

CDBG Small Cities

COMMUNITY DEVELOPMENT



OKLAHOMA
DEPARTMENT OF COMMERCE

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2016 STATE SMALL CITIES PROGRAM**

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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 Outdated water and wastewater systems are prevalent, many streets, sidewalks, senior and community centers are in poor condition.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 whole 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

PROPOSAL 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., July 18, 2016**. 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

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

Communities 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 2016 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 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	

The total amount of funding for the Small Cities category is \$1,370,000. The allocation formula for each community will be based on a weight of 70% for poverty and 30% for population with a base amount of \$50,000.

These figures are estimated until allocation is received from the U.S. Department of Housing and Urban Development (HUD). Listed below are the eligible communities with their tentative allocations:

1. Ada	\$74,462
2. Altus	\$68,140
3. Ardmore	\$88,480
4. Bartlesville	\$93,977
5. Bethany	\$70,889
6. Chickasha	\$60,444
7. Claremore	\$63,468
8. Del City	\$82,158
9. Duncan	\$79,135
10. Durant	\$69,789
11. El Reno	\$59,895
12. McAlester	\$70,339
13. Muskogee	\$96,725
14. Mustang	\$60,170
15. Ponca City	\$85,731
16. Stillwater	\$99,473
17. Tahlequah	\$80,509
18. Yukon	\$66,216
	\$1,370,000

Note: For those communities that choose not to participate in the Small Cities Program, ODOC/CD will recalculate and distribute the allocation based on **participants only.** **Participation in the Small Cities Program is determined by submission of a Letter of Intent by 5:00 p.m. on or before April 15, 2016.**

Grant Terms and Conditions

Due to the U.S. Department of Housing and Urban Development (HUD) desire for all states to dramatically increase their expenditure rates, the following new expenditure criteria have been established.

To participate in the Small Cities set-aside, the communities with open Small Cities contracts must comply **First**, with the following expenditure rate criteria:

- a. 100% of 2012 Small Cities Award expended
- b. 100% of 2013 Small Cities Award expended
- c. 50% of 2014 Small Cities Award expended

If the above expenditure criteria has not been met by July 18, 2106, the community will not be eligible to participate in the 2016 Small Cities set-aside. Once the above expenditure criteria has been met, then the community may apply in the Small Cities set-aside or choose to compete in the appropriate CDBG set asides.

Second, the following threshold criteria must be met:

1. Leverage project at 1:1. Proposed leverage must be **directly** related to the proposed CDBG project. For example, local funds being utilized in one section of town would not be considered as leveraging the CDBG funds if the CDBG funds were being utilized in a different section of town.
2. No administration from CDBG, but leverage can include reasonable administration.
3. Cannot apply for any Community Development (CD) category during the FY 2016 program year.
4. The project must achieve a National Objective. Most CDBG projects are qualified under the National Objective as benefiting at least 51% of persons who are low to moderate income. 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 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., April 15, 2016.
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.
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.**

Use of Funds

The CDBG Program funds a broad array of projects and activities including but not limited to the following:

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

Guidance regarding eligibility requirements can be found in Section 105(a) of the Federal Housing and Community Development Act of 1974, as amended.

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, 800/879-6552 ext. 5363 or 405/815-5363
Email: karen_adair@okcommerce.gov***

If unavailable, call:

***D. Scott Myers, 800/879-6552 ext. 5356 or 405/815-5356
Email: scott_myers@okcommerce.gov***

Section Two

Required Application Documents

The following discussion provides detailed guidance regarding the different components needed to submit a complete CDBG - Small Cities Application.

1. *Application Summary (OK Grants-Online Completion Only)*

This form contains important information including a certification from the sponsor and the application preparer attesting to the accuracy and completeness of the application. This form must be completed and signed by the chief elected official of the sponsoring unit of local government, and the preparer before the application is submitted to ODOC.

2. *Detailed Line Item Budget (OK Grants-Online Completion Only)*

The description of project activities should be as specific as possible as they will form the basis of your contract. This Detailed Line Item Budget should match to the Professional Cost Estimates submitted with the application.

3. *Documentation of Project Qualification under National Objective of Benefit to Low and Moderate Income Persons, Slum or Blight or Urgent Need.*

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, Karen Adair, 405/815-5363.

Qualifying under the National Objective of Benefit to Low and Moderate Income Persons.

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 B of this guidance document).

