simms CDP, Oklahoma	135	225	60.00%
Skedee town, Oklahoma	4	60	6.67%
Skiatook town, Oklahoma	3,260	7,330	44.47%
Slaughterville town, Oklahoma	2,075	4,035	51.43%
Slick town, Oklahoma	65	165	39.39%
Smith Village town, Oklahoma	30	40	75.00%
Smithville town, Oklahoma	145	225	64.44%
Snake Creek CDP, Oklahoma	245	530	46.23%
Snyder city, Oklahoma	880	1,600	55.00%
Soper town, Oklahoma	270	385	70.13%
Sour John CDP, Oklahoma	4	10	40.00%
South Coffeyville town, Oklahoma	395	625	63.20%
Sparks town, Oklahoma	70	180	38.89%
Spaulding town, Oklahoma	25	90	27.78%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Spavinaw town, Oklahoma	375	545	68.81%
Spencer city, Oklahoma	1,810	3,850	47.01%
Sperry town, Oklahoma	500	1,135	44.05%
Spiro town, Oklahoma	1,015	2,470	41.09%
Sportsmen Acres town, Oklahoma	240	365	65.75%
Springer town, Oklahoma	165	540	30.56%
Steely Hollow CDP, Oklahoma	40	45	88.89%
Sterling town, Oklahoma	410	775	52.90%
Stidham town, Oklahoma	10	15	66.67%
Stigler city, Oklahoma	1,010	2,345	43.07%
Stillwater city, Oklahoma	21,655	39,360	55.02%
Stilwell city, Oklahoma	2,425	3,790	63.98%
Stonewall town, Oklahoma	230	415	55.42%
Stoney Point CDP, Oklahoma	80	205	39.02%
Strang town, Oklahoma	25	45	55.56%
Stratford town, Oklahoma	880	1,450	60.69%
Stringtown town, Oklahoma	120	290	41.38%
Strong City town, Oklahoma	4	45	8.89%
Stroud city, Oklahoma	1,090	2,705	40.30%
Stuart town, Oklahoma	55	170	32.35%
Sugden town, Oklahoma	10	40	25.00%
Sulphur city, Oklahoma	2,540	4,665	54.45%
Summit town, Oklahoma	115	125	92.00%
Sweetwater town, Oklahoma	95	165	57.58%
Swink CDP, Oklahoma	15	45	33.33%
Sycamore CDP, Oklahoma	220	260	84.62%
Taft town, Oklahoma	155	275	56.36%
Tagg Flats CDP, Oklahoma	-	-	0.00%
Tahlequah city, Oklahoma	8,105	14,230	56.96%
Talala town, Oklahoma	95	295	32.20%
Talihina town, Oklahoma	595	1,185	50.21%
Taloga town, Oklahoma	115	375	30.67%
Tamaha town, Oklahoma	50	135	37.04%
Tatums town, Oklahoma	75	105	71.43%
Tecumseh city, Oklahoma	2,570	6,215	41.35%
Temple town, Oklahoma	620	1,030	60.19%
Tenkiller CDP, Oklahoma	280	695	40.29%
Teresita CDP, Oklahoma	95	165	57.58%
Terlton town, Oklahoma	10	70	14.29%
Terral town, Oklahoma	175	400	43.75%
Texanna CDP, Oklahoma	1,210	2,205	54.88%
Texhoma town, Oklahoma	395	830	47.59%
Texola town, Oklahoma	-	70	0.00%
Thackerville town, Oklahoma	285	495	57.58%
The Village city, Oklahoma	4,330	9,105	47.56%
Thomas city, Oklahoma	555	1,435	38.68%
Tiawah CDP, Oklahoma	105	175	60.00%
Tipton town, Oklahoma	420	780	53.85%
