

# Survey Says: Getting LMI Right for CDBG Success

Mark Williams

Travis Weber



TEAM  
KENTUCKY.

My *New*  
Kentucky  
Home



# Local Surveys and Census

## Remember

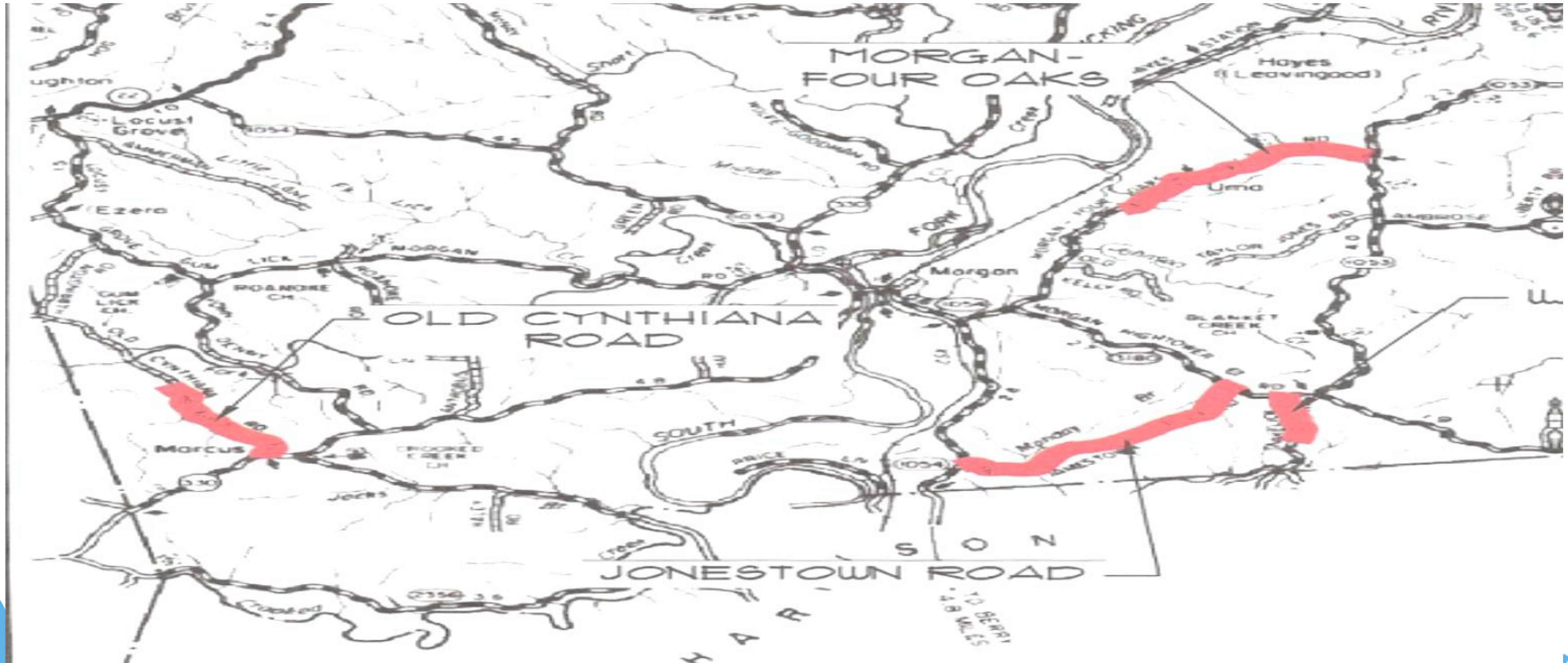
CDBG Projects are activity  
driven

# Local Surveys and Census

## Three Ways to Determine LMI:

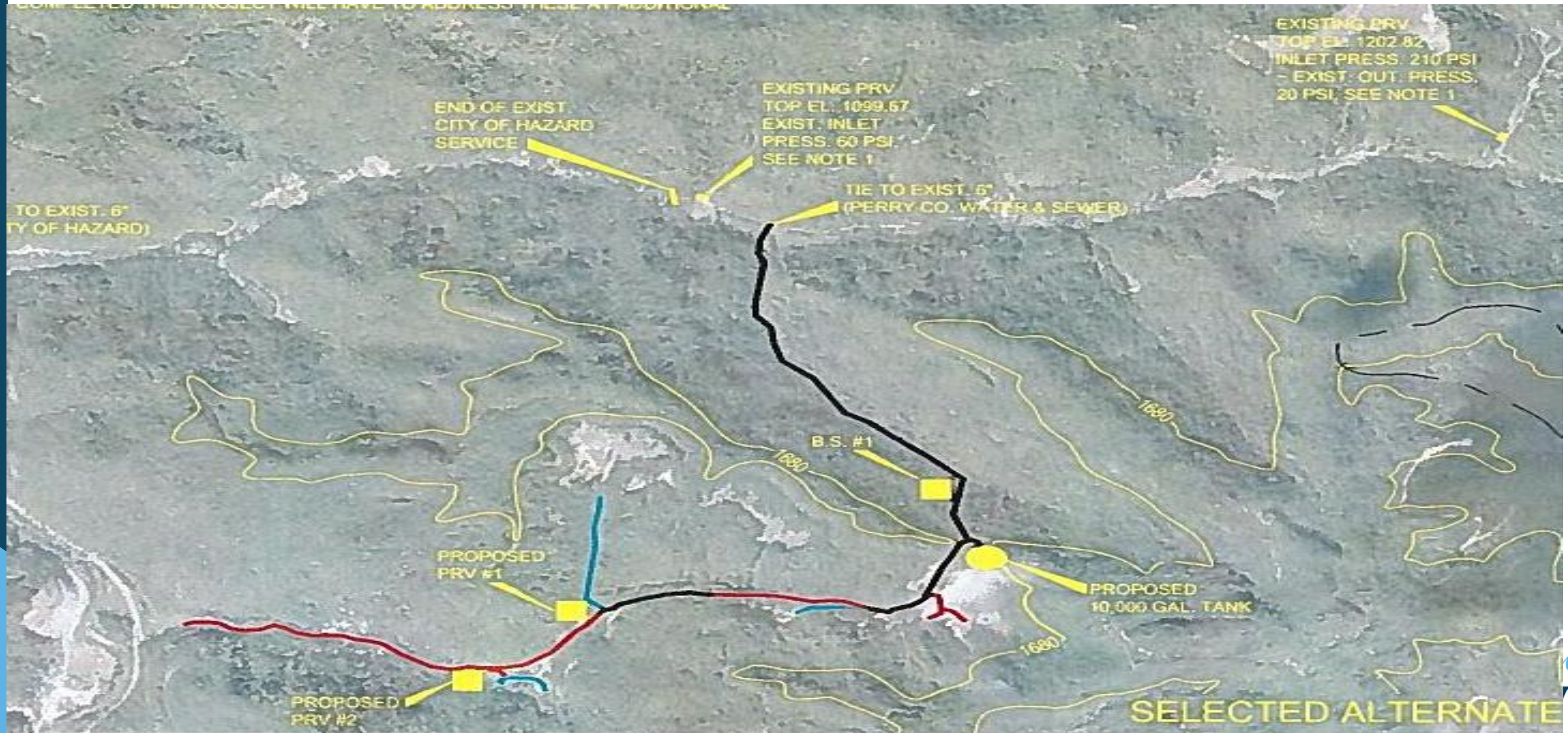
1. HUD LMI Data (Based on American Community Survey Data)
2. Surveys (Limited Clientele and Area Benefit)
3. Combination (HUD LMI Data + Survey)