Each activity proposed for funding with Community Development Block Grant (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? These questions can best be answered by using the following guidelines to identify specific beneficiaries for various activities:

- **Water or Wastewater Line Replacement or Rehabilitation.** Those households directly tapped to or receiving improved service from the lines. Generally, beneficiaries are considered those persons residing in houses who receive their water through new, replaced or upgraded lines, or houses that discharge sewage into or through an improved collection line or main en route to the treatment plant. Remember, concerning water and wastewater activities, it is useful to identify beneficiaries in relation to supply and distribution, and collection and treatment. Activities you propose may or may not have some or all of the same beneficiaries.
- **New Wastewater or Water Extensions to Previously Unserved Areas.** The households/homes that will actually be connected to the wastewater or water line extensions.
- **Solid Waste Landfill Closure.** Households/homes adjacent to or in and around the landfill proposed for closure.
- **Flood and Drainage Improvements.** Households/homes within the recognized drainage basin.
- **Fire Protection.** Households/homes (buildings, vehicles and equipment) residing within the response area of the fire station or dry hydrant; or using actual residential calls made by a fire station; over the prior 12 month period conduct a survey of those residences obtaining no less than 75% response rate.
- **Senior Citizen Centers and Community Centers.** Households/homes within the designated service area of the proposed center. If there is only one center in town or city, the service area can be considered to be the entire town or city. If there is more than one center, then the Applicant must delineate the service area of each center. For the purposes of rating, Senior Citizen Centers will be presumed to benefit low and moderate income persons.

- **Demolition/Clearance/Removal of Junk and Debris and/or Abandoned Inoperative Vehicles.** Households/homes within the geographic area designated to receive the focus of the demolition, clearance and/or removal activities. Typically, the properties located within the geographic area designated to receive the demolition/removal activities are considered to be beneficiaries.
- **Provision of Accessibility for the Handicapped to Public Buildings.** The households/homes within the geographic area that receive services from the assisted public building(s). Providing handicapped access to a county courthouse, for example, would provide benefit to the households/homes in the entire county. For purposes of rating, proposed handicapped access activities in connection with limited clientele facilities will be presumed to benefit low and moderate income persons.
- **Street Improvements.** The households/homes where at least one property line abuts the improved street.

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 2000 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 five (5) previous 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.***

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 Form located at *OK Grants*. If an income survey was conducted, upload the Random Number Table that was generated by ODOC/CD to perform the survey and 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. Call ODOC/CD, Karen Adair, (405) 815-5363 or 1/800-879-6552 Extension 5363, and provide the total number of households within your universe.

Step 5. 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 6. 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 7. Survey using the "Direct Project Beneficiary Income Survey Field Worksheet" provided as Appendix A 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 the appendix as Appendix B).

Step 8. Aggregate the survey results by family size and record that data on the “Direct Project Beneficiary Income Survey Summary Form” provided as Attachment C in the Forms Section of this application packet.

Step 9. 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 10. Include the signed “Income Survey Summary Form” in your 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***

<u>Number of Households in Target Area</u>	<u>Sample Size</u>
1-55	50
56-63	55
64-70	60
71-77	65
78-87	70
88-99	80
100-115	90
116-133	100
134-153	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

4. Qualifying Economic Development Projects

All applicants claiming the National Objective of benefit to low and moderate income persons via proposed job creation must provide data as presented by ODOC. In part, this will require an application to obtain a job certification as to recognized projected low and moderate income households. In order for this to be done, the following definitions and list of poverty income levels (use of the lower income level figures) provided by the U.S. Department of Housing and Urban Development (HUD) should be used.

It is important that applicants and businesses recognized that they are certifying that a certain number of total projected jobs are to benefit 51% or more of households defined as low and moderate income. Applicants and businesses will, upon approval of funding, be asked to consider a potential job applicant's full combined household income from all possible sources from their previous twelve (12) months such as: wages, dividends, interest, salary, commissions, tips, cash bonuses earned, and pensions. Applicants and businesses must be aware that any given household can have more than one family residing within it. Each household income would then be recorded and accounted for in the calculation of the low and moderate income projection.

The following definitions should be useful in the determination of an economic development 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 households 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 located in Appendix B).

5. ***Citizen Participation Requirements (Upload Form to OKGrants-Attachment A)***

All applicants, in order to apply for CDBG 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 Program.

Citizen Participation Plans must be officially adopted and followed by all Applicants, and submitted as an **Upload** to the OKGrants 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 A 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 and must be uploaded to the OKGrants Application. Acceptable documentation consists only of the ***affidavit of publication or an official posting announcing where and when the hearing is to be held along with a listing of the posting location (posting is an acceptable method of advertising only where it is the standard method used by the unit of local government to provide notice of official meeting).***

ODOC/CD recommends that no less than seven (7) to ten (10) 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 [7] to [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.

The application phase public hearing must, at a minimum, address the following topics:

1. Community development and housing needs;
2. CDBG Program purpose, i.e. meet one of three (3) National objectives;
3. The development of proposed activities.

6. *Leverage (Upload Form to OKGrants-Attachment B)*

Leverage is required at a 1:1 ratio and must be project specific. Please fill out the Leverage Verification Form located in Attachment E of the 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. The cost of labor is ineligible, however, reasonable administration costs may be allowed.

