CDBG Rural Economic Action Plan

FY 2019 Application Guidelines

Oklahoma Department of Commerce
Community Development

OKLAHOMA
DEPARTMENT *of* COMMERCE

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SECTION ONE: APPLICATION GUIDANCE

The purpose of this Application Guide is to provide guidance in preparing a Community Development Block Grant / Rural Economic Action Plan (CDBG REAP) application for the Oklahoma Department of Commerce (ODOC/CD). This program was developed in partnership with the Sub-State Planning Districts (SSPD) to make a greater impact on each district by matching an applicant's requested CDBG REAP funds and State appropriated REAP funds dollar for dollar on each eligible project in their respective area. Listed below are the allocations available in each SSPD area.

	SubState	CDBG $ Allowance	State REAP $ Match
1.	ACOG	$136,363.63	$136,363.63
2.	ASCOG	$136,363.63	$136,363.63
3.	COEDD	$136,363.63	$136,363.63
4.	EODD	$136,363.63	$136,363.63
5.	GGEDA	$136,363.63	$136,363.63
6.	INCOG	$136,363.63	$136,363.63
7.	KEDDO	$136,363.63	$136,363.63
8.	NODA	$136,363.63	$136,363.63
9.	OEDA	$136,363.63	$136,363.63
10.	SODA	$136,363.63	$136,363.63
11.	SWODA	$136,363.63	$136,363.63

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

After each SSPD receives, rates, and ranks all applications in their area they will submit the applications that they recommend to be awarded along with the points assigned to each rating criteria to the Oklahoma Department of Commerce/Community Development (ODOC/CD) for contract consideration. The maximum amount of CDBG REAP funds that may be used for project administration is six percent (6%) of the total CDBG REAP funds awarded for the total construction and professional/non-construction funds provided. **The SSPD must submit the applications to ODOC/CD no later than February 28, 2019.** Applications submitted after this date will NOT be considered for funding.

Applicants are required to complete and submit their respective application and applicable attachments online at the following *OKGrants* web address: https://grants.ok.gov**. NO PAPER**

APPLICATIONS WILL BE ACCEPTED. Application guidelines containing the specific program requirements for the CDBG REAP application is available on ODOC/CD's CDBG website: https://okcommerce.gov/community/cdbg/. **WARNING: Prospective applicants should review the application guidance BEFORE attempting to complete the online application. Failure to meet application guidelines or properly submit required application documentation may result in a FAILED or DENIED application rating.**

National Objective-CDBG Funds

The primary National Objective of the Community Development Block Grant (CDBG) Program is the "development of viable urban communities by providing decent housing and a suitable living environment, particularly for **persons of low and moderate incomes**." The use of the "benefit to low and moderate income persons" CDBG National Objective is considered a funding PRIORITY under the State's CDBG Program and is treated as such under the State's individual CDBG set-asides. All project proposals submitted for funding through the CDBG Program must document the achievement of at least one of the following National Objectives as delineated in 24 CFR §570.483 (Criteria for National Objectives). Potential applicants are REQUIRED to contact ODOC/CD before the submission of any CDBG application if intending to use a National Objective OTHER than "Providing benefit to low and moderate income persons".

- ✓ Provide benefit to low and moderate income persons.

- ✓ Aid in the prevention or elimination of slums or blight.

- ✓ Meet other community development needs having particular urgency, posing a serious or immediate threat to the health or welfare of a community.

Eligible Entities

Eligible applicants for the CDBG REAP Program are units of local government (incorporated towns, cities, and counties) that are **not** participants in the CDBG Entitlement Program and that are State appropriated REAP funding eligible as identified by the Sub-State Planning District and in accordance with 62 O.S. § 2001 et al as amended. Oklahoma's entitlement cities are Edmond, Enid, Lawton, Midwest City, Moore, Norman, Oklahoma City, Shawnee, and Tulsa as well as the units of local government participating in the CDBG Urban County Designation for Tulsa County which consists of the following:

City of Bixby	City of Jenks	Town of Skiatook
City of Broken Arrow	City of Owasso	Town of Sperry
City of Collinsville	City of Sand Springs	Unincorporated Tulsa County
City of Glenpool	City of Sapulpa	

Application Submission Requirements

1. City/Town and County (Direct Jurisdiction) Applicants: **City/Towns and Counties receiving a direct jurisdictional benefit may submit only one (1) grant application per CDBG Program Year** selecting from CDBG Water/Wastewater Engineering, CDBG Water/Wastewater Construction, CDBG Community Revitalization, or CDBG Rural Economic Action Plan (REAP). A City/Town and County (Direct Jurisdiction) cannot submit a CDBG application if it currently has an open CDBG grant. **Exclusions:** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP). Typical County direct jurisdiction CDBG application projects are roads, bridges, County hospital, etc.

2. County Sponsored Applicants: Counties acting in a "sponsorship" capacity may submit a maximum of one sponsored CDBG grant application per CDBG Program Year selecting from Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). **Limitation: Counties may ONLY have one (1) open sponsored CDBG grant and still make another sponsored CDBG application. Counties cannot exceed a maximum number of two open sponsored CDBG grants open at any given time**. **Exclusions:** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP). Counties may 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.

Proper Sponsors

The process of determining which unit of government (a town, city or county) should submit or sponsor an application for CDBG REAP 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 REAP funds. However, in the event that no unit of local government has 60% of the proposed beneficiaries, then the unit of local government with the majority of proposed beneficiaries must sponsor the application for grant assistance. Also, in some instances a county may submit an application on behalf of a town or city that cannot meet the financial requirements identified in the Threshold Requirements in this guide.

CDBG REAP Projects – Use of Funds

Under this broad category, an Applicant may submit a project proposal for any eligible activity listed in Section 105(a) of the Federal Housing and Community Development Act of 1974, as amended. In addition to Section 105(a) of the Federal Housing and Community Development Act of 1974, applicants are highly encouraged to consult the Code of Federal Regulations (CFR) as it relates to the U.S. Housing and Urban Development's (HUD) CDBG Program.

Title 24 → Subtitle B → Chapter V → Subchapter C → Part 570

TITLE 24—Housing and Urban Development

Subtitle B—REGULATIONS RELATING TO HOUSING AND URBAN DEVELOPMENT (CONTINUED)

CHAPTER V—OFFICE OF ASSISTANT SECRETARY FOR COMMUNITY PLANNING AND DEVELOPMENT, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SUBCHAPTER C—COMMUNITY FACILITIES

PART 570—COMMUNITY DEVELOPMENT BLOCK GRANTS

24 CFR Part 570 Subparts "A", "C", "I", "J", "K", and "M" are applicable to the State's CDBG program. It is recommended that applicants access the online CFR version at https://www.ecfr.gov provided by the U.S. Government Publishing Office (GPO). Subparts "C" (24 CFR §570.201), (24 CFR §570.207) and "I" (24 CFR §570.482) will provide applicants with guidance as it specifically relates to CDBG project/activity eligibility. Applicants are advised to contact the Oklahoma Department of Commerce (ODOC) BEFORE application submission regarding any questions relating to project/activity eligibility should any additional clarification be required.

