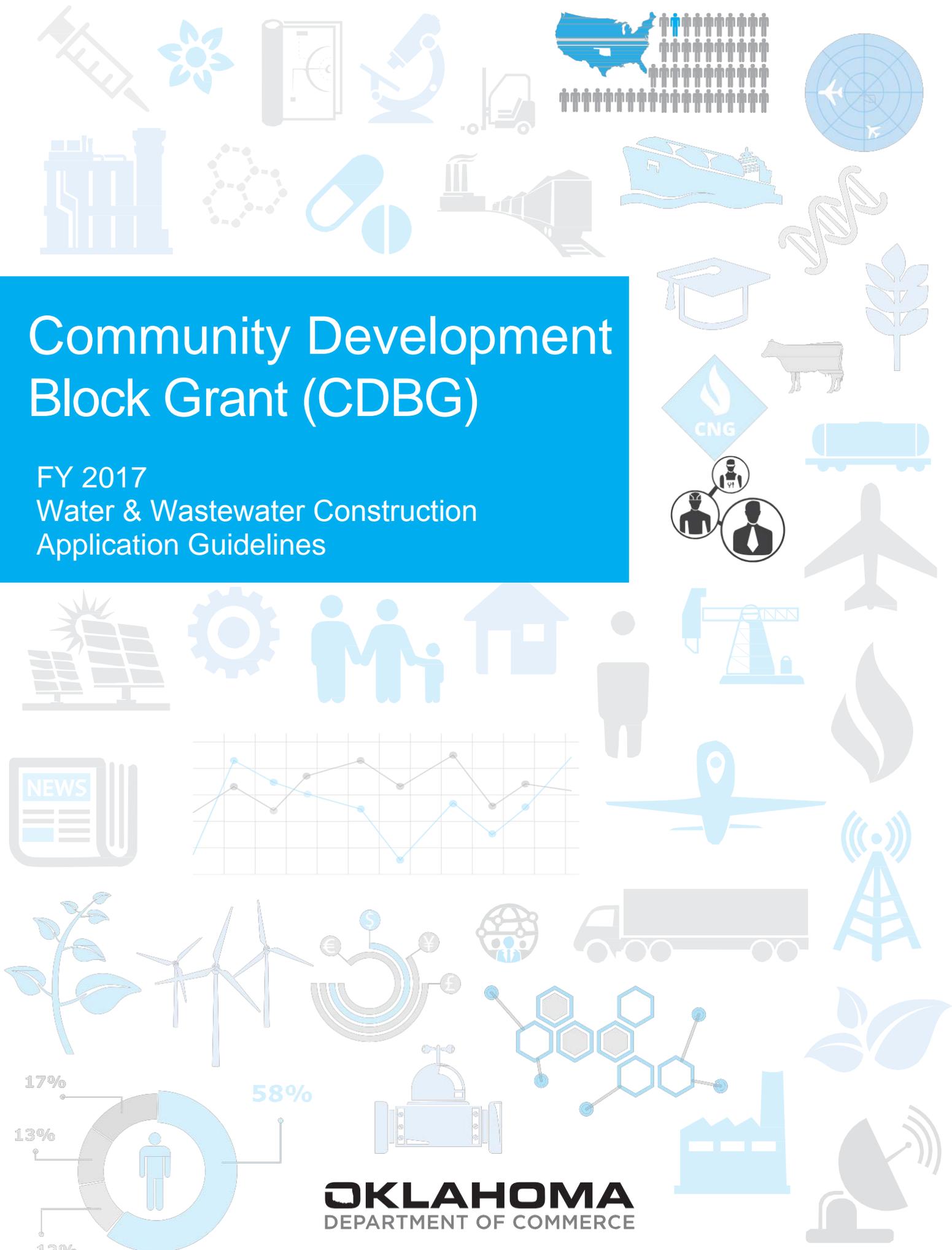
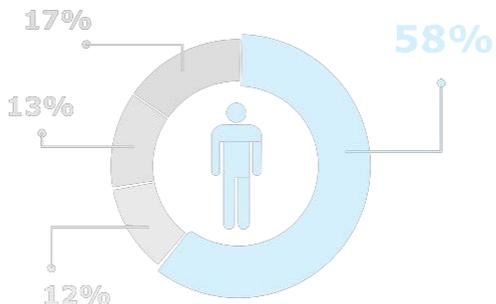


Community Development Block Grant (CDBG)

FY 2017
Water & Wastewater Construction
Application Guidelines



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2017 WATER AND WASTEWATER CONSTRUCTION PROGRAM

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OKLAHOMA'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

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 Outdated water and wastewater systems are prevalent, many streets, sidewalks, senior and community centers are in poor condition.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 the U.S. Department of Housing and Urban Development (HUD); 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". ODOC/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

2017 Water and Wastewater Construction Program

Application Guidance

The purpose of this Application Guide is to provide guidance in preparing a Community Development Block Grant (CDBG) for Water or Wastewater projects that are ready to begin **CONSTRUCTION**. Applications must be received by the Oklahoma Department of Commerce/Community Development (ODOC/CD) no later than **5:00 P.M., May 1, 2017**. 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>. **PAPER APPLICATIONS WILL NOT BE ACCEPTED.** 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 Applicant