Tishomingo city, Oklahoma	1,380	2,850	48.42%
Titanic CDP, Oklahoma	210	330	63.64%
Tonkawa city, Oklahoma	1,110	2,730	40.66%
Tribbey town, Oklahoma	130	345	37.68%
Tryon town, Oklahoma	230	430	53.49%
Tullahassee town, Oklahoma	15	55	27.27%
Tulsa city, Oklahoma	182,175	379,335	48.02%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Tupelo city, Oklahoma	165	265	62.26%
Turley CDP, Oklahoma	1,520	2,975	51.09%
Turpin CDP, Oklahoma	195	435	44.83%
Tushka town, Oklahoma	145	290	50.00%
Tuskahoma CDP, Oklahoma	95	145	65.52%
Tuttle city, Oklahoma	1,655	5,680	29.14%
Twin Oaks CDP, Oklahoma	20	535	3.74%
Tyrone town, Oklahoma	325	575	56.52%
Union City town, Oklahoma	555	1,865	29.76%
Valley Brook town, Oklahoma	605	815	74.23%
Valley Park town, Oklahoma	-	50	0.00%
Valliant town, Oklahoma	575	970	59.28%
Velma town, Oklahoma	205	770	26.62%
Vera town, Oklahoma	65	240	27.08%
Verden town, Oklahoma	180	555	32.43%
Verdigris town, Oklahoma	685	3,810	17.98%
Vian town, Oklahoma	875	1,720	50.87%
Vici town, Oklahoma	345	675	51.11%
Vinita city, Oklahoma	2,570	5,550	46.31%
Wagoner city, Oklahoma	4,175	8,265	50.51%
Wainwright town, Oklahoma	80	145	55.17%
Wakita town, Oklahoma	190	340	55.88%
Walters city, Oklahoma	1,025	2,555	40.12%
Wanette town, Oklahoma	90	220	40.91%
Wann town, Oklahoma	35	120	29.17%
Wapanucka town, Oklahoma	245	440	55.68%
Warner town, Oklahoma	745	1,325	56.23%
Warr Acres city, Oklahoma	4,675	9,915	47.15%
Warwick town, Oklahoma	95	270	35.19%
Washington town, Oklahoma	205	590	34.75%
Watonga city, Oklahoma	1,585	3,815	41.55%
Watts town, Oklahoma	160	275	58.18%
Wauhillau CDP, Oklahoma	50	465	10.75%
Waukomis town, Oklahoma	405	1,170	34.62%
Waurika city, Oklahoma	1,100	1,905	57.74%
Wayne town, Oklahoma	340	555	61.26%
Waynoka city, Oklahoma	425	780	54.49%
Weatherford city, Oklahoma	3,930	9,425	41.70%
Webb City town, Oklahoma	30	55	54.55%
Webbers Falls town, Oklahoma	420	515	81.55%
Welch town, Oklahoma	195	400	48.75%
Weleetka town, Oklahoma	445	720	61.81%
Welling CDP, Oklahoma	665	980	67.86%
Wellston town, Oklahoma	560	940	59.57%
West Peavine CDP, Oklahoma	95	460	20.65%
Westport town, Oklahoma	30	275	10.91%
West Siloam Springs town, Oklahoma	515	855	60.23%
Westville town, Oklahoma	940	1,585	59.31%
Wetumka city, Oklahoma	620	980	63.27%
Wewoka city, Oklahoma	1,825	3,225	56.59%
Whitefield town, Oklahoma	145	220	65.91%
White Oak CDP, Oklahoma	105	240	43.75%
Whitesboro CDP, Oklahoma	55	200	27.50%
White Water CDP, Oklahoma	55	155	35.48%
Wickliffe CDP, Oklahoma	4	80	5.00%

