

Community Development Block Grant Income Survey Workshop

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Community MT Division

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Agenda

- What is an income survey?
- Why do I need an income survey?
- When should I complete an income survey?
- How do I create an income survey?

Low-to-moderate Income Documentation

To qualify for CDBG funding, a minimum of 51% of beneficiaries must be documented as persons of low-to-moderate income. The benefit to LMI persons can be documented in the following ways:



Low-to-moderate Income Documentation

1. Area-wide benefit: The activity benefits all residents in a particular area, which can be documented by:

- Recording the LMI percentage as provided by the American Community Survey available on the CDBG website.
- Conducting an income survey.



Low-to-moderate Income Documentation

2. Limited clientele: The activity benefits a particular group, which can be documented by:

- Demonstrating benefit to a clientele that is generally presumed to be LMI
- Conducting an income survey



Low-to-moderate Income Documentation

2. Limited clientele: The activity benefits a particular group, which can be documented by:

- Demonstrating that the applicant has income eligibility requirements limiting their activities to low-to-moderate income persons or households



Low-to-moderate Income Documentation

2. Limited clientele: The activity benefits a particular group, which can be documented by:

- Demonstrating that the proposed project is of such a nature and in such a location that it can be concluded that clients are primarily low-to-moderate income persons



Census and Target Rate Table



Step 1a:
Select a geography type
(All) ▼

OR

Step 1b:
Select a county or counties
(All) ▼

Step 2:
Select a geography
Absarokee CDP ▼

| Selected Geography | Absarokee CDP |
|-------------------------------|-------------------|
| Associated County | Stillwater County |
| Population | 998 |
| Total Households | 495 |
| Median Household Income | \$57,212 |
| Low & Moderate Income Percent | 36.7% |
| Percent Poverty | 11.7% |

Target Rates

| | |
|--------------------|----------|
| Water & Wastewater | \$109.66 |
| Water Only | \$66.75 |
| Wastewater Only | \$42.91 |
| Solid Waste Only | \$14.30 |

commerce.mt.gov/infrastructure-planning/resources/census-and-target-rate

Conducting an Income Survey

- When HUD data indicates fewer than 51% of the people in your city, town or county have low-to-moderate income
- When HUD/census data is not available or the community feels it is not reflective
- Where census boundaries (i.e., census tracts or groups) do not correspond to the proposed project benefit area



Identifying HUD Income Limits

2025 2024 2023 2022 2021 Year ▾

Query Tool Documents Data FAQs

Effective April 01, 2025.

NOTE: For FY2025, HUD has implemented geographic area definition changes as determined by the [Office of Management and Budget](#). Users should note that the constituent counties or towns of metropolitan areas may have changed. Please refer to the [Area Definition Report](#) for a listing of areas and their components.

Access Individual Income Limits Areas

This system provides complete documentation of the development of the FY 2025 Income Limits (ILs) for any area of the country selected by the user. Official ILs, available in pdf and excel formats at this [link](#), may differ slightly from those calculated in the documentation system, and should be used for ALL official purposes.

[Click Here for FY 2025 IL Documentation](#)

NOTE: Due to the Housing and Economic Recovery Act of 2008 (Public Law 110-289) the data presented in this system may not be applicable to projects financed with Section 42 Low Income Housing Tax Credits (LIHTC) or section 142 tax exempt private equity bonds. These projects should use the Multifamily Tax Subsidy Project Income Limits available at [Multifamily Tax Subsidy Project Income Limits](#)

<https://www.huduser.gov/portal/datasets/il.html>



Identifying HUD Income Limits

FY 2025 INCOME LIMITS DOCUMENTATION SYSTEM

First select a state:

- Kentucky - KY
- Louisiana - LA
- Maine - ME
- Maryland - MD
- Massachusetts - MA
- Michigan - MI
- Minnesota - MN
- Mississippi - MS
- Missouri - MO
- Montana - MT

Then select a county:

- Beaverhead County, MT
- Big Horn County, MT
- Blaine County, MT
- Broadwater County, MT
- Carbon County, MT
- Carter County, MT
- Cascade County, MT
- Chouteau County, MT
- Custer County, MT
- Daniels County, MT