Eligible applicants are units of local government (incorporated towns, cities, and counties) that are **not** participants in the CDBG Entitlement Program. Oklahoma’s entitlement cities are Edmond, Enid, Lawton, Midwest City, Moore, Norman, Oklahoma City, Shawnee, and Tulsa as well as the units of local government participating in the CDBG Urban County Designation for Tulsa County which consists of the following:

City of Bixby

City of Broken Arrow

City of Collinsville

City of Glenpool

City of Jenks

City of Owasso

City of Sand Springs

City of Sapulpa

Town of Skiatook

Town of Sperry

Unincorporated Tulsa County

Those successfully competing under this program must provide documentation of final plans and specifications or a construction permit secured through the Oklahoma Department of Environmental Quality (ODEQ). The documentation must show that the final plans and specifications have been submitted to ODEQ or the construction permit has been issued prior to the CDBG application deadline. This information will be verified with ODEQ. ***Absolutely no engineering costs will be allowed or reimbursed using CDBG funds.***

Application Submission Requirements

1. **City/Town Applicants:** City/Towns may submit **only one (1) grant application per Program Year** selecting from Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). ***Exclusions:*** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP)
2. **County Applicants:** Counties may submit a maximum of two (2) grant applications per Program Year selecting from Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). ***Exclusions:*** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP) **Limitation: Counties may ONLY have two (2) open grants and still make an application.** *This open total includes BOTH County sponsored contracts and those directly on the County's behalf.* In meeting the maximum of two applications, a County could be a Sponsor of two applications or a County could be a Sponsor of an application while also submitting one application where they have direct jurisdiction.

Counties may submit applications in two forms:

1. Applications where they have direct jurisdiction (roads, bridges, county barn, hospital, etc.), or;
2. Counties sponsor applications where they do not have direct jurisdiction over certain public functions. Generally, these are communities with less than \$25,000 in revenue, Rural Water Districts, and Rural Fire Districts.

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

1. A County may submit an application on their behalf (direct jurisdiction) and sponsor an application or;
2. A County may submit two (2) sponsored applications.

Proper Sponsors

The process of determining which unit of government (a town, city or county) should submit or sponsor an application for CDBG assistance must include an examination of the relationship between the location of proposed improvements in the service delivery area, and the proposed beneficiaries. The unit of government with direct

jurisdiction over the majority (60%) of the proposed beneficiaries must be the sponsor or applicant for CDBG funds. However, in the event that no unit of local government has 60% of the proposed beneficiaries, then the unit of local government with the majority of proposed beneficiaries must sponsor the application for grant assistance.

Use of Funds/Grant Maximum/Project Administration

Eligible applicants submitting under the Construction Program may only use the funds for construction and administration. All projects shall either be water or wastewater projects that will focus on some of the most serious problems in the state. The **Grant Maximum is \$450,000**. The maximum amount of CDBG funds that may be used for project administration is eight percent (8%) of the total CDBG funds awarded.

Proposal Guidance

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

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

Karen Adair, 800/879-6552 ext. 5363 or 405/815-5363

Email: Karen.Adair@okcommerce.gov

SECTION TWO

2017 Water and Wastewater Construction Program

Required Application Documents

The following discussion provides detailed guidance regarding the different components needed to submit a complete CDBG 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/CD.

2. *Documentation of Project Qualification under National Objective of Benefit to Low and Moderate Income Persons, Slum or Blight, or Urgent Need (OK Grants-Online Completion Only)*

Most of Oklahoma's CDBG Applicants qualify their project activities under the National Objective of benefit to low and moderate income persons. Applicants are cautioned that qualifying a project under slum or blight or urgent need is a difficult process that has very limited application and can only be used under special conditions and circumstances. Therefore, you are urged to qualify your proposal under benefit to low and moderate income persons. *Applicants who qualify a proposal using slum and blight or urgent need must receive guidance and approval from ODOC/CD, Karen Adair, 800-879-6552 or 405-815-5363.*

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

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

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 is 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 2017 income surveys, only the Random Sample Survey methodology will be accepted by ODOC/CD. ODOC/CD will accept income surveys that have been conducted within the previous five (5) program years (FY 2012, 2013, 2014, 2015 or 2016). 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 in the online application 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 or e-mail Karen Adair at (405) 815-5363 or 800-879-6552 or karen.adair@okcommerce.gov and provide the total number of households within your universe. A Universe is composed of the total number of households in the project area.
- Step 5.** Based on the number of households provided, a random survey sample will be generated by ODOC/CD and provided to the Applicant along with the required response rate that must be achieved.
- Step 6.** Match the random sampling numbers to your numbered household universe and survey those locations. For example, if the random sample provided by ODOC/CD is #47, match that number, 47, to

the 47th entry on your numbered universe and survey that location. Continue to survey until you have achieved the required response rate. Do not over survey.