Source: US Census - ACS 2006-2010

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

TOWN / CITY	lowmod	lowmoduniv	lowmod_pct
Wilburton city, Oklahoma	1,230	2,510	49.00%
Willow town, Oklahoma	70	155	45.16%
Wilson city, Oklahoma	800	1,660	48.19%
Winchester town, Oklahoma	265	655	40.46%
Wister town, Oklahoma	595	1,025	58.05%
Woodall CDP, Oklahoma	365	920	39.67%
Woodlawn Park town, Oklahoma	50	150	33.33%
Woodward city, Oklahoma	4,835	11,820	40.91%
Wright City town, Oklahoma	415	870	47.70%
Wyandotte town, Oklahoma	200	345	57.97%
Wynnewood city, Oklahoma	1,195	2,585	46.23%
Wynona town, Oklahoma	220	355	61.97%
Yale city, Oklahoma	780	1,240	62.90%
Yeager town, Oklahoma	50	80	62.50%
Yukon city, Oklahoma	6,395	21,720	29.44%
Zeb CDP, Oklahoma	250	455	54.95%
Zena CDP, Oklahoma	105	125	84.00%
Zion CDP, Oklahoma	65	65	100.00%

Source: US Census - ACS 2006-2010

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
Fort Smith, AR-OK MSA									
Fort Smith, AR-OK HMFA									
FY 2015 MFI: 47100	EXTR LOW INCOME	11770	15930	20090	23550	25450	27350	29250	31100
	VERY LOW INCOME	16500	18850	21200	23550	25450	27350	29250	31100
	LOW-INCOME	26400	30200	33950	37700	40750	43750	46750	49800
Le Flore County, OK HMFA									
FY 2015 MFI: 46800	EXTR LOW INCOME	11770	15930	20090	23400	25300	27150	29050	30900
	VERY LOW INCOME	16400	18750	21100	23400	25300	27150	29050	30900
	LOW-INCOME	26250	30000	33750	37450	40450	43450	46450	49450
Lawton, OK MSA									
FY 2015 MFI: 56300	EXTR LOW INCOME	11850	15930	20090	24250	28410	32570	34950	37200
	VERY LOW INCOME	19750	22550	25350	28150	30450	32700	34950	37200
	LOW-INCOME	31550	36050	40550	45050	48700	52300	55900	59500
Oklahoma City, OK MSA									
Grady County, OK HMFA									
FY 2015 MFI: 60800	EXTR LOW INCOME	12800	15930	20090	24250	28410	32570	36730	40150
	VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
	LOW-INCOME	34100	38950	43800	48650	52550	56450	60350	64250
Lincoln County, OK HMFA									
FY 2015 MFI: 56100	EXTR LOW INCOME	11800	15930	20090	24250	28410	32550	34800	37050
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW-INCOME	31450	35950	40450	44900	48500	52100	55700	59300
Oklahoma City, OK HMFA									
FY 2015 MFI: 64500	EXTR LOW INCOME	13550	15930	20090	24250	28410	32570	36730	40890
	VERY LOW INCOME	22600	25800	29050	32250	34850	37450	40000	42600
	LOW-INCOME	36150	41300	46450	51600	55750	59900	64000	68150
Tulsa, OK MSA									
Okmulgee County, OK HMFA									
FY 2015 MFI: 51600	EXTR LOW INCOME	11770	15930	20090	24250	27900	29950	32000	34100
	VERY LOW INCOME	18100	20650	23250	25800	27900	29950	32000	34100
	LOW-INCOME	28950	33050	37200	41300	44650	47950	51250	54550
Pawnee County, OK HMFA									
FY 2015 MFI: 55600	EXTR LOW INCOME	11770	15930	20090	24250	28410	31400	33550	35750
	VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750
	LOW-INCOME	30350	34650	39000	43300	46800	50250	53700	57200
Tulsa, OK HMFA									
FY 2015 MFI: 61400	EXTR LOW INCOME	12900	15930	20090	24250	28410	32570	36730	40550
	VERY LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
	LOW-INCOME	34400	39300	44200	49100	53050	57000	60900	64850
Adair County, OK									
FY 2015 MFI: 39800	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Alfalfa County, OK									
FY 2015 MFI: 59300	EXTR LOW INCOME	12500	15930	20090	24250	28410	32570	36730	39150
	VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150
	LOW-INCOME	33250	38000	42750	47450	51250	55050	58850	62650

