Guide to Benefitting Low- to Moderate-Income Persons

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COMMERCE

Agenda

- What is an income survey?
- Why do I need an income survey?
- How do I create an income survey?
- What income survey resources are there?
  - *NEW* income survey tools

What Is an Income Survey?

- Data collection tool used to measure the percentage of LMI residents in a community to determine program eligibility
- Creates new LMI percentage and, in some cases, median household income

LMI Documentation

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

LMI 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.

LMI 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.

LMI 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 LMI persons or households.

LMI 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 LMI persons.

LMI Documentation

Several groups are presumed to be LMI:

- Abused children
- Battered spouses
- Elderly persons (over the age of 62)
- Adults meeting the Bureau of the Census' Current Population Reports definition of "severely disabled"
- Homeless persons
- Illiterate adults
- Persons living with AIDS
- Migrant farm workers

Why Do I Need to Complete an Income Survey?

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

MONTANA DEPARTMENT OF
COMMERCE

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

Identifying HUD Income Limits

Income Limits Documentation System

Area Definitions

Contact Us

Every year, HUD publishes annual income limits, which are used primarily to determine the income eligibility of applicants for HUD housing assistance programs and are based on data from the American Community Survey and other sources. The income limit for federal affordable housing programs is the maximum income a household can earn to qualify or be targeted for assistance.

Search:

Search for County, State, or Metropolitan Area

Year:

2026

Select a Geography:

County

Select a State

Alabama

Select a County

Autauga County

Prepared by the Program Parameters and Research Division, HUD.

View Countywide Calculations

Identifying HUD Income Limits

HUD USER › Datasets › Income Limits

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Search:

lewis

Year:

2026

Select a Geography:

County

Select a State

Montana

Select a County

Lewis and Clark County

Prepared by the Program Parameters and Research Division, HUD.

View Countywide Calculations

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Update Selection +

FY 2026 Income Limits Summary

FY 2026 Income Limit Area	Median Family Income	FY 2026 Income Limit Category	Persons in Family (Download .csv)							
			1	2	3	4	5	6	7	8
Lewis and Clark County, MT HUD Metro FMR Area	$122,400	Very Low (50%) Income Limits ($)	41,150	47,050	52,950	**58,850**	63,550	68,300	72,950	77,700
		Extremely Low Income Limits ($)*	24,750	28,250	31,800	**35,300**	38,680	44,360	50,040	55,720
		Low (80%) Income Limits ($)	65,900	75,350	84,750	**94,150**	101,650	109,200	116,750	124,300

NOTE: Lewis and Clark County is part of the **Lewis and Clark County, MT HUD Metro FMR Area**, so all information presented here applies to all of the Lewis and Clark County, MT HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Lewis and Clark County, MT HUD Metro FMR Area.**

The **Lewis and Clark County, MT HUD Metro FMR Area** contains the following areas: Lewis and Clark County, MT.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

huduser.gov/portal/datasets/il.html

Income Survey Cover Letter

- Tells the purpose of the survey
- States the distribution method
- Mentions the survey completion date
- Contains a signature requirement
- Includes contact information

HUD Income Definitions

- The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses.
- 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.
- Interest and dividends.
- 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.

HUD Income Definitions

- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay.
- Public assistance.
- Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from people not residing in the dwelling.
- All regular pay, special pay and allowances of a member of the armed forces, whether living in the dwelling or away, who is head of the family or spouse.

Sample Income Survey: Option One

Instructions: The table below lists income limits for various household sizes. Find the column that matches your household's size. Review the family income listed under the household size. If your combined gross income for all adult members of your household in the year 20XX is greater than the dollar amount listed, put an X on the line next to ABOVE. If your combined gross income for all adult household members is less than the listed dollar amount, put an X on the line next to BELOW.

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 to the survey creators: Be sure to insert the current HUD moderate income (80% of the median income) 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 people currently living 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.

- Creates a percentage of surveyed residents that are above or below income level
- Does not create a new MHI

Sample Income Survey: Option Two

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 people 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, people age 18 and over, of your household for the year 20XX.

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.

1. There is one person in my household and the total yearly household income is:
   - ☐ above $xx,xxx / year
   - ☐ below $xx,xxx / year
   - ☐ below $xx,xxx / year

2. There are two people in our household and the total household income is:
   - ☐ above $xx,xxx / year
   - ☐ below $xx,xxx / year
   - ☐ below $xx,xxx / year

- Creates a percentage of surveyed residents that are above or below income level
- Does not create a new MHI

Sample Income Survey: Option Three

My (our) total gross household income for 20XX was $____________________.

The total number of all people in the household is ________________________.

Please print clearly: Survey #______________________

Name: ____

Address: ____

- This is the only survey that will calculate a new MHI.
- This survey is eligible to use for MCEP and/or CDBG applications.

Required Application Materials

- Survey tool
  - Must be approved by Commerce staff **before** distribution
- 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) in a confidential location for five years.