Choose a County

Or view FY 2025 statewide Income Limits for Montana:

View State Calculations



LMI Example

FY 2025 Income Limits Summary

| FY 2025 Income Limit Area | Median Family Income Click for More Detail | FY 2025 Income Limit Category | Persons in Family | | | | | | | |
|---|---|--|-------------------|--------|--------|---------------|--------|--------|---------|---------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Lewis and Clark County, MT HUD Metro FMR Area | \$107,000 | Very Low (50%) Income Limits (\$) Click for More Detail | 37,450 | 42,800 | 48,150 | 53,500 | 57,800 | 62,100 | 66,350 | 70,650 |
| | | Extremely Low Income Limits (\$)* Click for More Detail | 22,500 | 25,700 | 28,900 | 32,150 | 37,650 | 43,150 | 48,650 | 54,150 |
| | | Low (80%) Income Limits (\$) Click for More Detail | 59,950 | 68,500 | 77,050 | 85,600 | 92,450 | 99,300 | 106,150 | 113,000 |

huduser.gov/portal/datasets/il.html



Sample Income Survey: Option One

Exhibit B – Option 1 MODEL HOUSEHOLD INCOME SURVEY FOR AREA WIDE CDBG PROJECTS

Note: This page represents page one of the survey format for area wide CDBG projects. It should be used in combination with one of the options for page two, which follow this page.

The information requested below is vital to (community's name) application to the Montana Department of Commerce for a Community Development Block Grant (CDBG).

The CDBG Program is a federal program intended to assist Low and Moderate Income (LMI) families. Your individual response will be kept confidential and will not be available to the general public. The individual statistics will be compiled and used in aggregate form for the grant application.

Included in the definition of "Annual Income" are all payments from all sources received by the family head (even if temporarily absent) and by each additional member of the family household who is not a minor (a minor is defined as a person under age 18). Income includes:

1. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
2. The net income from operation of a business or profession or from rental or real or personal property (this includes gross receipts minus operating expenses received from the operation of an unincorporated farm or ranch);
3. Interest and dividends;
4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
6. Public assistance;
7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; and
8. All regular pay, special pay, and allowances of a member of the armed forces (whether living in the dwelling) who is head of the family or spouse.

INSTRUCTIONS: The table below lists incomes for various household sizes. For the column that matches your household's size, was the combined gross income for all adult members of your household in the year 20XX, ABOVE or BELOW the income listed?

| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Family Income | \$38,500 | \$44,000 | \$49,500 | \$54,950 | \$59,350 | \$63,750 | \$68,150 | \$72,550 |

Note: Be sure to insert the current HUD moderate income (80 % of median) figures for your county taken from the HUD Income Limits [The numbers inserted are only an example -- delete this note.]

ABOVE _____ BELOW _____

(Place an "X" behind the word that applies.)

EXAMPLE: If there are three persons currently residing in your household and the total gross income of the two adults was \$45,000, you would put an "X" after BELOW in the space above.

I certify that, after reviewing the CDBG definition of "annual income," the statement above is correct and complete to the best of my knowledge and belief. I agree to provide income verification if requested by local officials.

Signature

Address

Date

Note – For proper documentation, the individual should either be asked to sign the form, or local officials can have the person initial the form and the preparer code it by number so that the information is capable of being verified at a later date. Delete this note from your survey form.



Sample Income Survey: Option Two

Exhibit B – Option 2 MODEL HOUSEHOLD INCOME SURVEY FORMAT FOR AREA WIDE CDBG PROJECTS - DISTINGUISHING BETWEEN "MODERATE" INCOME AND "LOW" INCOME

Note- This income survey option is for projects that need to, or have reason to want to, distinguish between "moderate income" and "low income" households. Be sure to insert the current HUD income limits for moderate income and income households for your county. Delete this note from your survey form.

The information requested below is vital to (*community's name*) application to the Montana Department of Commerce for a Community Development Block Grant (CDBG).