It should be noted that while ODOC highly encourages applicants to seek additional clarification regarding CDBG eligibility that the official and final eligibility is determined upon application review. It should be acknowledged that ODOC does not conduct official pre-application reviews. Should additional eligibility assistance be requested, it is important to keep in mind that ODOC is providing this assistance without the aid of any application specific documentation. In some cases, the lack of additional project related information such as that contained in the submitted application may result in a different eligibility determination upon final application review. Also, any comments or observations are being presented in consideration that all other CDBG Program thresholds will be met in the final application.

Under CDBG REAP, projects could include:

- ✓ Fire Protection (Fire Trucks) (See Note Below)
- ✓ Streets
- ✓ Housing "As defined under HCDA Section 105(a)(15), 24 CFR 570.204, 24 CFR 570.207(b)(3)"
- ✓ Senior Citizen Centers
- ✓ Community Centers
- ✓ Public Library
- ✓ Gas & Electrical System Improvements
- ✓ Removal of Architectural Barriers Associated with Handicap Access
- ✓ Storm Water Drainage Improvements
- ✓ Water / Wastewater Improvements

*Special Note Regarding Equipment Related Activities: 24 CFR §570.207 (Ineligible Activities) ODOC will NOT fund Equipment Only CDBG REAP applications except as provided for under CDBG regulations. One notable exception as noted in the regulations would be the eligibility of fire protection equipment such as fire trucks.

The purchase of equipment under CDBG is generally ineligible except under very limited conditions as outlined in 24 CFR §570.207. The following excerpt is taken from 24 CFR §570.207. Applicants are encouraged to review the entire regulation and should immediately consult ODOC should there be questions as to the eligibility of their prospective project funding request.

The general rule is that any activity that is not authorized under the provisions of §570.201-570.206 is ineligible to be assisted with CDBG funds. This section identifies specific activities that are ineligible and provides guidance in determining the eligibility of other activities frequently associated with housing and community development.

(a) **The following activities may not be assisted with CDBG funds:**

(1) *Buildings or portions thereof, used for the general conduct of government* as defined at §570.3(d) cannot be assisted with CDBG funds. This does not include, however, the removal of architectural barriers under §570.201(c) involving any such building.

(b) The following activities may not be assisted with CDBG funds unless authorized under provisions of §570.203 or as otherwise specifically noted herein or when carried out by an entity under the provisions of §570.204.

(1) *Purchase of equipment.* The purchase of equipment with CDBG funds is generally ineligible.

(ii) *Fire protection equipment.* Fire protection equipment is considered for this purpose to be an integral part of a public facility and thus, purchase of such equipment would be eligible under §570.201(c).

CDBG REAP Projects – Project Descriptions

Project descriptions are required as part of the OKGrants' CDBG REAP application. Unlike large-scale water and wastewater projects which benefit from the submission of a detailed preliminary engineering report, the CDBG REAP set-aside allows for projects which require the applicant to formulate a detailed project description.

Example One – Fire Truck

A. Describe the fire truck. What is the specific type of truck's purpose and how will it specifically benefit the applicant if funded? Applicants cannot simply write "Fire Pumper Truck". This is inadequate. Applicants cannot simply justify need such as "new fire truck in order to lower ISO insurance rates".

B. Substantiate the need for the number of units requested. Obviously, this is only applicable if more than one unit is requested.

C. Is this unit new, additional, or a replacement? Describe why the new, additional, or replacement unit is required.

Example Two – Street Resurfacing

A. Describe the street resurfacing. What is the specific construction activity taking place and how will it specifically benefit the applicant if funded? Simply stating that the road will be smoother to drive on is considered inadequate.

B. What is location and/or name of the street that will undergo construction? Understandably, applicants are required to provide a visual map as part of the application but the written location is required for ODOC's HUD related CDBG Program performance data.

State Appropriated Rural Economic Action Plan (REAP) Funds

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

ACOG

Association of Central Oklahoma Governments 21 East Main Street, Suite 100, OK City, OK 73104-2405 (405) 234-2264	Counties Served: Canadian, Cleveland, Logan, Oklahoma

ASCOG

Association of South Central Oklahoma Governments PO Box 1647, Duncan, OK 73534-1647 (580) 252-0595	Counties Served: Caddo, Comanche, Cotton, Grady, Jefferson, McClain, Stephens, Tillman

COEDD

Central Oklahoma Economic Development District
400 N Bell, PO Box 3398, Shawnee, OK 74802-3398
(405) 273-6410

Counties Served:
Hughes, Lincoln, Okfuskee, Pawnee, Payne, Pottawatomie, Seminole

EODD

Eastern Oklahoma Economic Development District
PO Box 1367, Muskogee, OK 74402-1367
(918) 682-7891

Counties Served:
Adair, Cherokee, McIntosh, Muskogee, Okmulgee, Sequoyah, Wagoner

GGEDA

Grand Gateway Economic Development Association
333 S Oak, Drawer "B" Big Cabin, OK 74332-0502
(918) 783-5793

Counties Served:
Craig, Delaware, Mayes, Nowata, Ottawa, Rogers, Washington

INCOG

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

Counties Served:
Creek, Osage, Tulsa

KEDDO

Kiamichi Economic Development District of Oklahoma
PO Box 638, Wilburton, OK 74578-0638
(918) 465-2367

Counties Served:
Choctaw, Haskell, Latimer, LeFlore, McCurtain, Pittsburg, Pushmataha

NODA

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

Counties Served:
Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major, Noble

OEDA

Oklahoma Economic Development Authority
PO Box 668, Beaver, OK 73932-0668
(580) 625-4531

Counties Served:
Beaver, Cimarron, Dewey, Ellis, Harper, Texas, Woods, Woodward

SODA

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

Counties Served:
Atoka, Bryan, Carter, Coal, Garvin, Johnston, Love, Marshall, Murray, Pontotoc

SWODA

Southwest Oklahoma Development Authority
PO Box 569, Burns Flat, OK 73624-0569
(580) 562-4884

Counties Served:
Beckham, Custer, Greer, Harmon, Jackson, Kiowa, Roger Mills, Washita

Project Definition

Under the State's CDBG REAP program, a project is defined as ONE eligible or sponsored unit of local government (UGLG) applying for ONE activity in which there is a benefit to only ONE geographically TARGETED AREA or an entire COMMUNITY-WIDE AREA. These areas allow for

an activity in which only ONE LMI survey (as applicable) is required. If the project doesn't meet the above definition it will be disqualified resulting in a FAILED application rating.

Because of the unique design of the CDBG REAP Program and limited CDBG funding, it is necessary to provide additional project definition clarification. By limiting the number of activities requested under a single application, ODOC is trying to maximize the availability to other potential applicants.

Under CDBG REAP, projects are further defined as a single activity identified under the same general type or category. For example, an applicant requests CDBG funding for a fire truck and parking lot as part of the same application. Under this scenario, the fire truck (equipment) and parking lot (infrastructure) would be seen as two individual project requests. It is important to note that it is impossible to account for every possible funding request scenario in this guideline. It is the responsibility of the applicant to contact ODOC before application submission for additional clarification.