7. *Section 102 Disclosures and Certifications (Upload Form to OKGrants-Attachment C)*

This statement must be completed if the minimum requirements of the disclosure are met and certified by the interested parties as set forth in the disclosure.

8. *Certified Engineering Reports and Professional Cost Estimates (Upload-One (1) Copy 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 PER

A. General

A Preliminary Engineering Report (PER) should briefly but clearly describe the following:

- The present situation
- An analysis of alternatives
- The proposed course of action

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

- Construction
- Land Cost
- Engineering Cost
- Inspection Cost
- Legal Fees

9. *Applicant Resolution (Upload Form to OKGrants-Attachment D)*

Applications must include a Resolution passed by the current governing body requesting that particular assistance. A sample Resolution is provided as Attachment H of the application.

10. *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.

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APPENDICES

- APPENDIX A: Direct Project Beneficiary Income Survey Field Worksheet
- APPENDIX B: HUD City/County Low and Moderate Income Percentages
- APPENDIX C: 2014 HUD Income Limits
Metropolitan Statistical Area
- APPENDIX D: W-9 Form with Instructions

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2015 SMALL CITIES PROGRAM**

DIRECT PROJECT BENEFICIARY INCOME SURVEY FIELD WORKSHEET

Activity Name: _____

1. Town, City, County or Target Area: _____ **2. County:** _____

3. Name and Title of Surveyor: _____ **4. Date of Survey:** _____

5. Income Levels:	1		2		3		4		5		6		7		8	
	Below	Above														
6. Number of Persons:																
7. Address or Water Meter Number																

8. PAGE TOTALS: _____

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 (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%

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%

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%

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%

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%

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%
Indianoma 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%

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%

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%
McCloud 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%

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%

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%

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%

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%
Tulahassee town, Oklahoma	15	55	27.27%
Tulsa city, Oklahoma	182,175	379,335	48.02%

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%

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%

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%

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%

METROPOLITAN STATISTICAL AREA

Fort Smith, AR-OK MSA - 22900

CBSA: Fort Smith, AR-OK HMFA -	135-Sequoyah
SA: Le Flore County, OK HMFA -	079-Le Flore

Lawton, OK MSA - 30020

CBSA: Lawton, OK MSA -	031-Comanche
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Oklahoma City, OK MSA - 36420

SA: Grady County, OK HMFA -	051-Grady
SA: Lincoln County, OK HMFA -	081-Lincoln
CBSA: Oklahoma City, OK HMFA -	017-Canadian,
	027-Cleveland,
	083-Logan,
	087-McClain,
	109-Oklahoma

Tulsa, OK MSA - 46140

SA: Okmulgee County, OK HMFA -	111-Okmulgee
SA: Pawnee County, OK HMFA -	117-Pawnee
	037-Creek,
	113-Osage,
	131-Rogers,
	143-Tulsa,
	145-Wagoner

-----NONMETROPOLITAN COUNTIES-----

001-Adair	003-Alfalfa	005-Atoka	007-Beaver	009-Beckham
011-Blaine	013-Bryan	015-Caddo	019-Carter	021-Cherokee
023-Choctaw	025-Cimarron	029-Coal	033-Cotton	035-Craig
039-Custer	041-Delaware	043-Dewey	045-Ellis	047-Garfield
049-Garvin	053-Grant	055-Greer	057-Harmon	059-Harper
061-Haskell	063-Hughes	065-Jackson	067-Jefferson	069-Johnston
071-Kay	073-Kingfisher	075-Kiowa	077-Latimer	085-Love
093-Major	095-Marshall	097-Mayes	089-McCurtain	091-McIntosh
099-Murray	101-Muskogee	103-Noble	105-Nowata	107-Okfuskee
115-Ottawa	119-Payne	121-Pittsburg	123-Pontotoc	125-Pottawatomie
127-Pushmataha	129-Roger Mills	133-Seminole	137-Stephens	139-Texas
141-Tillman	147-Washington	149-Washita	151-Woods	153-Woodward

STATE:OKLAHOMA

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

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
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

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

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
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

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

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
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

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

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
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

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

		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
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

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

PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
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

Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	
	<input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									
+	+	+	+	+	+	+	+	+	+

or

Employer identification number									
+	+	+	+	+	+	+	+	+	+

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester, or
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,

- 7. A foreign central bank of issue,
- 8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
- 9. A futures commission merchant registered with the Commodity Futures Trading Commission,
- 10. A real estate investment trust,
- 11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
- 12. A common trust fund operated by a bank under section 584(a),
- 13. A financial institution,
- 14. A middleman known in the investment community as a nominee or custodian, or
- 15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7 ²

¹See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a Federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.socialsecurity.gov/online/ss-5.pdf. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses/ and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.