- Step 7.** Survey using the “Direct Project Beneficiary Income Survey Field Worksheet” provided in the appendix to this application packet (these working papers are to be retained with the permanent records of the unit of local government) and the low-income percentages/limits for your county provided in Appendix B and C.
- Step 8.** Aggregate the survey results by family size and record that data on the “Direct Project Beneficiary Income Survey Summary Form” provided in the Forms Section of this application packet.
- Step 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.** Complete the online ***“Income Survey Summary Form”*** in your OKGrants application and ***upload*** in the OKGrants application the ***Survey Map*** and a copy of the ***Random Number Table*** that was generated by ODOC to perform the survey.

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 Occupied Households in Target Area</u>	<u>Survey 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 OCD staff before performing their survey(s).

Requirements for Serving New Housing Developments:

Applicants requesting water/wastewater system expansions serving new housing development must provide a sample Deed Restriction that will be placed on the lots to limit the income to homebuyers in Low and Moderate Income designated units. For rental unit developments using conventional financing, a certification from the applicant and developer must be provided stating that at least 51% of the units will be designated for Low and Moderate Income households. For rental developments using other financing means such as public subsidies including Home Investment Partnerships Program (HOME), Income Tax Credits, Section 8, etc., you must comply with the appropriate federal rules for income targeting. If using public subsidy financing, please provide a commitment letter and/or award letter. Also, provide the applicant's plans to market housing to low and moderate income households.

3. 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 OK Grants Application. Acceptable documentation consists only of the *affidavit of publication, official posting announcing where and when the hearing is to be held along with a listing of the posting locations* (posting is an acceptable method of advertising only where it is the standard method used by a unit of local government to provide notice of official meeting), or a copy of the newspaper article announcing the public hearing.

ODOC/CD recommends that no less than seven (7) 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/CD 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/CD suggests seven (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:

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.

4. Leverage (*Upload Form to OKGrants--Attachments B1, B2, B3*)

Proposed leverage must be directly related to the proposed CDBG project. Leverage may consist of cash or in-kind contributions. Cash includes other federal/state grants and loans and capital improvement funds set-aside for a specified purpose in the municipal and/or county budget. Cash also includes fair market value of land, building, or materials portion of infrastructure improvements. In-kind includes the value of force account labor, voluntary labor (\$10.00 per hour) or the services and supplies provided by another local entity.

Administration costs may be donated as “in-kind” leverage. However, the amount of administrative costs for CDBG projects is established at 8% of the CDBG award. Therefore, any value of administrative services above that amount cannot be considered as leverage.

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

5. Certified Engineering Report (*Upload One (1) copy to OKGrants*)

All cost estimates must be derived from professional sources, and submitted with the application as Attachment E.

Water or Wastewater projects must have a certified cost estimate from a professional engineer licensed to work in Oklahoma. The following information should be contained in the professional engineering report submitted for this application:

A. General

The Engineering Report should 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

Applicants requesting water/wastewater system expansions serving new housing developments must provide in addition to the engineering report and preliminary cost for the water/wastewater system the following:

- *Detailed Description of the proposed housing development.*
- *Map of the proposed development.*
- *Formal development/construction budget and cost estimates.*
- *Detailed Work Plan Timeline for completing the housing development.*
- *Developer's last year's audited financial statements or equivalent documentation showing the assets, liabilities, net worth, and income of the project developer.*
- *Last three (3) projects completed by the developer along with references.*
- *Three (3) years projected pro forma to evaluate the financial health of the projected project (rental units only).*
- *Standard lease agreement between the owner and the tenant (rental units only).*
- *Verification of Zoning.*

Note: *A water/wastewater system for expansions serving new housing developments will not be approved contingent upon an application for rezoning. A project must be in compliance with the applicant's subdivision regulations before a funding approval can be issued.*

All residential property proposed by the applicant must meet 1999 Building Officials and Code Administrators International (BOCA) standards including 2003 Model Energy Code (MEC). All commercial property proposed by the applicant must meet ASHRAE/IES 90.1 building standards.

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

The proposed activities listed in the Detailed Line Item Budget should be as specific as possible as they will provide the basis of your contract and project budget should you receive funding.

For a basic water or wastewater project the maximum amount of CDBG funds that may be used for project administration by a CDBG certified administrator is 8% of the total CDBG funds awarded.

In addition, an Applicant may elect to take an optional \$2,000 set-aside for direct Grantee administrative tasks. These funds may ***only*** be utilized by a Grantee to pay for ***its own*** allowable administrative costs such as: audit; legal services;

environmental publication; publication costs of requests for proposals; bookkeeping supplies; travel; advertising costs; costs associated with the release of funds; maintenance of program and fiscal records; and, the preparation of program reports. Funds set aside for direct Grantee administrative tasks ***may not*** be used to pay for contracts for administrative services.

Construction Resident Inspection expenses are an eligible cost to the CDBG contract if budgeted for in the application and the application is approved for funding. Construction Resident Inspection services paid for with CDBG funds must be procured in accordance with ODOC/CD procedures.

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

USDA – RURAL DEVELOPMENT RESIDENT INSPECTION FEE TABLE

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

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

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

Applicants requesting water/wastewater system expansions serving new housing development must include on their Detailed Line Item Budget all sources of financing (infrastructure and housing development). Speculative projects will not be accepted.