CDBG Project Eligibility Policy

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

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

> a. The prospective applicant will be required to submit a project/activity narrative regarding the requested activity. This will be required by HUD to conduct their review and make a determination. It is the responsibility of the prospective applicant to provide the narrative. The submission of the narrative to ODOC/CD will be seen by as the formal request to seek a final determination from HUD.

> b. Once a detailed project narrative is received by ODOC/CD, it will be submitted to the Oklahoma City HUD office for a final eligibility determination.

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

SAM.Gov Debarred / Exclusion Check Requirement

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

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

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

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

U.S. REGISTRANTS:

> 1. Your DUNS Number, Legal Business Name, and Physical Address from your Dun & Bradstreet (D&B) record. If you don't already have one, you can request a DUNS Number for FREE from Dun & Bradstreet (D&B).

> 2. Your Taxpayer Identification Number (TIN) and Taxpayer Name associated with your TIN. Review your tax documents from the IRS (such as a 1099 or W-2 form) to find your Taxpayer Name.

> 3. Your bank's routing number, your bank account number, and your bank account type, i.e. checking or savings, to set up Electronic Funds Transfer (EFT).

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

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

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

NEW LOGIN PROCESS FOR SAM.GOV – Update July 2018

What is the new login process for SAM.gov?

The first time you log in to SAM.gov after June 29, 2018, you'll be asked to create a login.gov user account (if you don't already have one). Going forward, you will use your login.gov username and password every time you log in to SAM.gov. Your current SAM.gov username and password will no longer work.

Login.gov is a service that offers secure and private online access to government programs, such as federal benefits, services, and applications. With a login.gov account, you can sign into multiple government websites (including SAM.gov) with the same username and password.

If you already have a login.gov account check the email address associated with it. If your current login.gov account matches the email address associated with your SAM.gov account, you are ready for the new login process. Otherwise, you will need to create a new login.gov account the first time you log in to SAM.gov after June 29, 2018.

Why do I need my current SAM.gov user account email address?

If you use any other email address to create your account at login.gov other than the one associated with your SAM.gov account, your SAM.gov roles will need to be reassigned. This could cause delays in updating your existing registrations.

How do I find the email address for my SAM.gov user account?

- If you don't know which email is associated with your SAM.gov user account, contact the supporting Federal Service Desk at www.fsd.gov, or by telephone at 866-606-8220 (toll free) Monday through Friday from 8 a.m. to 8 p.m. (ET), for FREE assistance.

What do I need to create my Login.gov user account?

Through SAM.gov, create a login.gov account (if you don't already have one). Your old SAM.gov username and password won't work anymore. You'll need to:

- **Create a login.gov account if you don't have one**. You only need to do this once.

- **If you have a login.gov account, check the email address**. - If you already have a login.gov account, the associated email address must match the email address associated with your SAM.gov account in order to migrate your roles. If the email addresses don't match, you'll need to create a new login.gov account.

- **If you don't have a login.gov account, enter an email address**. Use the same email address you use for SAM.gov. If you don't currently have a SAM.gov account (are a brand new user, for example), you may use any email address you have access to.

- **Create a new password.**

- **Pick how you want to receive security codes**. You need a working phone number (mobile or landline) or an authentication app (installed on your mobile or on your

computer). Login.gov will use your phone or your authentication app to send you a one-time security code for authentication.

How do I sign into SAM.gov after I create my Login.gov account?

Every time you select "Log In" on SAM.gov, you'll go to the login.gov sign-in page. You need to enter your login.gov email address, password, and the one-time security code that you receive. You can tell login.gov to remember your browser which stores your security code for 30 days.

Why did SAM.gov make these user account changes?

- To further increase security and deter fraud, SAM.gov is partnering with login.gov to implement multi-factor authentication for registered SAM.gov users.

Does this change impact public users who do not log in to SAM.gov?

- No. There is no change for users who search and view public data on SAM.gov without logging in to the system.

Can I get help for this new login process?

- Yes. SAM.gov has additional instructions, the Federal Service Desk will be available to support, and you can go to login.gov to learn more about creating an account.

Alleged Fraudulent Activity in SAM

The GSA has taken action to address alleged fraudulent activity in the System for Award Management (SAM). The measures GSA already put in place to help prevent improper activity in SAM include masking specific data elements in the entity registration even for authorized entity users; requiring "parent" approval of new registrations for their "child" entities; and requiring the formal appointment of the Entity Administrator by original, signed notarized letter.

Additional enhanced controls have been deployed. These controls include implementing multi-factor authentication using login.gov and notifying Entity Administrators when there is a change in the entity's bank account information.

NOTARIZED LETTER PROCESS CHANGES

How has the notarized letter review process changed?

All non-Federal entities who create or update their registration in SAM.gov will **no longer** need to have an approved Entity Administrator notarized letter on file <u>before</u> their registration is activated.

- *Hint*: This applies to you if your SAM.gov Purpose of Registration is either Federal Assistance or All Awards. Check SAM.gov to find your Purpose of Registration.

- All non-Federal entities still must mail the original, signed copy of the notarized letter to the Federal Service Desk.

Where can I find the notarized letter templates?

Read the instructions for domestic entities posted at the Federal Service Desk.

Where do I send the notarized letter?

You must mail the original, notarized letter to:

FEDERAL SERVICE DESK
ATTN: SAM.GOV REGISTRATION PROCESSING
460 INDUSTRIAL BLVD
LONDON, KY 40741-7285

Risk Assessment

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

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

1. Multi-jurisdictional, i.e., involving more than one unit of local government;

2. Involve some level of risk, as evidenced by:

   a. Lack of recent history in administering a CDBG project;

   b. Evidence of numerous accounting or financial tracking errors on current or previous projects;

   c. A record of serious findings or sanctions in previous monitoring session;

   d. High turnover of administrative staff;

   e. Delays in submitting required reports;

   f. Prior violations;

   g. Failure to attend and participate in implementation workshops;

   h. Excessive tardiness in responding to prior monitoring findings.

3. By definition, economic development projects are considered high risk.

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

Proposal Guidance

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

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

CDBG REAP Application inquiries may be directed to:

 Steven Hoover – 405-227-3984 or steven.hoover@okcommerce.gov

SECTION TWO: REQUIRED DOCUMENTATION

The following narration provides detailed guidance regarding the documents needed to submit a complete CDBG Rural Economic Action Plan application. Please note that the documentation in items One (1) through Five (5) can only be completed online at the *OKGrants'* website. Items Six (6) through Fourteen (14) are attachments that are required to be completed and then electronically uploaded via the internet to the *OKGrants'* website.

1. Application Summary and Certification (*OKGrants* – Online Completion Only)
This form requests general information about the applicant. The form must be completed in full. The certification attests to the accuracy and completeness of the application.

2. Documentation of Project Qualification under the National Objective (*OKGrants* – Online Completion Only)
Most of Oklahoma's CDBG REAP applicants qualify their project activities under the National Objective of benefit to low and moderate income persons. Applicants are cautioned that qualifying a project under slum or blight or urgent need is a difficult process that has very limited application and can only be used under special conditions and circumstances. Therefore, you are urged to qualify your proposal under benefit to low and moderate income persons. **Applicants who qualify a proposal using slum and blight or urgent need must receive guidance and approval from ODOC/CD.** Please call Steve Hoover, 405-227-3984.

