

CONDUCTING A LOW-AND-MODERATE INCOME (LMI) SURVEY FOR A CDBG APPLICATION

To be eligible for funding, projects must meet the national objective of primarily benefiting low-and-moderate income (LMI) persons. This means that at a minimum, 51% of those benefiting from the activity must be considered LMI, and applicants must be able to document this benefit.

Certain projects that serve only a specific group of individuals may meet the definition of a limited clientele group under the CDBG regulations. These groups are presumed to be 51% LMI by definition, and the applicant can document LMI benefit without an income survey. The following groups are specifically listed in the CDBG regulations as limited clientele groups:

abused children, elderly persons, battered spouses, homeless persons, adults meeting the definition of "severely disabled adults", illiterate adults, persons living with AIDS, and migrant farm workers.

If the proposed project provides a community-wide benefit, one of two different methods of documenting the LMI benefit can be used. First, the 2000 HUD Census LMI data can be used to determine the benefit. These LMI percentages can be found at the following link: http://www.iowalifechanging.com/community/downloads/2007_census_lmi.xls

The second method, and the most common for most applications, is to conduct an income survey of the area to determine LMI benefit. These survey requirements would also apply to projects that are targeted to a specific area or neighborhood of a community.

Certain guidelines must be followed to ensure that a valid survey is completed that will provide accurate information to document the LMI benefit. The following information outlines these income survey guidelines.

Survey Methods

All households in a project area must be given an equal chance to respond to a survey. If the project area includes less than 300 households, then all households must be contacted. If the applicant wishes to use a sample for areas larger than 300 households, the sample must be selected randomly and must include at least 300 households to be valid. The sampling technique must receive prior IDED approval. Group quarters (e.g., dormitories, jails and care facilities) are not households.

House-to-house Survey: A house-to-house survey is the preferred survey method. The survey may be distributed by mail and retrieved at each household. A door-to-door survey may also be read to a responsible adult, with answers tabulated by the surveyor. Response rates for a house-to-house survey should be very high (80 percent response or better is required).

Telephone Survey: A telephone survey is also acceptable. A response rate of 80 percent or better is required. It may be necessary to make evening calls to reach people at home.

Unacceptable Methods: These methods generally are unacceptable: mail-out/in survey with a low response rate; third party estimates of household income; and income assumptions about classes of people (e.g., elderly, mobile home residents or households with unemployed workers).

The applicant should use a simple survey form that includes the following:

- Explanation of why the survey is being conducted and purpose of the information;
- Assurance that responses will remain anonymous;
- Name of local official or responsible party who can answer questions about survey;
- Question on household size;
- Question on whether the household income is more or less than the appropriate county low and moderate income figure for the particular family size; and
- Other appropriate questions, if desired (e.g., support for proposed project).

If an application for a neighborhood project is funded, the applicant must determine number of beneficiaries by race/ethnicity. It is useful to collect such data on the survey. A sample survey instrument and LMI income list follows.

The survey instrument should indicate the income figures used. If the income levels are not included on the survey instrument (i.e., if respondents were asked to write in their actual income rather than indicate if they were in an income range), submit a copy of the LMI figures used to tabulate the surveys.

IDED may request verification of actual LMI benefit of projects selected for funding. Therefore, maintain a separate list of all persons completing a survey. Keep all individual survey responses completely confidential. The applicant must also keep all surveys on file for verification of LMI benefit for funded projects.

Please contact the IDED if you have any questions regarding the LMI survey process or the methodology you plan to use. Surveys that do not meet the guidelines listed above may be considered invalid which could cause your application to be ineligible for funding consideration.

Survey Tabulation

Applicants must complete a survey tabulation results sheet. Be sure to indicate the month and year the survey was conducted. The survey method used must also be described:

Example: A random sample of households was obtained using the city's utility billing list and selecting every third household to get a minimum sample of 300 households. These households were then contacted by phone.

Please note that responses to items A, B, C, and D relate to household information. Responses to the remaining items, E through K, relate to actual number of persons served.

Complete the survey tabulation results sheet as indicated. All numbers should be shown to two decimal places. Be sure to maintain copies of the survey instrument used and the tabulation sheet for your files.

Surveys must achieve an 80% response rate to be considered valid.

Applicants can use income surveys conducted in 2009, 2010 or 2011 to document LMI benefit.