7. Documentation of Severity of Need *(Upload Supporting Documentation to OKGrants)*

Water and wastewater health, safety, and welfare deficiencies may be documented in one of two ways: (1) through the presence of a legal enforceable order issued by the Oklahoma Department of Environmental Quality (ODEQ), or (2) by a written confirmation of a “hazard” from ODEQ or the County Health Department, that specifically states the cause and extent of water or wastewater health, safety, and welfare deficiency.

Applicants requesting water/wastewater system expansions serving new housing development must document Severity of Need by providing a formal housing market analysis prepared by a Member of the Appraisal Institute (MAI) Appraiser which clearly indicates a projected three (3) to five (5) year demand for a specific number of single family ownership units and/or rental units. Market data must clearly indicate that the housing can be sold or rented in a reasonable period of time.

8. Current Water and Wastewater Rate Structures *(OKGrants – Online Completion Only)*

Water and wastewater rate structures must favor both strong fiscal management and conservation measures. Rate structures will be analyzed and awarded points by using portions of the “Water Resources Board’s Emergency Grant Priority System.”

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

Applications must include a resolution passed by the current governing body requesting that particular assistance. A sample resolution is provided in Attachment I of the application.

10. Section 102 Disclosures and Certifications *(Upload Form to OKGrants-Attachment D)*

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.

11. Strategic Planning Processes Verification *(OK Grants-Online Completion Only)*

If applicable, applicants should document their participation in the Strategic Planning Processes. Those applicants that are participants will be awarded points as prescribed in the rating criteria of Section Three.

12. Audit (OK Grants-Online Completion Only)

Towns and cities (counties are exempt) must submit a copy of the FY 2016 Audit or most recent 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 2016 AUDIT OR AGREED UPON PROCEDURES COMPLETE AND SUBMITTED AT THE TIME OF APPLICATION DEADLINE.**

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

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

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

General audit inquiries and questions regarding audit submissions should be directed to Wendi Whittier at the following:

Wendi Whittier: 800-879-6552; 405-815-5304; wendi_whittier@okcommerce.gov

SECTION THREE

2017 Water and Wastewater Construction Program

Application Threshold Review and Rating

ODOC/CD will accept electronic submittal of water or wastewater applications on or before **May 1, 2017**. All project proposals in the Water or Wastewater Construction Program must meet threshold requirements to become a grantee.

Threshold Requirements

1. Requests for funds must address at least one or more of the Primary National Objectives of the CDBG program:
 - A. Provide a direct benefit (fifty-one percent [51%] or more) principally for persons of low income;
 - B. Aid in the prevention or elimination of slums or blight; and
 - C. Address a particular urgent need posing a serious and immediate threat to the health or welfare of a community.
2. Proof that citizen participation requirements have been met, as evidenced by an application phase public hearing and written Citizen Participation Plan. Each unit of local government benefiting from a consolidation project must meet Citizen Participation Requirements.
3. All cost estimates must be derived from professional sources and **Uploaded to OKGrants**. Water or wastewater projects must have a certified cost estimate from a professional engineer licensed to do business in the State of Oklahoma.
4. Applicants must **Upload to OKGrants** a resolution passed by the current governing body requesting the particular assistance.
5. Grant request cannot exceed \$2,000 per beneficiary for all projects, except in the case of new housing development.
6. A proper sponsor of water and wastewater projects is defined as a unit of local government with direct jurisdiction over the majority (60%) of the proposed project beneficiaries.
7. Towns and cities (counties are exempt) must submit through **OKGrants-Online Completion** their FY 2016 Audit or most recent 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 2016 AUDIT OR AGREED UPON PROCEDURES COMPLETE AND SUBMITTED AT THE TIME OF APPLICATION DEADLINE.**

If the city or town receives less than \$25,000 in annual revenues from its normal business and does not have an audit or agreed upon procedure, the city or town cannot apply directly to ODOC. The city or town can apply only by having the local County apply on their behalf, if the County chooses to do so. Nothing contained herein mandates a County to act as an accommodating party. Any applications by a County to act as an accommodation for a city or town that does not have \$25,000 in annual revenues from its normal business, will not count against the County's open contract maximum.

8. Applicants must provide **as an Upload to OKGrants** documentation that Final Plans and Specifications or a Construction Permit was issued by the Oklahoma Department of Environmental Quality (ODEQ), prior to the Application deadline. If an ODEQ Permit is not required, Applicants must provide **as an Upload to OKGrants** documentation from ODEQ. **If applicant has been issued a Construction Permit and that Construction Permit is greater than one year old, a Construction Permit Extension from ODEQ is required and must be **Uploaded to OKGrants** before the permit will be accepted.**
9. Towns, cities and counties with open CDBG contracts must have close-out documents **submitted by 5:00 p.m., January 31, 2017**. As part of the close-out documents, the Final Inspection Report along with Board/Council approval must also be submitted.

Close-out exceptions:

- Counties may have two (2) open grants, and still make application under the FY 2016 program.
 - Previously funded Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP) may be open and still make application under the FY 2016 program.
10. Applicant must provide a response to all application questions and satisfy all documentation requirements delineated in the Application Guidelines and OKGrants.