The CDBG Program is a federal program intended to assist LMI families. Your individual response will be kept confidential and will not be available to the general public. The individual statistics will be compiled and used in aggregate form for the grant application.

Included in the definition of "Annual Income" are all payments from all sources received by the family head (even if temporarily absent) and by each additional member of the family household who is not a minor (a minor is defined as a person under age 18). Income includes:

1. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
2. The net income from operation of a business or profession or from rental or real or personal property (this includes gross receipts minus operating expenses received from the operation of an unincorporated farm or ranch);
3. Interest and dividends;
4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
6. Public assistance;
7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; and
8. All regular pay, special pay, and allowances of a member of the armed forces (whether living in the dwelling) who is head of the family or spouse.

INSTRUCTIONS: This survey is not asking for you to write down your income. It asks only that you indicate by a check in the box how many persons are in your household and that you put an additional check in the box that most accurately reflects the combined gross annual income for all adult members (persons age 18 and over) of your household for the year 20...

Please remember this information is confidential. It is very important, however, that the responses are accurate because the information helps determine the level of need for grant funds or other outside assistance.

- A. There is one person in my household and the total yearly household income is:
 above **\$38,500** / year
 below **\$38,500** / year
 below **\$24,050** / year
- B. There are two people in our household and the total household income is:
 above **\$44,000** / year
 below **\$44,000** / year
 below **\$27,500** / year
- C. There are three people in our household and the total yearly household income is:
 above **\$49,500** / year
 below **\$49,500** / year
 below **\$30,950** / year
- D. There are four people in our household and the total yearly household income is:
 above **\$54,950** / year
 below **\$54,950** / year
 below **\$34,350** / year
- E. There are five people in our household and the total yearly household income is:
 above **\$59,350** / year
 below **\$59,350** / year
 below **\$37,100** / year
- F. There are six people in our household and the total yearly household income is:
 above **\$63,750** / year
 below **\$63,750** / year
 below **\$39,850** / year
- G. There are seven people in our household and the total yearly household income is:
 above **\$68,150** / year
 below **\$68,150** / year
 below **\$42,600** / year
- H. There are eight people in our household and the total yearly household income is:
 above **\$72,550** / year
 below **\$72,550** / year
 below **\$45,350** / year

I certify that, after reviewing the definition of annual income, the information provided is correct and complete to the best of my knowledge and belief. I agree to provide income verification if requested by local officials.

Please sign or initial, your response will not be considered valid for documenting without signature or initial.

Resident's Signature (or initials)

Address

Date

Note: For proper documentation, the individual should either be asked to sign the form, or local officials can have the person initial the form and the preparer code it by number so that the information is capable of being verified at a later date.

The income limit figures inserted above are only an example. Be sure and insert the correct, current income limits for your county and be sure and consult with CDD staff before launching the survey in your community.

Delete this note from your survey form.



Sample Income Survey: Option Three

Exhibit B – Option 3
HOUSEHOLD INCOME SURVEY FORMAT FOR AREA WIDE CDBG
PROJECTS – RECORDING ACTUAL INCOME

The total number of all persons in the household is _____

Gross Household Income includes the combined income of all persons 18 years old and over in the household, whether related or not, taking into consideration the following definition:

Income includes:

1. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
2. The net income from operation of a business or profession or from rental or real or personal property (this includes gross receipts minus operating expenses received from the operation of a farm or ranch);
3. Interest and dividends;
4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
6. Public assistance;
7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; and
8. All regular pay, special pay and allowances of a member of the armed forces (whether or not living in the dwelling) who is head of the family or spouse.

My (our) total gross household income for 20XX was \$ _____

(Please print clearly) Survey # _____

NAME _____

ADDRESS _____

I certify that the income information I have provided is true and accurate to the best of my knowledge and belief. I agree to provide income verification if requested by state and local officials.