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
Atoka County, OK									
FY 2015 MFI: 44100	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Beaver County, OK									
FY 2015 MFI: 62400	EXTR LOW INCOME	12600	15930	20090	24250	28410	32570	36730	39600
	VERY LOW INCOME	21000	24000	27000	30000	32400	34800	37200	39600
	LOW-INCOME	33600	38400	43200	48000	51850	55700	59550	63400
Beckham County, OK									
FY 2015 MFI: 65200	EXTR LOW INCOME	12700	15930	20090	24250	28410	32570	36730	39900
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW-INCOME	33850	38650	43500	48300	52200	56050	59900	63800
Blaine County, OK									
FY 2015 MFI: 52100	EXTR LOW INCOME	11770	15930	20090	24250	28150	30250	32350	34400
	VERY LOW INCOME	18250	20850	23450	26050	28150	30250	32350	34400
	LOW-INCOME	29200	33400	37550	41700	45050	48400	51750	55050
Bryan County, OK									
FY 2015 MFI: 49100	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Caddo County, OK									
FY 2015 MFI: 48600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Carter County, OK									
FY 2015 MFI: 55600	EXTR LOW INCOME	11770	15930	20090	24250	28410	31050	33200	35350
	VERY LOW INCOME	18750	21400	24100	26750	28900	31050	33200	35350
	LOW-INCOME	30000	34250	38550	42800	46250	49650	53100	56500
Cherokee County, OK									
FY 2015 MFI: 46600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Choctaw County, OK									
FY 2015 MFI: 42600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Cimarron County, OK									
FY 2015 MFI: 46600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Coal County, OK									
FY 2015 MFI: 44900	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Cotton County, OK									
FY 2015 MFI: 57500	EXTR LOW INCOME	12100	15930	20090	24250	28410	32570	35650	37950
	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	LOW-INCOME	32200	36800	41400	46000	49700	53400	57050	60750

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
Craig County, OK									
FY 2015 MFI: 53000	EXTR LOW INCOME	11770	15930	20090	24250	28410	30750	32900	35000
	VERY LOW INCOME	18550	21200	23850	26500	28650	30750	32900	35000
	LOW-INCOME	29700	33950	38200	42400	45800	49200	52600	56000
Custer County, OK									
FY 2015 MFI: 58700	EXTR LOW INCOME	12350	15930	20090	24250	28410	32570	36400	38750
	VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
	LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000
Delaware County, OK									
FY 2015 MFI: 47500	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Dewey County, OK									
FY 2015 MFI: 59800	EXTR LOW INCOME	12050	15930	20090	24250	28410	32570	35500	37800
	VERY LOW INCOME	20050	22900	25750	28600	30900	33200	35500	37800
	LOW-INCOME	32050	36600	41200	45750	49450	53100	56750	60400
Ellis County, OK									
FY 2015 MFI: 62700	EXTR LOW INCOME	12700	15930	20090	24250	28410	32570	36730	39900
	VERY LOW INCOME	21150	24200	27200	30200	32650	35050	37450	39900
	LOW-INCOME	33850	38650	43500	48300	52200	56050	59900	63800
Garfield County, OK									
FY 2015 MFI: 55400	EXTR LOW INCOME	11770	15930	20090	24250	28410	32150	34350	36600
	VERY LOW INCOME	19400	22200	24950	27700	29950	32150	34350	36600
	LOW-INCOME	31050	35450	39900	44300	47850	51400	54950	58500
Garvin County, OK									
FY 2015 MFI: 49600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Grant County, OK									
FY 2015 MFI: 61100	EXTR LOW INCOME	12250	15930	20090	24250	28410	32570	36150	38500
	VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
	LOW-INCOME	32700	37350	42000	46650	50400	54150	57850	61600
Greer County, OK									
FY 2015 MFI: 50200	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Harmon County, OK									
FY 2015 MFI: 37400	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Harper County, OK									
FY 2015 MFI: 55800	EXTR LOW INCOME	11770	15930	20090	24250	28410	32400	34600	36850
	VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850
	LOW-INCOME	31300	35750	40200	44650	48250	51800	55400	58950
Haskell County, OK									
FY 2015 MFI: 51600	EXTR LOW INCOME	11770	15930	20090	24250	27900	29950	32000	34100
	VERY LOW INCOME	18100	20650	23250	25800	27900	29950	32000	34100
	LOW-INCOME	28950	33050	37200	41300	44650	47950	51250	54550