Rating Criteria for Water and Wastewater Construction Program

Water and Wastewater applications, which meet threshold criteria, will be ranked for funding utilizing the following criteria (73 total points):

1. Project Benefit to Low to Moderate Income Persons (0-10 points).

Projects awarded under these criteria will be awarded 0-5 points for percentage of LMI, and 0-5 points for total number of LMI.

<u>LMI%</u>	<u>Points</u>	<u>#of LMI Persons</u>	<u>Points</u>
51-60	1	0-250	1
61-70	2	251-500	2
71-80	3	501-750	3
81-90	4	751-1000	4
91-100	5	Over 1000	5

2. Severity of Need Water and Wastewater Projects (0-10 points). Projects will be rated on the verification of the level of seriousness associated with documented health, safety, and welfare hazards.

Water and wastewater health, safety, and welfare deficiencies may be documented in one of two ways: (1) through the presence of a legal enforceable order issued by Oklahoma Department of Environmental Quality (ODEQ) or the U.S. Environmental Protection Agency (EPA), or (2) by written confirmation of a “hazard” from ODEQ or the local ODEQ representative that specifically states the cause and extent of the water or wastewater, health, safety, and welfare deficiency. Water and Wastewater category health, safety, and welfare hazards will be validated and analyzed by ODOC/CD through ODEQ. Additionally, ODEQ will determine the level of severity associated with legal enforceable orders or documented hazards and will assist in determining whether a proposed project’s activities directly address the identified system deficiencies.

Water and Wastewater projects that document health, safety, and welfare hazards involving legal enforceable orders will be rated on a separate scale of severity than written documentation of hazards. The two scales are as follows:

Legal Enforceable Orders

Low Severity	5.0 point
Medium Severity	7.5 points
High Severity	10.0 points

Documented Hazards

Invalid	0 points
Low Severity	2.5 point
Medium Severity	5.0 points
High Severity	7.5 points

Severity of Need (0-5 points) Water and Wastewater Projects for New Housing Construction

Projects for water/wastewater system expansions serving new housing developments shall be rated on their verification of the extent of the local jurisdictions housing shortage as documented by an official housing market analysis that clearly concludes a projected 3-5 year demand for a specific number of single family ownership units and/or rental units. Points will be determined by the level of impact based on the following criteria:

- Vacancy rates
- Population growth
- Projected job growth
- Number of units + Total units

3. Residential Water and Wastewater Rates and Water Rate Structures (-3 to +10 points)

Water project proposals will earn points based on the first 5,000 gallons of the most current water rate structure and the subsequent revenue generating capacities where wastewater service is provided in conjunction with water service. Water rate structures that favor both strong fiscal management and conservation awareness will be analyzed and awarded points by using portions of the Oklahoma "Water Resources Boards' Emergency Grant Priority Point System." Only proposals for water related system improvements will receive points for the residential water rate structure based on the following table:

Flat Water Rate: Unmetered charges on unmetered systems that charge a fee without regard to the amount of water used, unless the proposed project involves metering of all taps on the system. **-3 points**

Decreasing Block Water Rates: Price per unit of water becomes lower as the quantity of water use increases. **-3 points**

Fixed/Uniform Water Rates: Price per unit of water, in excess of any base or minimum charge, remains constant. **0 points**

Increasing Block Water Rates: Price per unit of water increases as the quantity of water use increases. **+ 3 points**

All Water and Wastewater category projects will also receive points based on the revenue generating capacity of their rate structures. The appropriate table of points is determined based on the type of services provided by the system operator. If the system operator provides water service only, then Table #1 is used; if the system operator provides water and wastewater service, then Table #2 is used; and if the system operator provides wastewater service only, then Table #3 is used.

Table #1 For Systems Providing Water Service Only:

<u>Cost Per 5,000 gallons</u>	<u>Points</u>
\$35 or greater	7
\$30 to \$34.99	6
\$25 to \$29.99	5
\$23 to \$24.99	4
\$21 to \$22.99	3
\$19 to \$20.99	2
\$18 to \$18.99	1
Less than \$18	0

Table #2 For Systems Providing Water and Wastewater Services:

<u>Cost Per 5,000 gallons</u>	<u>Points</u>
\$45 or greater	7
\$41 to \$44.99	6
\$37 to \$40.99	5
\$34 to \$36.99	4
\$32 to \$33.99	3
\$31 to \$31.99	2
\$30 to \$30.99	1
Less than \$30	0

Table #3 For Systems Providing Wastewater Service Only:

<u>Cost of connection/month</u>	<u>Points</u>
\$28 or greater	7
\$26 to \$27.99	6
\$24 to \$25.99	5
\$22 to \$23.99	4
\$20 to \$21.99	3
\$18 to \$19.99	2
\$16 to \$17.99	1
Less than \$16	0

4. Ability to Finance Project (0-10 points)

Applicants ranked by giving a standardized account of the amount of the existing water/sewer rates would have to be raised in order for the applicant to finance the project through a loan. The formula is as follows:

FP=AR(0.1102)

(12) (c)

FP = Estimate of amount of rates to be raised to finance project through loan

AR = Amount Requested

0.1102 = Annual rate factor for a 25 year loan at 10%

12 = Number of months per year

c = Number of Customers

Ability to Finance Project Through Loan Points

\$12.00 or Greater	10
\$10.00 - \$11.99	9
\$9.00 - \$9.99	8
\$8.00 - \$8.99	7
\$7.00 - \$7.99	6
\$6.00 - \$6.99	5
\$5.00 - \$5.99	4
\$4.00 - \$4.99	3
\$3.00 - \$3.99	2
\$2.00 - \$2.99	1
Less than \$2.00	0

5. Grant Request Amount (0-10 points)

Due to the limited amount of funds, ODOC/CD encourages the smallest grant possible.