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

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

Each activity proposed for funding with CDBG REAP 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 REAP funding provides benefit to principally low and moderate income families. Questions to be answered include: (1) How does the proposed activity serve the residents of the geographic target area in which it is taking place? (2) Which occupied households/homes within the geographic target area are directly affected or impacted by the proposed activity? (3) Is there a larger set of households/homes that will be served by the proposed activity?

Once the beneficiaries for each activity proposed for funding with CDBG REAP 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 REAP funded activity are typically a requirement. However, in some very limited cases, other techniques may be used to document the percentage of low and moderate income families receiving benefit, such as the use of the Census Data. However, the use of any Census Data to document the percentage of low and moderate income beneficiaries for any CDBG REAP funded activity should receive prior ODOC/CD review and approval. An Applicant's failure to obtain prior ODOC/CD review and approval of the use of Census Data to qualify CDBG REAP 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 2019 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 2014, 2015, 2016, 2017, or 2018). However, to be eligible for previous program years' surveys, the Applicant will be responsible for providing copies of the original Field Survey Summary Sheet, Survey Field Sheets, Random # Table, and Survey Map.

(b) Conducting an Income Survey

For those Applicants conducting Random Sample Income Surveys, a sample Field Survey Form can be found in Appendix "A" of this guidance document. All applicants are required to complete the Direct Project Beneficiary Income Survey Summary located in the online application at OKGrants. Additionally, the following LMI documentation is required to be uploaded the Application "UPLOADS" section of OKGrants: 1. Upload a copy of the Random Number Table that was generated by ODOC/CD to perform the survey. 2. Upload a color coded map that identifies each surveyed home's income status (above or below low and moderate income status); the location of all proposed CDBG and leverage activities, and the central business district. 3. Upload all scanned copies of the original Direct Beneficiary Income Field Survey sheets. 4. Upload a copy of the LMI Field Survey Summary sheet. (A blank copy of this form is located in Attachment F) *NOTE: The LMI Field Survey Summary Sheet summarizes the uploaded Field Survey Sheets on one form and is required to be completely filled out to include: Town/City/Target Area, County, and Survey Date.*

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

Step 1.   List by name and address, the number of households within the geographic area to be covered by the project (for example, the following listings may be used to identify the number of households within your universe: water billing, wastewater billing, solid waste billing, 911 emergency service databases, or in the case of a county, the voting rolls).

Step 2.   Alphabetize your universe by last name (all households); or list in ascending or descending order by account numbers. This establishes a random distribution for your universe.

Step 3.   Number all households composing your universe.

Step 4. Based on the number of households provided, a random survey sample will be generated by ODOC/CD and provided to the Applicant along with the required response rate that must be achieved.

Step 5. Match the random sampling numbers to your numbered household universe and survey those locations. For example, if the random sample provided by ODOC/CD is "#47", match that number 47, to the 47th entry on your numbered universe and survey that location. Continue to survey until you have achieved the required response rate. Do not over survey.

Step 6. Survey using the "Direct Project Beneficiary Income Survey Field Worksheet" provided in the appendix to this application packet (these working papers are to be retained with the permanent records of the unit of local government) and the low-income figures for your county (provided in Appendix A).

Step 7. Aggregate the survey results by family size and record that data on the "Direct Project Beneficiary Income Survey Summary Form" provided in the Forms Section of this application packet.

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

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

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

Required Sample Sizes for Universes of Various Sizes:

Number of Occupied Households in Target Area	Survey Sample Size
1-55	50 or all if less than 50 households in universe.
56-63	55
64-70	60
71-77	65
78-87	70
88-99	80
100-115	90
116-138	100
139-153	110

154-180	125
181-238	150
239-308	175
309-398	200
399-650	250
651-1200	300
1201-2700	350
2701-or more	400

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

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

3. Detailed Line Item Budget (*OKGrants* – Online Completion Only)
The proposed activities should be as specific as possible as they will provide the basis of your contract and project budget should you receive funding.

As referenced in (24 CFR 570.201-204) and (CPD Notice 13-07), costs incurred as a direct result of implementing and executing eligible CDBG activities are known as "Activity Delivery Costs". These costs are directly attributable to an eligible CDBG project activity. Under the State's CDBG REAP set-aside, the maximum amount of CDBG funds that may be used for Activity Delivery Costs by a CDBG certified administrator is six percent (6%) of the total CDBG construction and professional/non-construction funds provided.

4. Consultant Form (*OKGrants* – Online Completion Only)

5. Audit (*OKGrants* – Online Completion Only)
TOWNS AND CITIES (COUNTIES ARE EXEMPT) MUST SUBMIT A COPY OF THEIR AUDIT OR THE AGREED UPON PROCEDURES BY THE APPLICATION DEADLINE. ALL TOWNS AND CITIES THAT HAVE A JUNE 30, FISCAL YEAR END DATE ARE REQUIRED TO SUBMIT A COPY OF THEIR FY 2018 AUDIT AND TOWNS AND CITIES THAT HAVE A DECEMBER 31, FISCAL YEAR END DATE ARE REQUIRED, AS A MINIMUM, TO SUBMIT A COPY OF THEIR FY 2017 AUDIT. NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT MEET THE REQUIREMENTS STATED ABOVE.

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/CD. The city or town can apply only by having the local County apply on their behalf, if the County chooses to do so.

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

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

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

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

6. Applicant Resolution (Attachment A – Upload Form to *OKGrants*)
Applications must include a resolution passed by the current governing body requesting that particular assistance. The Resolution is required to be uploaded as part of the application process. A sample resolution is provided in Attachment "A" of the application.

7. Citizen Participation Requirements (Attachment B – Upload Form to *OKGrants*)
All applicants, in order to apply for CDBG REAP assistance, must complete and document the following requirements: (1) create and adopt a Written Citizen Participation Plan and (2) hold an application phase public hearing regarding the CDBG REAP Program.

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

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

ODOC/CD recommends that no less than seven (7) working days be given as advance notice of the application phase Public Hearing or any subsequent public meetings held for the purpose of discussing project activities as they relate to the CDBG REAP 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 REAP 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 REAP funds; including, but not limited to, the following:

   (a) The amount of CDBG REAP 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 REAP funds;

   (c) The estimated amount of CDBG REAP 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 REAP 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) working days, and they must be held at times and locations convenient to potential or actual beneficiaries, with accommodations for the handicapped.

4. Meet the needs of non-English speaking residents in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate.

5. Provide citizens with reasonable advance notice (ODOC/CD suggests seven (7) working days, and the opportunity to comment on proposed activities not previously described in a unit of local government's funding request and activities which are proposed to be deleted or substantially changed in terms of purpose, scope, location or beneficiaries. Substantially changed means changes made in terms of purpose, scope, location or beneficiaries.

6. Provide the place, phone numbers, and times where and when citizens are able to communicate when submitting written complaints and grievances; the process the unit of local government will use to provide for a timely written answer to written complaints and grievances, within fifteen (15) working days where practicable.

