Syracuse University College of Engineering & Computer Science
Environmental Finance Center

New York State | Homes and Community Renewal

New York State | Environmental Facilities Corporation

How to Design an Income Survey
to Meet BOTH CDBG (HCR) and NYS EFC Requirements

Why Income Surveys Matter

Income Surveys help determine eligibility for:

- Community Development Block Grant (CDBG) funding from NYS Homes and Community Renewal (HCR)
- NYS Environmental Facilities Corporation (EFC) hardship financial assistance

Funding is prioritized for communities based on low-to-moderate income (LMI) or median household income (MHI) metrics.

Overview

Creating an income survey is often effort-intensive and time-consuming, so creating a universal one can be very beneficial.

To ensure your income survey is accepted for funding, it must meet both statistical and response-rate standards.

Because these requirements differ, the safest approach is to:

✓ *Plan for the larger of the two required sample sizes*

✓ *Track responses closely throughout the survey process*

✓ *Continue outreach until both thresholds are met*

Requirement	CDBG	NYS EFC
Income Format	Income Range	Actual income
Age Threshold	18+	15+
Response Requirement	Statistical sample	Minimum return rate
Survey Target	Family members	Household members

This table is not all-inclusive

1 Plan the Survey

Define Project Area

- Map service area and confirm existing data

Build Residential Address List

- Remove vacant, commercial, and duplicate addresses

LMI Map Tool | **Census Data**

2 Design Dual-Compliant Survey

- Household size
- Members 15+
- Members 18+
- Write-in income
- Repondants will remain confidential

3 Publicize the Survey

Increase participation using:

- Utility bill inserts
- Flyers
- Social Media
- Municipal website
- Public meetings

Emphasize:

- Confidentiality
- Purpose of survey
- Community benefits

4 Use Multiple Survey Methods

- ***Online surveys***
- ***Paper surveys***
- ***Phone follow-ups***
- ***In-person interviews***

Why Multimodal?

- Higher response rate
- Reduces sampling bias
- **Supports both:**
  - CDBG statistical validity
  - EFC return-rate thresholds

5 Sampling Requirements

- 90% confidence level
- ≤10% margin of error OR < the % in the existing census
- Random sample of households
- Minimum return rate based on total households

- **Use the higher threshold to ensure compliance.**

6 Distribute the Survey

Typical outreach sequence:

Initial mailing (survey + cover letter)

1. Reminder postcard
2. Second mailing
3. Targeted follow-up (phone or in-person)

Assign unique ID numbers to each address.

7 Track Responses (Case Management)

Track each household:

- Address
- Unique ID
- Contact attempts
- Response status
- Follow-up notes

Why this matters:

- Prevents duplicate responses
- Supports response-rate tracking
- Provides documentation for funding agencies

8 Clean and Verify Data

Before analysis:

- Group income into CDBG ranges
- Remove duplicates
- Remove incomplete responses
- Verify household size and income entries

Document any removed responses.

9 Calculate Results

Determine Low-to-Moderate Income (LMI) status.

LMI % = (LMI persons ÷ total persons surveyed) × 100

- Must be ≥ 51.0% LMI (no rounding)

Use reported income to evaluate:

- Average household income (MHI)
- Percent below hardship thresholds

10 Final Documentation Package (Dual-Compliant)

Your final file should include:

- Final survey instrument
- Clean address list
- Sampling methodology
- Sample size calculations
- Case management log
- Outreach documentation
- Raw data (secured)
- Clean dataset
- LMI percentage (CDBG)
- MHI and hardship determination (EFC)

This ensures your application is:

- Defensible
- Auditable
- Acceptable to both agencies

Key Success Factors

- **Clear service area definition**
- **Dual-compliant survey design**
- **Strong outreach and follow-up**
- **Accurate tracking and documentation**
- **Meeting both sampling thresholds**

Need help? Contact us at:

efc.syr.edu/assistance

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