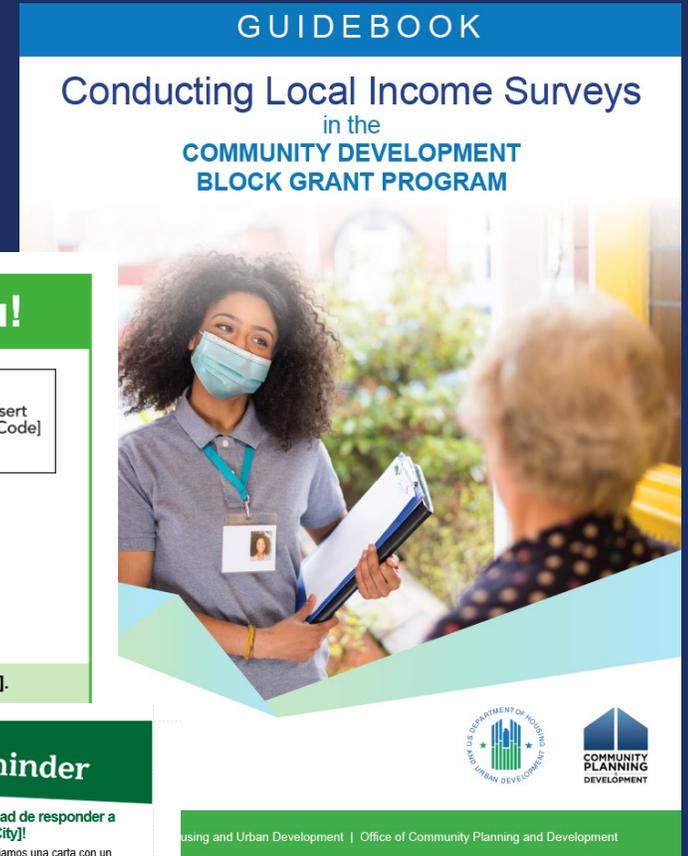
SIGNATURE _____ DATE _____

- This is the only survey that will also calculate a median household income.
- This survey is eligible to use for MCEP and/or CDBG applications.



HUD Income Survey Toolkit

- Guidebook temporarily not available on HUD Exchange
- Income survey examples
- Online survey application user guides
- Outreach materials



Sorry We Missed you!

[Insert Image Here]

[City/town] is applying for state and federal funding for community projects and **we need your help** to gather critical information about our residents that is required for the application.

Your household has been selected to take a survey that will provide information that will benefit the entire community. To take the survey, go to the following website (or scan the image above): [link website].

We are asking each family living at your address to complete a separate survey using one of the IDs below. If only one family is living in your household, only one survey should be completed.

ID 1: _____ ID 2: _____

For questions or to complete survey by phone, please call: [(xxx)-xxx-xxxx].

[Insert QR Code]

SURVEY Reminder

Last Chance to Respond to [City's] Survey!

You recently received a letter with a request to take an online survey to benefit the [City] community. There's still time! We need your responses by [date].

To complete the survey, go to [URL].
To complete by phone call [number].

Each family at your address should complete a survey using a different ID.

Última oportunidad de responder a la encuesta de [City]!

Recientemente le enviamos una carta con un enlace a una encuesta en línea que ayudara a [City] a solicitar financiamiento para proyectos que beneficiarán a nuestra comunidad.

Necesitamos sus respuestas antes del [date].
Para Completar la encuesta, visite este sitio web [URL].

Cada familia residiendo en esta dirección (hogar) debe completar la encuesta utilizando un número de identificación (ID) diferente.

Your unique IDs/Tus IDs únicas:
[ID1] [ID2] [ID3]



Required Application Materials

- Survey tool (must be approved by Commerce staff **before** application submission)
- Distribution method: door-to-door, online or mail
- Response rate
- Documentation of approval by Commerce staff



Required Application Materials

Please do not submit completed income surveys with your application. Surveys must be kept by the applicant (i.e., city, town or county) for five years.



Community MT Division Resources

- [Documenting Benefit to Low- and Moderate-Income Persons Handbook](#)
- CDBG Pre-Application Training – Criterion 6

commerce.mt.gov/infrastructure-planning/programs-and-services/community-development-block-grant/public-and-community-facilities (under Applying for Grants)



Questions/Discussion

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