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
Hughes County, OK									
FY 2015 MFI: 46600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Jackson County, OK									
FY 2015 MFI: 55000	EXTR LOW INCOME	11770	15930	20090	24250	28410	31900	34100	36300
	VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
	LOW-INCOME	30800	35200	39600	44000	47550	51050	54600	58100
Jefferson County, OK									
FY 2015 MFI: 45800	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Johnston County, OK									
FY 2015 MFI: 42300	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Kay County, OK									
FY 2015 MFI: 54400	EXTR LOW INCOME	11770	15930	20090	24250	28410	31600	33750	35950
	VERY LOW INCOME	19050	21800	24500	27200	29400	31600	33750	35950
	LOW-INCOME	30450	34800	39150	43500	47000	50500	53950	57450
Kingfisher County, OK									
FY 2015 MFI: 64200	EXTR LOW INCOME	13500	15930	20090	24250	28410	32570	36730	40890
	VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400
	LOW-INCOME	35950	41100	46250	51350	55500	59600	63700	67800
Kiowa County, OK									
FY 2015 MFI: 47900	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Latimer County, OK									
FY 2015 MFI: 52200	EXTR LOW INCOME	11770	15930	20090	24250	28200	30300	32400	34500
	VERY LOW INCOME	18300	20900	23500	26100	28200	30300	32400	34500
	LOW-INCOME	29250	33400	37600	41750	45100	48450	51800	55150
Love County, OK									
FY 2015 MFI: 53100	EXTR LOW INCOME	11770	15930	20090	24250	28410	30800	32950	35050
	VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
	LOW-INCOME	29750	34000	38250	42500	45900	49300	52700	56100
Major County, OK									
FY 2015 MFI: 58300	EXTR LOW INCOME	12250	15930	20090	24250	28410	32570	36150	38500
	VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
	LOW-INCOME	32700	37350	42000	46650	50400	54150	57850	61600
Marshall County, OK									
FY 2015 MFI: 51900	EXTR LOW INCOME	11770	15930	20090	24250	28050	30150	32200	34300
	VERY LOW INCOME	18200	20800	23400	25950	28050	30150	32200	34300
	LOW-INCOME	29050	33200	37350	41500	44850	48150	51500	54800
Mayes County, OK									
FY 2015 MFI: 54500	EXTR LOW INCOME	11770	15930	20090	24250	28410	31650	33800	36000
	VERY LOW INCOME	19100	21800	24550	27250	29450	31650	33800	36000
	LOW-INCOME	30550	34900	39250	43600	47100	50600	54100	57600