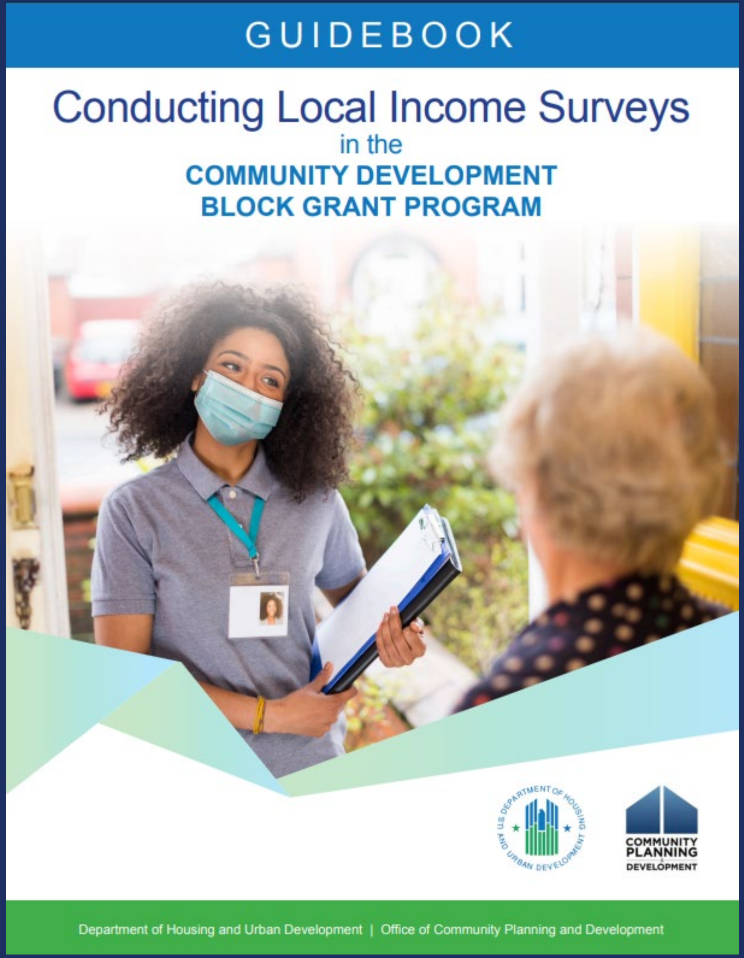
Which Income Survey Resources Are Available?

Community MT Division Resources

- Income Survey Toolkit
  - Documenting Benefit to Low- and Moderate-Income Persons
  - Sample income surveys
  - CPD Notices

HUD Income Survey Toolkit

- Guidebook available on HUD Exchange
- Income survey examples
- Online survey application user guides
- Outreach materials



HUD Toolkit: Sample Income Survey

ID1 (from letter): ______________________

[Community Name] Income Survey

Q1. Is this your current residence?
[Current residence means that the family intends to or has stayed at this residence for at least 2 months or longer.]
☐ Yes ☐ No

If NO, then ask if there is someone else who is a current resident. If NO, thank them and end the survey.

Q2. How many people live in your household at this address at this time?
[Include yourself. Please include adults and children. Please include any individuals that live in the household whose actual or intended length of stay is more than 2 months. Do not include people living in separate rental units.]

Q3. How many of the people in your household are members of your family?
[Prompt: The definition of family is people related by blood, marriage, or adoption.]
____

Q4. What is the combined total annual income of all family members living here before taxes? Please do not include income from individuals who live here but are *not* family members.
[Family income before taxes is money received by family members from all earnings (wages, salary, tips, bonuses, commissions), interest, dividends, child support, alimony, welfare, social security, disability, unemployment, retirement payments, net income from businesses activities, farms, rents, royalties, trusts, estates, and any other income received regularly by family members.]
____

NOTE: If participant refuses to provide income, go to Q5.

HUD Toolkit: Sample Income Survey

ID1 (from letter): ____________________

[Community Name] Income Survey

Q5. If you prefer not to share your total income, please use the table on this card to indicate whether your family's total annual income before taxes in YEAR was ABOVE or BELOW the amount in the "income level" column. Please use the family size you reported in Question 3.

Number of Family Members Living in the Household *(Circle One)*	Income Level	At/Below	Above
1	Click or tap here to enter text.	1b	1a
2	Click or tap here to enter text.	2b	2a
3	Click or tap here to enter text.	3b	3a
4	Click or tap here to enter text.	4b	4a
5	Click or tap here to enter text.	5b	5a
6	Click or tap here to enter text.	6b	6a
7	Click or tap here to enter text.	7b	7a
8	Click or tap here to enter text.	8b	8a

If you have more than 8 family members, please provide your total family income in Q4.

Q6. Which category best describes you? (You may select more than one group.)
- ☐ White
- ☐ Black/African American
- ☐ Asian
- ☐ American Indian/Alaskan Native
- ☐ Native Hawaiian/Other Pacific Islander
- ☐ Other Multi-Racial
- ☐ Prefer not to answer

Q7. Are you Hispanic/Latino?
☐ Yes ☐ No ☐ Prefer not to answer

Q8. Does your family rent or own this property?
☐ Rent ☐ Own ☐ Prefer not to answer

Q9. Is any member of your family age 62 or over?
☐ Yes ☐ No ☐ Prefer not to answer

Q10. Would you be willing to share your phone number so we can follow up if there are any questions about your responses? [If YES, record number.]

Questions?

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