

Documenting Income Eligibility for Water and Wastewater Infrastructure Funding Programs

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Minnowbrook Conference Center

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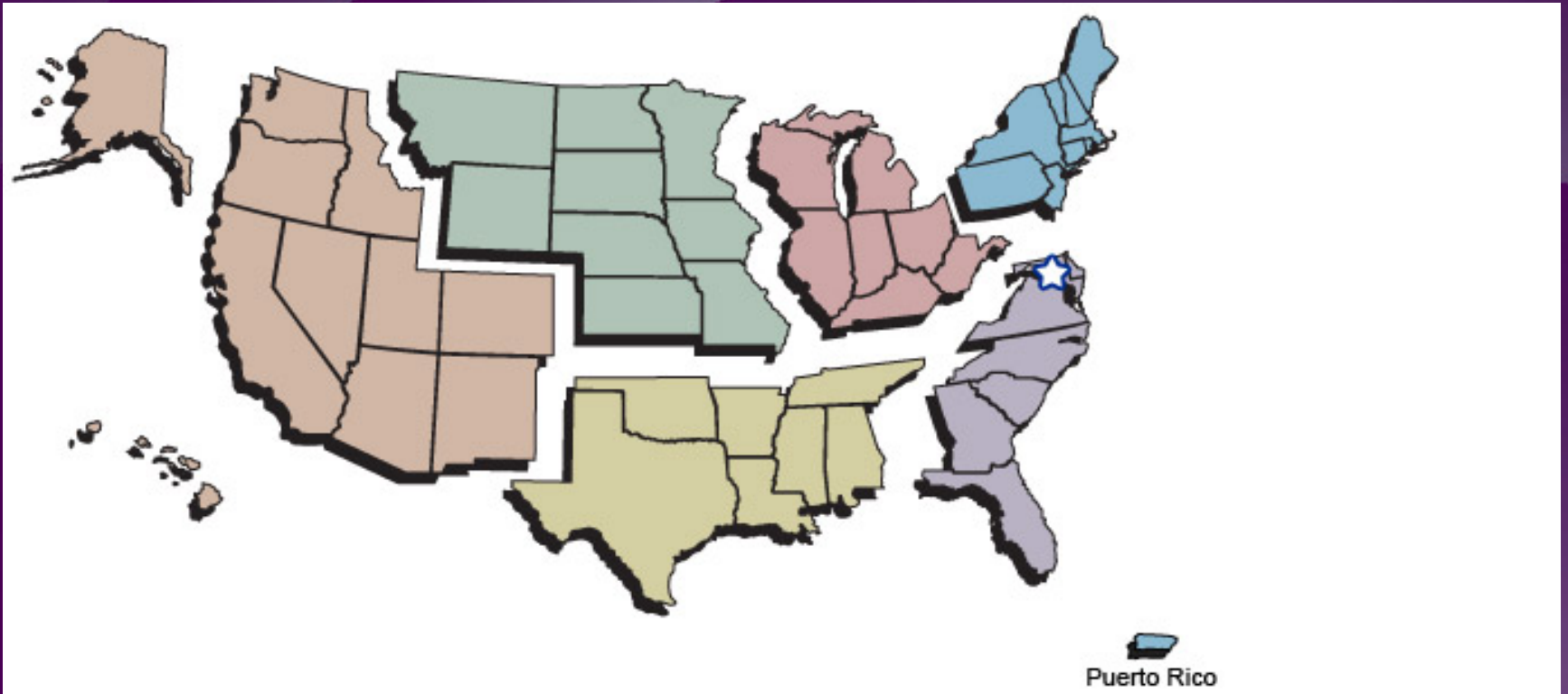
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Welcome

RCAP *Solutions*
Resources for *Communities And People*

Income Survey Presentation

- Purpose of income survey (Household Characteristics Survey)
 - Document eligibility for federal and State infrastructure funding programs
- Benefits
 - Qualify for low interest loans and grants to offset the cost of making water and/ or wastewater improvements

Funding Agencies

- Funding agencies that typically require or use income survey data
 - USDA Rural Development (RD)
 - State Revolving Fund (SRF)
 - Community Development Block Grant Program (CDBG), administered by NYS Office of Community Renewal (OCR)

Service area

- Documents income eligibility of the project service area
- Used when:
 - Reason to suspect Census data is not representative of the service area, e.g.
 - A hamlet in a town
 - A Village with many apartment units, subsidized housing, and/or lower income mobile home parks.
 - As required by the funding agency

How income survey data is used

- How income survey data is used by the funders
 - Median Household Income (MHI)
 - Affordability based on % MHI
 - % Low-to-Moderate Income (LMI) Individuals
 - More than half of residents surveyed must be low-to-moderate income
 - > 51.0%
 - Note: seasonal residences are automatically non-LMI

Median Household Income (MHI)

- Rank incomes in order
- The middle income is the Median
- Different from the Average Income

% LMI Individuals

- % Low-to-Moderate (LMI) Individuals:
 - Based on HUD income limits by County
 - Depends on number of persons in the household
 - See hand-out for Hamilton County

Funder permissions

- USDA RD
 - Requires the community to submit a letter requesting authorization to conduct the survey and use the survey data collected
 - Letter must include justification for not using the Census data
- SRF: permission not required
- CDBG program
 - Survey required when:
 - The % LMI of the municipality as listed on the NYS OCR CDBG web-site listing of eligible communities is < 51.0% LMI, and
 - The project and municipal boundaries are not coterminous, i.e. do not have the same boundaries.

Confidentiality

- Findings pertain to the service area collectively
- Individual responses are not important
- Form and process are designed to protect confidentiality
- Post-survey file storage requirements vary by funding agency – check with them

Income survey questionnaire

- Designed to meet requirements of all three funders
- Questions are required by one or more funders
- Optional questions are recommended but not required (CDBG program)
- Assigned survey numbers for tracking
- Two separate pages

Income survey questionnaire, page 1

- General information tailored to municipality or community
- Survey number for tracking purposes
- Purpose of survey
- Protecting confidentiality
- Definition of household income
- Date, address, apt no. if applicable
- Printed name and signature
- Interviewer name if applicable

Income survey questionnaire, page 2

- Type of dwelling
- Own or rent
- Type of occupancy: year – round or seasonal
- Total number of occupants
- Number occupants 62 or older
- Estimated total annual household income from all sources for the next 12 months
 - For occupants age 15 and up
 - Subset tracked income from occupants between age 15 and 17

Income survey questionnaire, page 2 (cont.)

- OPTIONAL Questions
 - Race
 - Number of occupants considered disabled
 - Is this a female-headed household?

Income survey process

- Master List of Residences (only folks that reside in proposed service area do survey)
- Cover letter
- Mail-out
- Required return rate
- Follow-up canvassing
- Telephone
- Door-to-door

Funding applications and income documentation

- Required documentation varies by funding agency
- Income survey results and findings
- Methodology
- Sample survey instrument
- Sample surveys
- Map of survey responses
- File storage requirements

RCAP Solutions Technical Assistance

- Survey instructions: how to proceed
- Assist with survey materials
 - Sample survey form
 - Sample cover letter
- Advertising the survey: sample press release
- Public information meeting presentation
- Receive and process surveys
- Provide periodic survey updates
- Provide documentation required by funding agencies
- Train survey canvassers