<u>Grant Request</u>	<u>Points</u>
\$ 159,999 or Less	10
\$ 160,000 to \$169,999	9
\$ 170,000 to \$179,999	8
\$ 180,000 to \$199,999	7
\$200,000 to \$224,999	6
\$225,000 to \$249,999	5
\$250,000 to \$274,999	4
\$275,000 to \$299,999	3
\$300,000 to \$324,999	2
\$325,000 to \$399,999	1
\$400,000 to \$450,000	0

6. Leverage (0-10 points)

Projects will be rated on their ability to integrate the use of funds other than CDBG to carry out the proposed CDBG project. *Leverage will be valued using full value for cash leverage and **half** of the in-kind leverage will be recognized as cash. **A maximum of 10 points is available for leverage.** The leverage score will be calculated as follows:*

Formula:

Cash Leverage	\$ _____	x	1	=	\$ _____
In-Kind Leverage	\$ _____	x	.5	=	\$ _____
Total Cash Leverage Allowed for Rating					\$ _____
Total Cash Leverage					X
Grant Request Amount					10 = Leverage Points

EXAMPLE:

Grant Amount Requested \$100,000

Cash Leverage	\$50,000	x	1	=	\$50,000
In-Kind Leverage	\$25,000	x	.5	=	\$12,500
Total Cash Leverage Allowed For Rating					\$62,500

\$62,500		X	10	=	6.25 points
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7. Oklahoma Department of Environmental Quality (ODEQ) Permitting (0-10 Points)

<u>Permitting Status</u>	Points
• ODEQ Permit not required	0
• Final Plans and Specifications submitted to ODEQ for approval	5
• Permit to Construct Issued by ODEQ	10

8. Strategic Planning Programs (OKGrants Form) (0-3 Points)

Points awarded to CDBG-CIP, Century Communities, and other local planning programs if eligible.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) 2017 WATER AND WASTEWATER CONSTRUCTION

APPENDICES

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

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2017 WATER AND WASTEWATER CONSTRUCTION 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 (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%

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%

METROPOLITAN STATISTICAL AREA

Fort Smith, AR-OK MSA - 22900

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

135-Sequoyah
 079-Le Flore

Lawton, OK MSA - 30020

CBSA: Lawton, OK MSA -

031-Comanche

Oklahoma City, OK MSA - 36420

SA: Grady County, OK HMFA -
 SA: Lincoln County, OK HMFA -
 CBSA: Oklahoma City, OK HMFA -

051-Grady
 081-Lincoln
 017-Canadian,
 027-Cleveland,
 083-Logan,
 087-McClain,
 109-Oklahoma

Tulsa, OK MSA - 46140

SA: Okmulgee County, OK HMFA -
 SA: Pawnee County, OK HMFA -

111-Okmulgee
 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

-----S E C T I O N 8 I N C O M E L I M I T S-----

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 2016 MFI: 48700	EXTR LOW INCOME	11880	16020	20160	24300	26300	28250	30200	32150
	VERY LOW INCOME	17050	19500	21950	24350	26300	28250	30200	32150
	LOW-INCOME	27300	31200	35100	38950	42100	45200	48300	51450
Le Flore County, OK HMFA									
FY 2016 MFI: 45600	EXTR LOW INCOME	11880	16020	20160	22800	24650	26450	28300	30100
	VERY LOW INCOME	16000	18250	20550	22800	24650	26450	28300	30100
	LOW-INCOME	25550	29200	32850	36500	39450	42350	45300	48200
Lawton, OK MSA									
Cotton County, OK HMFA									
FY 2016 MFI: 58200	EXTR LOW INCOME	12250	16020	20160	24300	28440	32580	36100	38450
	VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
	LOW-INCOME	32600	37250	41900	46550	50300	54000	57750	61450
Lawton, OK HMFA									
FY 2016 MFI: 56600	EXTR LOW INCOME	11900	16020	20160	24300	28440	32580	35100	37400
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Oklahoma City, OK MSA									
Grady County, OK HMFA									
FY 2016 MFI: 58600	EXTR LOW INCOME	12350	16020	20160	24300	28440	32580	36350	38700
	VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
	LOW-INCOME	32850	37550	42250	46900	50700	54450	58200	61950
Lincoln County, OK HMFA									
FY 2016 MFI: 54900	EXTR LOW INCOME	11880	16020	20160	24300	28440	31850	34050	36250
	VERY LOW INCOME	19250	22000	24750	27450	29650	31850	34050	36250
	LOW-INCOME	30750	35150	39550	43900	47450	50950	54450	57950
Oklahoma City, OK HMFA									
FY 2016 MFI: 64400	EXTR LOW INCOME	13550	16020	20160	24300	28440	32580	36730	40890
	VERY LOW INCOME	22550	25800	29000	32200	34800	37400	39950	42550
	LOW-INCOME	36050	41200	46350	51500	55650	59750	63900	68000
Tulsa, OK MSA									
Okmulgee County, OK HMFA									
FY 2016 MFI: 50000	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Pawnee County, OK HMFA									
FY 2016 MFI: 57600	EXTR LOW INCOME	11950	16020	20160	24300	28440	32580	35250	37500
	VERY LOW INCOME	19900	22750	25600	28400	30700	32950	35250	37500
	LOW-INCOME	31850	36400	40950	45450	49100	52750	56400	60000
Tulsa, OK HMFA									
FY 2016 MFI: 61900	EXTR LOW INCOME	13000	16020	20160	24300	28440	32580	36730	40890
	VERY LOW INCOME	21700	24800	27900	30950	33450	35950	38400	40900
	LOW-INCOME	34650	39600	44550	49500	53500	57450	61400	65350