SAMPLE SURVEY

The City of Yourtown is conducting this survey to obtain information necessary to apply for an Iowa Community Development Block Grant. It is extremely important to the success of this application that you complete the following survey. There is no need for you to put your name on the survey. All information collected will be kept strictly confidential. If you have questions concerning this survey, please contact the City Clerk's Office at (phone #).

The City intends to apply for funds for water system improvements to replace old, deteriorating mains to improve water quality. Please indicate whether you support this project. Yes No

Check below the number of persons in this household, and on the same line, check whether the household income is above or below the dollar figure shown on that line:

Example: A household in Polk County has 4 persons and a household income of 40,500		
_____ 1 person	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$41,750
_____ 2 persons	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$47,700
_____ 3 persons	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$53,650
<input checked="" type="checkbox"/> 4 persons	household income	<input type="checkbox"/> above <input checked="" type="checkbox"/> below \$59,600
_____ 5 persons	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$64,400
_____ 6 persons	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$69,150
_____ 7 persons	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$73,950
_____ 8 or more	household income	<input type="checkbox"/> above <input type="checkbox"/> below \$78,700

- _____ 1 person household income above below \$(county 1 person LMI)
- _____ 2 persons household income above below \$(county 2 person LMI)
- _____ 3 persons household income above below \$(county 3 person LMI)
- _____ 4 persons household income above below \$(county 4 person LMI)
- _____ 5 persons household income above below \$(county 5 person LMI)
- _____ 6 persons household income above below \$(county 6 person LMI)
- _____ 7 persons household income above below \$(county 7 person LMI)
- _____ 8 or more household income above below \$(county 8 person LMI)

Household Racial and Ethnic Information		
Racial/Ethnic Group	Number of Persons	
	Each Group	Hispanic Origin
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Other Pacific Islander		
American Indian/Alaskan Native & White		
Asian & White		
Black/African American & White		
American Indian/Alaskan Native & Black/African American		
Other Multi-Racial		
TOTAL PERSONS SERVED		

Month and year the survey was conducted: _____

Thank you for completing this survey. The information will assist in applying for a Community Development Block Grant

2011 HUD SECTION 8 COUNTY INCOME LIMITS (80% OF MEDIAN FAMILY INCOME)

County	1 person 80% MFI	2 person 80% MFI	3 person 80% MFI	4 person 80% MFI	5 person 80% MFI	6 person 80% MFI	7 person 80% MFI	8 person 80% MFI
Adair County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Adams County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Allamakee County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Appanoose County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Audubon County	\$32,850	\$37,550	\$42,250	\$46,900	\$50,700	\$54,450	\$58,200	\$61,950
Benton County	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500	\$67,850	\$72,250
Black Hawk County	\$34,800	\$39,800	\$44,750	\$49,700	\$53,700	\$57,700	\$61,650	\$65,650
Boone County	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Bremer County	\$38,450	\$43,950	\$49,450	\$54,900	\$59,300	\$63,700	\$68,100	\$72,500
Buchanan County	\$34,950	\$39,950	\$44,950	\$49,900	\$53,900	\$57,900	\$61,900	\$65,900
Buena Vista County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Butler County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Calhoun County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Carroll County	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850
Cass County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Cedar County	\$36,400	\$41,600	\$46,800	\$52,000	\$56,200	\$60,350	\$64,500	\$68,650
Cerro Gordo County	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150	\$62,150	\$66,150
Cherokee County	\$33,000	\$37,700	\$42,400	\$47,100	\$50,900	\$54,650	\$58,450	\$62,200
Chickasaw County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Clarke County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Clay County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Clayton County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Clinton County	\$33,000	\$37,700	\$42,400	\$47,100	\$50,900	\$54,650	\$58,450	\$62,200
Crawford County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Dallas County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Davis County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Decatur County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Delaware County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Des Moines County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Dickinson County	\$34,900	\$39,900	\$44,900	\$49,850	\$53,850	\$57,850	\$61,850	\$65,850
Dubuque County	\$35,700	\$40,800	\$45,900	\$50,950	\$55,050	\$59,150	\$63,200	\$67,300
Emmet County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Fayette County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Floyd County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Franklin County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Fremont County	\$34,100	\$38,950	\$43,800	\$48,650	\$52,550	\$56,450	\$60,350	\$64,250
Greene County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Grundy County	\$34,800	\$39,800	\$44,750	\$49,700	\$53,700	\$57,700	\$61,650	\$65,650
Guthrie County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Hamilton County	\$34,950	\$39,950	\$44,950	\$49,900	\$53,900	\$57,900	\$61,900	\$65,900