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

   (a) Community development and housing needs;

(b) CDBG REAP Program purpose, i.e. meet one of three (3) National Objectives;

(c) The development of proposed activities.

8. The Citizen Participation Plan is required to be signed and dated by the chief elected official. The Citizen Participation Plan also requires a Town/City/County seal or it must be notarized in lieu of the seal.

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

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

Preliminary Engineering and Architectural expenses are an eligible cost to the CDBG REAP contract if budgeted for in the application and the application is approved for funding. ODOC/CD will allow a maximum of 2% for preliminary engineering or architectural costs. This percentage is based on the total proposed CDBG REAP activity dollars using the following Rural Economic and Community Development engineering fee table below. Engineering and architectural services paid for with CDBG REAP funds must be procured in accordance with ODOC/CD procedures.

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

USDA – RURAL DEVELOPMENT ENGINEERING FEE TABLE:

Proposed CDBG Construction Amount	Percentage Limit
$60,000	13.2
70,000	12.6
80,000	12.3
90,000	12.0
100,000	11.9
200,000	10.5
300,000	9.7
400,000	8.9
500,000	8.5
600,000	8.2
700,000	8.0
800,000	7.8
900,000	7.7
1,000,000	7.5
2,000,000	6.7
3,000,000	6.4
4,000,000	6.3
5,000,000	6.2

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

USDA – RURAL DEVELOPMENT RESIDENT INSPECTION FEE TABLE:

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

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

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

9. Section 102 Disclosures and Certification (Attachment D – Upload Form to OKGrants)
This form must be completed if the minimum requirements of the disclosure are met and certified by the interested parties as set forth in the disclosure. The Section 102 Disclosure and Certification is required to be uploaded as part of the application process.

10. Leverage (Attachments E1, E2, E3 – Upload Forms to OKGrants)
CDBG REAP funds must be matched dollar for dollar by State appropriated REAP funds. For example, if the CDBG REAP request is $40,000 then this amount must be matched with $40,000 of State appropriated REAP funds.

To make a project complete, leverage may be required over and above the CDBG REAP amount. This leverage may consist of cash or in-kind contributions. Cash includes other federal/state grants and loans and capital improvement funds set-aside for a specified purpose in the municipal and/or county budget. Cash also includes fair market value of land, building, or materials portion

of infrastructure improvements. In-kind includes the value of force account labor, voluntary labor ($10.00 per hour) or the services and supplies provided by another local entity.

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

The value of in-kind contributions must be reasonable and verifiable. The Oklahoma Department of Commerce (ODOC/CD) reserves the right to require additional documentation of the value and extent of in-kind contributions. ODOC/CD 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/CD may be assessed for in-kind contributions not materializing. Additionally, if the applicant wishes to use volunteer labor, it might want to review its exposure to any potential liability before submitting the application.

11. LMI Documentation (Attachment F – Upload to *OKGrants*) As Applicable
The following are mandatory uploads for those applicants conducting Random Sample Income Surveys:
   a. LMI Field Survey Summary sheet – (Blank Copy Attachment F) *NOTE: The LMI Field Survey Summary Sheet summarizes the uploaded Field Survey Sheets on one form and is required to be completely filled out to include: Town/City/Target Area, County, and Survey Date.*
   b. Random Number Table
   c. Survey Map
   d. Copy of the Original LMI Field Survey Sheets

12. W-9 Form & Instructions (Attachment G – Upload Form to *OKGrants*)
The W-9 form (Taxpayer Identification Number & Certification) is required to be filled out in full and uploaded as part of the application process.

13. Insurance Verification *(As Applicable)* (Attachment H – Upload to *OKGrants*)
Applicants must certify that if the proposed project is funded by CDBG REAP dollars it will be properly insured for the life of the asset. Proper insurance for buildings include property and liability insurance coverage. When the project includes vehicles proper insurance will include liability, comprehensive and collision coverage.

14. SAM.gov Exclusion / Debarment Verification (Attachment I – Upload to *OKGrants*)

SECTION THREE: THRESHOLD CRITERIA

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

The maximum amount of CDBG REAP funds that may be used for project administration is six percent (6%) of the total CDBG REAP funds **awarded for the total construction and professional/non-construction funds provided. Applications will be accepted through February 28, 2019.** Applications received after this date will NOT be considered for funding. Additionally, CDBG REAP projects not meeting all of the threshold requirements will NOT be considered for funding.

Threshold Criteria for CDBG REAP Set-aside

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

2. CDBG REAP funds must be matched dollar for dollar by State appropriated REAP funds. For example, if a project is $80,000 it must be $40,000 CDBG REAP and $40,000 State appropriated REAP funds. Applicants may not apply for more than one (1) project activity per application under this set-aside.

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

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

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

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

4. Cities, towns, and counties with previous CDBG funding <u>must have close-out documents submitted by January 31, 2019</u>.

   (a) City/Town and County (Direct Jurisdiction) Applicants: **City/Towns and Counties receiving a direct jurisdictional benefit may submit only one (1) grant application per CDBG Program Year** selecting from CDBG Water/Wastewater Engineering, CDBG Water/Wastewater Construction, CDBG Community Revitalization, or CDBG Rural Economic Action Plan (REAP). A City/Town and County (Direct Jurisdiction) cannot submit a CDBG application if it currently has an open CDBG grant. **Exclusions:** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP). Typical County direct jurisdiction CDBG application projects are roads, bridges, County hospital, etc.

   (b) County Sponsored Applicants: Counties acting in a "sponsorship" capacity may submit a maximum of one sponsored CDBG grant application per CDBG Program Year selecting from

Water/Wastewater Engineering, Water/Wastewater Construction, Community Revitalization, or Rural Economic Action Plan (REAP). **Limitation: Counties may ONLY have one (1) open sponsored CDBG grant and still make another sponsored CDBG application. Counties cannot exceed a maximum number of two open sponsored CDBG grants open at any given time**. **Exclusions:** Economic Development Infrastructure Financing (EDIF) and Capital Improvement Planning (CIP). Counties may 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.

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

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

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

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

9. TOWNS AND CITIES (COUNTIES ARE EXEMPT) MUST SUBMIT A COPY OF THEIR AUDIT OR THE AGREED UPON PROCEDURES BY THE APPLICATION DEADLINE. ALL TOWNS AND CITIES THAT HAVE A JUNE 30, FISCAL YEAR END DATE ARE REQUIRED TO SUBMIT A COPY OF THEIR FY 2018 AUDIT AND TOWNS AND CITIES THAT HAVE A DECEMBER 31, FISCAL YEAR END DATE ARE REQUIRED, AS A MINIMUM, TO SUBMIT A COPY OF THEIR FY 2017 AUDIT. NO APPLICATION WILL BE CONSIDERED FOR REVIEW OR FUNDING THAT DOES NOT MEET THE REQUIREMENTS STATED ABOVE.

    If a city or town receives less than $25,000 in annual revenues from its normal business and does not have an audit or agreed upon procedures, the city or town cannot apply directly to ODOC/CD. 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.