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-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Adair County, OK										
FY 2016 MFI: 40000		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Alfalfa County, OK										
FY 2016 MFI: 59100		EXTR LOW INCOME	12450	16020	20160	24300	28440	32580	36650	39050
		VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
		LOW-INCOME	33150	37850	42600	47300	51100	54900	58700	62450
Atoka County, OK										
FY 2016 MFI: 42800		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Beaver County, OK										
FY 2016 MFI: 62100		EXTR LOW INCOME	13100	16020	20160	24300	28440	32580	36730	40890
		VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
		LOW-INCOME	34800	39800	44750	49700	53700	57700	61650	65650
Beckham County, OK										
FY 2016 MFI: 62500		EXTR LOW INCOME	13150	16020	20160	24300	28440	32580	36730	40890
		VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
		LOW-INCOME	35000	40000	45000	50000	54000	58000	62000	66000
Blaine County, OK										
FY 2016 MFI: 52900		EXTR LOW INCOME	11880	16020	20160	24300	28440	30700	32800	34950
		VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950
		LOW-INCOME	29650	33850	38100	42300	45700	49100	52500	55850
Bryan County, OK										
FY 2016 MFI: 48700		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Caddo County, OK										
FY 2016 MFI: 49500		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Carter County, OK										
FY 2016 MFI: 53800		EXTR LOW INCOME	11880	16020	20160	24300	28440	31250	33400	35550
		VERY LOW INCOME	18850	21550	24250	26900	29100	31250	33400	35550
		LOW-INCOME	30150	34450	38750	43050	46500	49950	53400	56850
Cherokee County, OK										
FY 2016 MFI: 50700		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Choctaw County, OK										
FY 2016 MFI: 43100		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Cimarron County, OK										
FY 2016 MFI: 50900		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450

STATE:OKLAHOMA

-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Coal County, OK									
FY 2016 MFI: 46100	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Craig County, OK									
FY 2016 MFI: 51600	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Custer County, OK									
FY 2016 MFI: 58400	EXTR LOW INCOME	12250	16020	20160	24300	28440	32580	36250	38550
	VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
	LOW-INCOME	32700	37400	42050	46700	50450	54200	57950	61650
Delaware County, OK									
FY 2016 MFI: 46900	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Dewey County, OK									
FY 2016 MFI: 59400	EXTR LOW INCOME	12500	16020	20160	24300	28440	32580	36730	39250
	VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
	LOW-INCOME	33250	38000	42750	47500	51300	55100	58900	62700
Ellis County, OK									
FY 2016 MFI: 61100	EXTR LOW INCOME	12850	16020	20160	24300	28440	32580	36730	40350
	VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350
	LOW-INCOME	34250	39150	44050	48900	52850	56750	60650	64550
Garfield County, OK									
FY 2016 MFI: 55000	EXTR LOW INCOME	11880	16020	20160	24300	28440	31900	34100	36300
	VERY LOW INCOME	19250	22000	24750	27500	29700	31900	34100	36300
	LOW-INCOME	30800	35200	39600	44000	47550	51050	54600	58100
Garvin County, OK									
FY 2016 MFI: 48600	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Grant County, OK									
FY 2016 MFI: 60000	EXTR LOW INCOME	12600	16020	20160	24300	28440	32580	36730	39600
	VERY LOW INCOME	21000	24000	27000	30000	32400	34800	37200	39600
	LOW-INCOME	33600	38400	43200	48000	51850	55700	59550	63400
Greer County, OK									
FY 2016 MFI: 50000	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Harmon County, OK									
FY 2016 MFI: 37600	EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
	VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
	LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Harper County, OK									
FY 2016 MFI: 52400	EXTR LOW INCOME	11880	16020	20160	24300	28440	30800	32950	35050
	VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
	LOW-INCOME	29750	34000	38250	42500	45900	49300	52700	56100