County	1 person 80% MFI	2 person 80% MFI	3 person 80% MFI	4 person 80% MFI	5 person 80% MFI	6 person 80% MFI	7 person 80% MFI	8 person 80% MFI
Hancock County	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000
Hardin County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Harrison County	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Henry County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Howard County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Humboldt County	\$33,750	\$38,550	\$43,350	\$48,150	\$52,050	\$55,900	\$59,750	\$63,600
Ida County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Iowa County	\$37,550	\$42,900	\$48,250	\$53,600	\$57,900	\$62,200	\$66,500	\$70,800
Jackson County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Jasper County	\$34,250	\$39,150	\$44,050	\$48,900	\$52,850	\$56,750	\$60,650	\$64,550
Jefferson County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Johnson County	\$44,350	\$50,700	\$57,050	\$63,350	\$68,450	\$73,500	\$78,600	\$83,650
Jones County	\$33,700	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
Keokuk County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Kossuth County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Lee County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Linn County	\$39,300	\$44,900	\$50,500	\$56,100	\$60,600	\$65,100	\$69,600	\$74,100
Louisa County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Lucas County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Lyon County	\$34,500	\$39,400	\$44,350	\$49,250	\$53,200	\$57,150	\$61,100	\$65,050
Madison County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Mahaska County	\$33,150	\$37,900	\$42,650	\$47,350	\$51,150	\$54,950	\$58,750	\$62,550
Marion County	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500	\$67,850	\$72,250
Marshall County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Mills County	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Mitchell County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Monona County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Monroe County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Montgomery County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Muscatine County	\$35,750	\$40,850	\$45,950	\$51,050	\$55,150	\$59,250	\$63,350	\$67,400
O'Brien County	\$33,250	\$38,000	\$42,750	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
Osceola County	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
Page County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Palo Alto County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Plymouth County	\$38,050	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000	\$67,350	\$71,700
Pocahontas County	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
Polk County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Pottawattamie County	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Poweshiek County	\$35,600	\$40,650	\$45,750	\$50,800	\$54,900	\$58,950	\$63,000	\$67,100
Ringgold County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Sac County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Scott County	\$35,950	\$41,050	\$46,200	\$51,300	\$55,450	\$59,550	\$63,650	\$67,750

County	1 person 80% MFI	2 person 80% MFI	3 person 80% MFI	4 person 80% MFI	5 person 80% MFI	6 person 80% MFI	7 person 80% MFI	8 person 80% MFI
Shelby County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Sioux County	\$34,850	\$39,800	\$44,800	\$49,750	\$53,750	\$57,750	\$61,700	\$65,700
Story County	\$43,350	\$49,550	\$55,750	\$61,900	\$66,900	\$71,850	\$76,800	\$81,750
Tama County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Taylor County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Union County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Van Buren County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Wapello County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Warren County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Washington County	\$35,300	\$40,350	\$45,400	\$50,400	\$54,450	\$58,500	\$62,500	\$66,550
Wayne County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Webster County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Winnebago County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Winneshiek County	\$34,750	\$39,700	\$44,650	\$49,600	\$53,600	\$57,550	\$61,550	\$65,500
Woodbury County	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
Worth County	\$33,500	\$38,300	\$43,100	\$47,850	\$51,700	\$55,550	\$59,350	\$63,200
Wright County	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800

Month and year the survey was conducted: ____ / ____

Description of the survey method used: _____

A. Total number of **households** in the project area _____

B. Number of **households** in the project area that were contacted
(includes contacts with no answer) _____

*NOTE: A & B should be the same unless a random survey was done.
If A does not equal B, explain below.*

C. Number of **usable** responses _____

D. **Percent** of **households** responding (C/B) **Must be 80% to be valid** _____

E. How many **persons** were **below** the LMI income figure? _____

F. How many **persons** were **above** the LMI income figure? _____

G. Total number of **persons** responding (E + F) _____

H. What percent of **persons** were **below** the LMI income figure? (E/G) _____

I. What percent of **persons** were **above** the LMI income figure? (F/G) _____

J. Total number of **persons** in the project area
(For community-wide benefit projects, use 2000 population figure) _____

K. Total number of LMI persons benefiting (H x J) _____

If respondents were asked other questions in addition to income, provide a breakdown of responses by number and percent of the total responding.