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

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

12. The Application Guidelines associated with this CDBG REAP set-aside contain an APPLICATION FORMS CHECKLIST outlining all application related documentation required to be uploaded into the online OKGrants application. It is the Applicant's responsibility to follow this checklist and seek additional guidance from ODOC/CD staff as required. Applicants will be responsible for following and providing each item listed on the checklist. **Failure to provide any of the required application documentation listed on the checklist will result in a FAILED application rating.** Additionally, Applicants must provide a response to all application questions and satisfy all documentation requirements delineated in the CDBG REAP Application Guidelines and online OKGrants Application System including, but not limited to: Resolution, income survey results, resolution requesting assistance, survey maps, certifications, Section 102 Disclosures, project budget, etc.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

APPENDICES

☐   Appendix A: Field Income Survey Sheet

☐   Appendix B: LMI Table Definitions

☐   Appendix C: HUD OK LMI Percentages By County / Town / City

☐   Appendix D: HUD Income Limits

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

DIRECT PROJECT BENEFICIARY INCOME SURVEY FIELD SHEET

Activity / Project: _____

Town / City or Target Area: _____ County: _____

Name & Title of Surveyor: _____ Survey Date: _____

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

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%

HUD LOW / MODERATE INCOME PERCENTAGES (COUNTY)

County			
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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Haileyville city, Oklahoma	300	635	47.24%
Hallett town, Oklahoma	80	130	61.54%
Hammon town, Oklahoma	190	505	37.62%
Hanna town, Oklahoma	70	85	82.35%
Hardesty town, Oklahoma	205	335	61.19%
Harrah city, Oklahoma	1,405	5,075	27.68%
Hartshorne city, Oklahoma	650	1,800	36.11%
Haskell town, Oklahoma	760	1,885	40.32%
Hastings town, Oklahoma	85	120	70.83%
Haworth town, Oklahoma	235	430	54.65%
Headrick town, Oklahoma	40	95	42.11%
Healdton city, Oklahoma	1,450	2,690	53.90%
Heavener city, Oklahoma	1,835	3,230	56.81%
Helena town, Oklahoma	110	480	22.92%
Hendrix town, Oklahoma	10	45	22.22%
Hennessey town, Oklahoma	1,180	2,815	41.92%
Henryetta city, Oklahoma	2,405	5,875	40.94%
Hickory town, Oklahoma	25	150	16.67%
Hillsdale town, Oklahoma	35	100	35.00%
Hinton town, Oklahoma	605	1,435	42.16%
Hitchcock town, Oklahoma	45	105	42.86%
Hitchita town, Oklahoma	120	190	63.16%
Hobart city, Oklahoma	1,725	3,570	48.32%
Hoffman town, Oklahoma	50	145	34.48%
Holdenville city, Oklahoma	2,380	4,360	54.59%
Hollis city, Oklahoma	1,090	1,920	56.77%
Hollister town, Oklahoma	80	135	59.26%
Hominy city, Oklahoma	1,380	2,230	61.88%
Hooker city, Oklahoma	980	2,095	46.78%
Hoot Owl town, Oklahoma	-	-	0.00%
Horntown town, Oklahoma	4	125	3.20%
Howe town, Oklahoma	340	1,155	29.44%
Hugo city, Oklahoma	3,420	4,970	68.81%
Hulbert town, Oklahoma	265	390	67.95%
Hunter town, Oklahoma	130	150	86.67%
Hydro town, Oklahoma	450	1,060	42.45%
Idabel city, Oklahoma	3,730	6,385	58.42%
Indiahoma town, Oklahoma	190	315	60.32%
Indianola CDP, Oklahoma	-	30	0.00%
Indianola town, Oklahoma	105	170	61.76%
Inola town, Oklahoma	795	1,835	43.32%
Iron Post CDP, Oklahoma	-	-	0.00%
Isabella CDP, Oklahoma	115	170	67.65%
IXL town, Oklahoma	45	115	39.13%
Jay city, Oklahoma	1,780	3,015	59.04%
Jefferson town, Oklahoma	-	35	0.00%
Jenks city, Oklahoma	2,905	15,445	18.81%
Jennings town, Oklahoma	170	355	47.89%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
Locust Grove town, Oklahoma	790	1,555	50.80%
Lone Grove city, Oklahoma	2,005	4,965	40.38%
Lone Wolf town, Oklahoma	125	340	36.76%
Long CDP, Oklahoma	160	320	50.00%
Longdale town, Oklahoma	145	235	61.70%
Longtown CDP, Oklahoma	1,510	2,395	63.05%
Lookeba town, Oklahoma	80	145	55.17%
Lost City CDP, Oklahoma	400	970	41.24%
Lotsee town, Oklahoma	-	4	0.00%
Loveland town, Oklahoma	-	30	0.00%
Loyal town, Oklahoma	35	50	70.00%
Lucien CDP, Oklahoma	10	165	6.06%
Luther town, Oklahoma	425	1,240	34.27%
Lyons Switch CDP, Oklahoma	140	395	35.44%
McAlester city, Oklahoma	5,910	15,570	37.96%
McCord CDP, Oklahoma	775	1,955	39.64%
McCurtain town, Oklahoma	310	465	66.67%
McLoud town, Oklahoma	865	3,455	25.04%
Macomb town, Oklahoma	-	20	0.00%
Madill city, Oklahoma	1,795	3,650	49.18%
Manchester town, Oklahoma	15	55	27.27%
Mangum city, Oklahoma	1,440	2,585	55.71%
Manitou town, Oklahoma	50	220	22.73%
Mannford town, Oklahoma	1,090	3,000	36.33%
Mannsville town, Oklahoma	340	870	39.08%
Maramec town, Oklahoma	15	110	13.64%
Marble City town, Oklahoma	185	300	61.67%
Marietta CDP, Oklahoma	90	105	85.71%
Marietta city, Oklahoma	1,120	2,445	45.81%
Marland town, Oklahoma	55	195	28.21%
Marlow city, Oklahoma	1,990	4,490	44.32%
Marshall town, Oklahoma	205	280	73.21%
Martha town, Oklahoma	135	190	71.05%
Maud city, Oklahoma	530	1,090	48.62%
May town, Oklahoma	15	30	50.00%
Maysville town, Oklahoma	505	1,045	48.33%
Mazie CDP, Oklahoma	4	40	10.00%
Mead town, Oklahoma	120	150	80.00%
Medford city, Oklahoma	295	1,055	27.96%
Medicine Park town, Oklahoma	150	290	51.72%
Meeker town, Oklahoma	600	1,235	48.58%
Meno town, Oklahoma	95	190	50.00%
Meridian town, Oklahoma	30	50	60.00%
Meridian CDP, Oklahoma	310	975	31.79%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