STATE:OKLAHOMA

-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Haskell County, OK										
FY 2016 MFI: 47700		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Hughes County, OK										
FY 2016 MFI: 46200		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Jackson County, OK										
FY 2016 MFI: 53000		EXTR LOW INCOME	11880	16020	20160	24300	28440	30750	32900	35000
		VERY LOW INCOME	18550	21200	23850	26500	28650	30750	32900	35000
		LOW-INCOME	29700	33950	38200	42400	45800	49200	52600	56000
Jefferson County, OK										
FY 2016 MFI: 41900		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Johnston County, OK										
FY 2016 MFI: 40900		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Kay County, OK										
FY 2016 MFI: 51600		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Kingfisher County, OK										
FY 2016 MFI: 63200		EXTR LOW INCOME	13300	16020	20160	24300	28440	32580	36730	40890
		VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
		LOW-INCOME	35400	40450	45500	50550	54600	58650	62700	66750
Kiowa County, OK										
FY 2016 MFI: 47200		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Latimer County, OK										
FY 2016 MFI: 51200		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Love County, OK										
FY 2016 MFI: 52100		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Major County, OK										
FY 2016 MFI: 61900		EXTR LOW INCOME	12850	16020	20160	24300	28440	32580	36730	40400
		VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400
		LOW-INCOME	34300	39200	44100	48950	52900	56800	60700	64650
Marshall County, OK										
FY 2016 MFI: 49000		EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450

STATE:OKLAHOMA

-----S E C T I O N 8 I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Mayes County, OK								
FY 2016 MFI: 54100								
EXTR LOW INCOME	11880	16020	20160	24300	28440	31400	33550	35750
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750
LOW-INCOME	30350	34650	39000	43300	46800	50250	53700	57200
McCurtain County, OK								
FY 2016 MFI: 41300								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
McIntosh County, OK								
FY 2016 MFI: 45600								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Murray County, OK								
FY 2016 MFI: 54700								
EXTR LOW INCOME	11880	16020	20160	24300	28440	31750	33950	36150
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
LOW-INCOME	30650	35000	39400	43750	47250	50750	54250	57750
Muskogee County, OK								
FY 2016 MFI: 51600								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Noble County, OK								
FY 2016 MFI: 56500								
EXTR LOW INCOME	11900	16020	20160	24300	28440	32580	35050	37300
VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300
LOW-INCOME	31650	36200	40700	45200	48850	52450	56050	59700
Nowata County, OK								
FY 2016 MFI: 50000								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Okfuskee County, OK								
FY 2016 MFI: 44600								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Ottawa County, OK								
FY 2016 MFI: 45300								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Payne County, OK								
FY 2016 MFI: 58300								
EXTR LOW INCOME	12250	16020	20160	24300	28440	32580	36150	38500
VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
LOW-INCOME	32700	37350	42000	46650	50400	54150	57850	61600
Pittsburg County, OK								
FY 2016 MFI: 52200								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Pontotoc County, OK								
FY 2016 MFI: 54100								
EXTR LOW INCOME	11880	16020	20160	24300	28440	31400	33550	35750
VERY LOW INCOME	18950	21650	24350	27050	29250	31400	33550	35750
LOW-INCOME	30350	34650	39000	43300	46800	50250	53700	57200

STATE:OKLAHOMA

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

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Pottawatomie County, OK								
FY 2016 MFI: 53600								
EXTR LOW INCOME	11880	16020	20160	24300	28440	31100	33250	35400
VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
LOW-INCOME	30050	34350	38650	42900	46350	49800	53200	56650
Pushmataha County, OK								
FY 2016 MFI: 39900								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Roger Mills County, OK								
FY 2016 MFI: 63200								
EXTR LOW INCOME	13300	16020	20160	24300	28440	32580	36730	40890
VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
LOW-INCOME	35400	40450	45500	50550	54600	58650	62700	66750
Seminole County, OK								
FY 2016 MFI: 43900								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Stephens County, OK								
FY 2016 MFI: 59400								
EXTR LOW INCOME	12500	16020	20160	24300	28440	32580	36730	39250
VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
LOW-INCOME	33250	38000	42750	47500	51300	55100	58900	62700
Texas County, OK								
FY 2016 MFI: 59200								
EXTR LOW INCOME	12450	16020	20160	24300	28440	32580	36730	39100
VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
LOW-INCOME	33150	37900	42650	47350	51150	54950	58750	62550
Tillman County, OK								
FY 2016 MFI: 46700								
EXTR LOW INCOME	11880	16020	20160	24300	28350	30450	32550	34650
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
LOW-INCOME	29400	33600	37800	42000	45400	48750	52100	55450
Washington County, OK								
FY 2016 MFI: 60300								
EXTR LOW INCOME	12700	16020	20160	24300	28440	32580	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 2016 MFI: 55300								
EXTR LOW INCOME	12150	16020	20160	24300	28440	32580	35800	38100
VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
LOW-INCOME	32350	36950	41550	46150	49850	53550	57250	60950
Woods County, OK								
FY 2016 MFI: 66800								
EXTR LOW INCOME	14050	16050	20160	24300	28440	32580	36730	40890
VERY LOW INCOME	23400	26750	30100	33400	36100	38750	41450	44100
LOW-INCOME	37450	42800	48150	53450	57750	62050	66300	70600
Woodward County, OK								
FY 2016 MFI: 64800								
EXTR LOW INCOME	13650	16020	20160	24300	28440	32580	36730	40890
VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
LOW-INCOME	36300	41500	46700	51850	56000	60150	64300	68450

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.