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
McCurtain County, OK									
FY 2015 MFI: 44300	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
McIntosh County, OK									
FY 2015 MFI: 43600	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Murray County, OK									
FY 2015 MFI: 56400	EXTR LOW INCOME	11770	15930	20090	24250	28410	30950	33050	35200
	VERY LOW INCOME	18700	21350	24000	26650	28800	30950	33050	35200
	LOW-INCOME	29900	34150	38400	42650	46100	49500	52900	56300
Muskogee County, OK									
FY 2015 MFI: 50700	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Noble County, OK									
FY 2015 MFI: 58200	EXTR LOW INCOME	11850	15930	20090	24250	28410	32570	34950	37200
	VERY LOW INCOME	19750	22550	25350	28150	30450	32700	34950	37200
	LOW-INCOME	31550	36050	40550	45050	48700	52300	55900	59500
Nowata County, OK									
FY 2015 MFI: 51100	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Okfuskee County, OK									
FY 2015 MFI: 44300	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Ottawa County, OK									
FY 2015 MFI: 45900	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Payne County, OK									
FY 2015 MFI: 57100	EXTR LOW INCOME	12050	15930	20090	24250	28410	32570	35450	37700
	VERY LOW INCOME	20000	22850	25700	28550	30850	33150	35450	37700
	LOW-INCOME	32000	36600	41150	45700	49400	53050	56700	60350
Pittsburg County, OK									
FY 2015 MFI: 53600	EXTR LOW INCOME	11770	15930	20090	24250	28410	31100	33250	35400
	VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
	LOW-INCOME	30050	34350	38650	42900	46350	49800	53200	56650
Pontotoc County, OK									
FY 2015 MFI: 55700	EXTR LOW INCOME	11770	15930	20090	24250	28410	32350	34550	36800
	VERY LOW INCOME	19500	22300	25100	27850	30100	32350	34550	36800
	LOW-INCOME	31200	35650	40100	44550	48150	51700	55250	58850
Pottawatomie County, OK									
FY 2015 MFI: 55000	EXTR LOW INCOME	11770	15930	20090	24250	28410	31900	34100	36300
	VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
	LOW-INCOME	30800	35200	39600	44000	47550	51050	54600	58100

STATE:OKLAHOMA

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		----------S E C T I O N 8 I N C O M E L I M I T S----------							
Pushmataha County, OK									
FY 2015 MFI: 38900	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Roger Mills County, OK									
FY 2015 MFI: 65800	EXTR LOW INCOME	12850	15930	20090	24250	28410	32570	36730	40400
	VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400
	LOW-INCOME	34300	39200	44100	48950	52900	56800	60700	64650
Seminole County, OK									
FY 2015 MFI: 46500	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Stephens County, OK									
FY 2015 MFI: 58700	EXTR LOW INCOME	12350	15930	20090	24250	28410	32570	36400	38750
	VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
	LOW-INCOME	32900	37600	42300	46950	50750	54500	58250	62000
Texas County, OK									
FY 2015 MFI: 61000	EXTR LOW INCOME	12850	15930	20090	24250	28410	32570	36730	40300
	VERY LOW INCOME	21350	24400	27450	30500	32950	35400	37850	40300
	LOW-INCOME	34200	39050	43950	48800	52750	56650	60550	64450
Tillman County, OK									
FY 2015 MFI: 46000	EXTR LOW INCOME	11770	15930	20090	24250	27750	29800	31850	33900
	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
	LOW-INCOME	28750	32850	36950	41050	44350	47650	50950	54200
Washington County, OK									
FY 2015 MFI: 60300	EXTR LOW INCOME	12700	15930	20090	24250	28410	32570	36730	39800
	VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Washita County, OK									
FY 2015 MFI: 60700	EXTR LOW INCOME	12750	15930	20090	24250	28410	32570	36730	40100
	VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100
	LOW-INCOME	33950	38800	43650	48500	52400	56300	60150	64050
Woods County, OK									
FY 2015 MFI: 64900	EXTR LOW INCOME	13650	15930	20090	24250	28410	32570	36730	40890
	VERY LOW INCOME	22750	26000	29250	32450	35050	37650	40250	42850
	LOW-INCOME	36350	41550	46750	51900	56100	60250	64400	68550
Woodward County, OK									
FY 2015 MFI: 65200	EXTR LOW INCOME	13700	15930	20090	24250	28410	32570	36730	40890
	VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050
	LOW-INCOME	36550	41750	46950	52150	56350	60500	64700	68850