Stringtown town, Oklahoma	120	290	41.38%
Strong City town, Oklahoma	4	45	8.89%
Stroud city, Oklahoma	1,090	2,705	40.30%
Stuart town, Oklahoma	55	170	32.35%
Sugden town, Oklahoma	10	40	25.00%
Sulphur city, Oklahoma	2,540	4,665	54.45%
Summit town, Oklahoma	115	125	92.00%
Sweetwater town, Oklahoma	95	165	57.58%
Swink CDP, Oklahoma	15	45	33.33%
Sycamore CDP, Oklahoma	220	260	84.62%
Taft town, Oklahoma	155	275	56.36%
Tagg Flats CDP, Oklahoma	-	-	0.00%
Tahlequah city, Oklahoma	8,105	14,230	56.96%
Talala town, Oklahoma	95	295	32.20%
Talihina town, Oklahoma	595	1,185	50.21%
Taloga town, Oklahoma	115	375	30.67%
Tamaha town, Oklahoma	50	135	37.04%
Tatums town, Oklahoma	75	105	71.43%
Tecumseh city, Oklahoma	2,570	6,215	41.35%
Temple town, Oklahoma	620	1,030	60.19%
Tenkiller CDP, Oklahoma	280	695	40.29%
Teresita CDP, Oklahoma	95	165	57.58%
Terlton town, Oklahoma	10	70	14.29%
Terral town, Oklahoma	175	400	43.75%
Texanna CDP, Oklahoma	1,210	2,205	54.88%
Texhoma town, Oklahoma	395	830	47.59%
Texola town, Oklahoma	-	70	0.00%
Thackerville town, Oklahoma	285	495	57.58%
The Village city, Oklahoma	4,330	9,105	47.56%
Thomas city, Oklahoma	555	1,435	38.68%
Tiawah CDP, Oklahoma	105	175	60.00%
Tipton town, Oklahoma	420	780	53.85%
Tishomingo city, Oklahoma	1,380	2,850	48.42%
Titanic CDP, Oklahoma	210	330	63.64%
Tonkawa city, Oklahoma	1,110	2,730	40.66%
Tribbey town, Oklahoma	130	345	37.68%
Tryon town, Oklahoma	230	430	53.49%
Tullahassee town, Oklahoma	15	55	27.27%
Tulsa city, Oklahoma	182,175	379,335	48.02%
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%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%
Wilburton city, Oklahoma	1,230	2,510	49.00%
Willow town, Oklahoma	70	155	45.16%

HUD LOW / MODERATE INCOME PERCENTAGES (TOWN / CITY)

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%

	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 2018 MFI: 52900	EXTR LOW INCOME	12140	16460	20780	25100	28600	30700	32800	34950
	VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950
	LOW-INCOME	29650	33850	38100	42300	45700	49100	52500	55850
Le Flore County, OK HMFA									
FY 2018 MFI: 48200	EXTR LOW INCOME	12140	16460	20780	25100	29300	31450	33650	35800
	VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800
	LOW-INCOME	30350	34700	39050	43350	46850	50300	53800	57250
Lawton, OK MSA									
Cotton County, OK HMFA									
FY 2018 MFI: 60300	EXTR LOW INCOME	12700	16460	20780	25100	29420	33740	37400	39800
	VERY LOW INCOME	21150	24150	27150	30150	32600	35000	37400	39800
	LOW-INCOME	33800	38600	43450	48250	52150	56000	59850	63700
Lawton, OK HMFA									
FY 2018 MFI: 61500	EXTR LOW INCOME	12950	16460	20780	25100	29420	33740	38060	40600
	VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME	34450	39400	44300	49200	53150	57100	61050	64950
Oklahoma City, OK MSA									
Grady County, OK HMFA									
FY 2018 MFI: 64800	EXTR LOW INCOME	13650	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	22700	25950	29200	32400	35000	37600	40200	42800
	LOW-INCOME	36300	41500	46700	51850	56000	60150	64300	68450
Lincoln County, OK HMFA									
FY 2018 MFI: 58200	EXTR LOW INCOME	12250	16460	20780	25100	29420	33740	36100	38450
	VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
	LOW-INCOME	32600	37250	41900	46550	50300	54000	57750	61450
Oklahoma City, OK HMFA									
FY 2018 MFI: 69400	EXTR LOW INCOME	14600	16650	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
	LOW-INCOME	38850	44400	49950	55500	59950	64400	68850	73300
Tulsa, OK MSA									
Okmulgee County, OK HMFA									
FY 2018 MFI: 51600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Pawnee County, OK HMFA									
FY 2018 MFI: 57300	EXTR LOW INCOME	12140	16460	20780	25100	29420	33250	35550	37850
	VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850
	LOW-INCOME	32100	36700	41300	45850	49550	53200	56900	60550
Tulsa, OK HMFA									
FY 2018 MFI: 67100	EXTR LOW INCOME	14150	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
	LOW-INCOME	37600	43000	48350	53700	58000	62300	66600	70900

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Adair County, OK									
FY 2018 MFI: 42500	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Alfalfa County, OK									
FY 2018 MFI: 64000	EXTR LOW INCOME	13450	16460	20780	25100	29420	33740	38060	42250
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW-INCOME	35850	41000	46100	51200	55300	59400	63500	67600
Atoka County, OK									
FY 2018 MFI: 44900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Beaver County, OK									
FY 2018 MFI: 65200	EXTR LOW INCOME	13700	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050
	LOW-INCOME	36550	41750	46950	52150	56350	60500	64700	68850
Beckham County, OK									
FY 2018 MFI: 67700	EXTR LOW INCOME	14250	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
	LOW-INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Blaine County, OK									
FY 2018 MFI: 55100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Bryan County, OK									
FY 2018 MFI: 51900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Caddo County, OK									
FY 2018 MFI: 53900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Carter County, OK									
FY 2018 MFI: 59900	EXTR LOW INCOME	12600	16460	20780	25100	29420	33740	37150	39550
	VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550
	LOW-INCOME	33550	38350	43150	47900	51750	55600	59400	63250
Cherokee County, OK									
FY 2018 MFI: 54000	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Choctaw County, OK									
FY 2018 MFI: 46100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Cimarron County, OK									
FY 2018 MFI: 59300	EXTR LOW INCOME	12500	16460	20780	25100	29420	33740	36800	39150
	VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150
	LOW-INCOME	33250	38000	42750	47450	51250	55050	58850	62650

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Coal County, OK									
FY 2018 MFI: 51500	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Craig County, OK									
FY 2018 MFI: 50100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Custer County, OK									
FY 2018 MFI: 56700	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Delaware County, OK									
FY 2018 MFI: 49800	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Dewey County, OK									
FY 2018 MFI: 64200	EXTR LOW INCOME	13500	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	22500	25700	28900	32100	34700	37250	39850	42400
	LOW-INCOME	35950	41100	46250	51350	55500	59600	63700	67800
Ellis County, OK									
FY 2018 MFI: 71000	EXTR LOW INCOME	14950	17050	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44050	46900
	LOW-INCOME	39800	45450	51150	56800	61350	65900	70450	75000
Garfield County, OK									
FY 2018 MFI: 60500	EXTR LOW INCOME	12750	16460	20780	25100	29420	33740	37550	39950
	VERY LOW INCOME	21200	24200	27250	30250	32700	35100	37550	39950
	LOW-INCOME	33900	38750	43600	48400	52300	56150	60050	63900
Garvin County, OK									
FY 2018 MFI: 53400	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Grant County, OK									
FY 2018 MFI: 64000	EXTR LOW INCOME	13450	16460	20780	25100	29420	33740	38060	42250
	VERY LOW INCOME	22400	25600	28800	32000	34600	37150	39700	42250
	LOW-INCOME	35850	41000	46100	51200	55300	59400	63500	67600
Greer County, OK									
FY 2018 MFI: 54700	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Harmon County, OK									
FY 2018 MFI: 40400	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Harper County, OK									
FY 2018 MFI: 63000	EXTR LOW INCOME	13250	16460	20780	25100	29420	33740	38060	41600
	VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
	LOW-INCOME	35300	40350	45400	50400	54450	58500	62500	66550

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Haskell County, OK									
FY 2018 MFI: 48500	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Hughes County, OK									
FY 2018 MFI: 50300	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Jackson County, OK									
FY 2018 MFI: 52400	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Jefferson County, OK									
FY 2018 MFI: 44900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Johnston County, OK									
FY 2018 MFI: 49800	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Kay County, OK									
FY 2018 MFI: 54100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Kingfisher County, OK									
FY 2018 MFI: 69200	EXTR LOW INCOME	14550	16600	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
	LOW-INCOME	38750	44300	49850	55350	59800	64250	68650	73100
Kiowa County, OK									
FY 2018 MFI: 51900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Latimer County, OK									
FY 2018 MFI: 52600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Love County, OK									
FY 2018 MFI: 56400	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Major County, OK									
FY 2018 MFI: 67200	EXTR LOW INCOME	14150	16460	20780	25100	29420	33740	38060	42380
	VERY LOW INCOME	23550	26900	30250	33600	36300	39000	41700	44400
	LOW-INCOME	37650	43000	48400	53750	58050	62350	66650	70950
Marshall County, OK									
FY 2018 MFI: 50100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Mayes County, OK									
FY 2018 MFI: 54600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
McCurtain County, OK									
FY 2018 MFI: 43100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
McIntosh County, OK									
FY 2018 MFI: 48900	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Murray County, OK									
FY 2018 MFI: 61200	EXTR LOW INCOME	12850	16460	20780	25100	29420	33740	37950	40400
	VERY LOW INCOME	21450	24500	27550	30600	33050	35500	37950	40400
	LOW-INCOME	34300	39200	44100	48950	52900	56800	60700	64650
Muskogee County, OK									
FY 2018 MFI: 55700	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Noble County, OK									
FY 2018 MFI: 63700	EXTR LOW INCOME	13400	16460	20780	25100	29420	33740	38060	42050
	VERY LOW INCOME	22300	25500	28700	31850	34400	36950	39500	42050
	LOW-INCOME	35700	40800	45900	50950	55050	59150	63200	67300
Nowata County, OK									
FY 2018 MFI: 50600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Okfuskee County, OK									
FY 2018 MFI: 48100	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Ottawa County, OK									
FY 2018 MFI: 47300	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Payne County, OK									
FY 2018 MFI: 56600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Pittsburg County, OK									
FY 2018 MFI: 56600	EXTR LOW INCOME	12140	16460	20780	25100	29420	32900	35200	37450
	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	LOW-INCOME	31750	36300	40850	45350	49000	52650	56250	59900
Pontotoc County, OK									
FY 2018 MFI: 59000	EXTR LOW INCOME	12400	16460	20780	25100	29420	33740	36600	38950
	VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
	LOW-INCOME	33050	37800	42500	47200	51000	54800	58550	62350

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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
Pottawatomie County, OK
  FY 2018 MFI:  53300       EXTR LOW INCOME     12140     16460     20780     25100     29420     32900     35200     37450
                            VERY LOW INCOME     19850     22700     25550     28350     30650     32900     35200     37450
                            LOW-INCOME          31750     36300     40850     45350     49000     52650     56250     59900
Pushmataha County, OK
  FY 2018 MFI:  43800       EXTR LOW INCOME     12140     16460     20780     25100     29420     32900     35200     37450
                            VERY LOW INCOME     19850     22700     25550     28350     30650     32900     35200     37450
                            LOW-INCOME          31750     36300     40850     45350     49000     52650     56250     59900
Roger Mills County, OK
  FY 2018 MFI:  65100       EXTR LOW INCOME     13700     16460     20780     25100     29420     33740     38060     42380
                            VERY LOW INCOME     22800     26050     29300     32550     35200     37800     40400     43000
                            LOW-INCOME          36500     41700     46900     52100     56300     60450     64650     68800
Seminole County, OK
  FY 2018 MFI:  47900       EXTR LOW INCOME     12140     16460     20780     25100     29420     32900     35200     37450
                            VERY LOW INCOME     19850     22700     25550     28350     30650     32900     35200     37450
                            LOW-INCOME          31750     36300     40850     45350     49000     52650     56250     59900
Stephens County, OK
  FY 2018 MFI:  59100       EXTR LOW INCOME     12450     16460     20780     25100     29420     33740     36650     39050
                            VERY LOW INCOME     20700     23650     26600     29550     31950     34300     36650     39050
                            LOW-INCOME          33150     37850     42600     47300     51100     54900     58700     62450
Texas County, OK
  FY 2018 MFI:  58300       EXTR LOW INCOME     12250     16460     20780     25100     29420     33740     36150     38500
                            VERY LOW INCOME     20450     23350     26250     29150     31500     33850     36150     38500
                            LOW-INCOME          32700     37350     42000     46650     50400     54150     57850     61600
Tillman County, OK
  FY 2018 MFI:  47600       EXTR LOW INCOME     12140     16460     20780     25100     29420     32900     35200     37450
                            VERY LOW INCOME     19850     22700     25550     28350     30650     32900     35200     37450
                            LOW-INCOME          31750     36300     40850     45350     49000     52650     56250     59900
Washington County, OK
  FY 2018 MFI:  63100       EXTR LOW INCOME     13300     16460     20780     25100     29420     33740     38060     41650
                            VERY LOW INCOME     22100     25250     28400     31550     34100     36600     39150     41650
                            LOW-INCOME          35350     40400     45450     50500     54550     58600     62650     66700
Washita County, OK
  FY 2018 MFI:  61800       EXTR LOW INCOME     13000     16460     20780     25100     29420     33740     38060     40800
                            VERY LOW INCOME     21650     24750     27850     30900     33400     35850     38350     40800
                            LOW-INCOME          34650     39600     44550     49450     53450     57400     61350     65300
Woods County, OK
  FY 2018 MFI:  78400       EXTR LOW INCOME     16450     18800     21150     25100     29420     33740     38060     42380
                            VERY LOW INCOME     27450     31400     35300     39200     42350     45500     48650     51750
                            LOW-INCOME          43900     50200     56450     62700     67750     72750     77750     82800
Woodward County, OK
  FY 2018 MFI:  72400       EXTR LOW INCOME     15200     17400     20780     25100     29420     33740     38060     42380
                            VERY LOW INCOME     25350     29000     32600     36200     39100     42000     44900     47800
                            LOW-INCOME          40550     46350     52150     57900     62550     67200     71800     76450
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