# Non-Continuous Survey



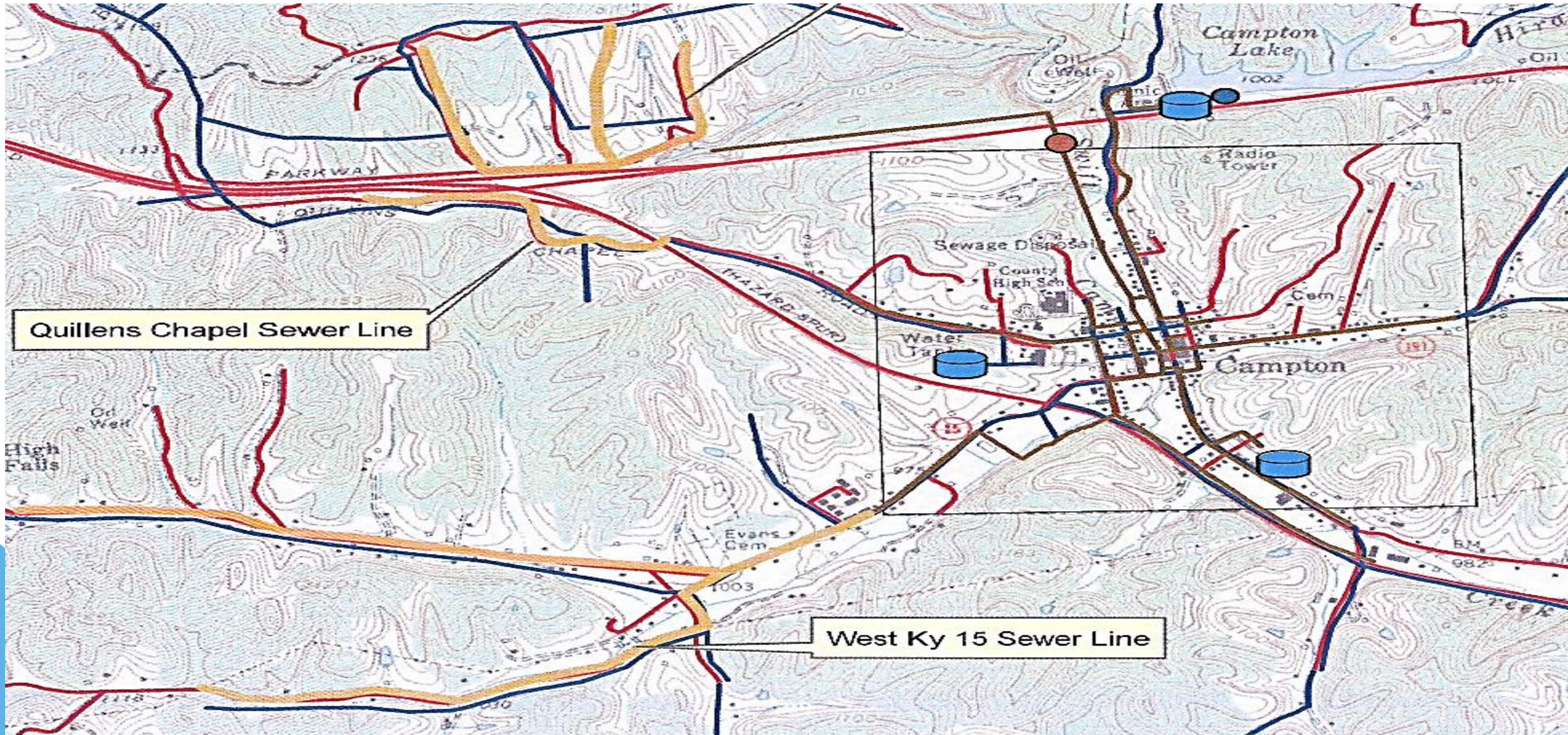


# Continuous Survey





# Combination: LMI Data + Surveys

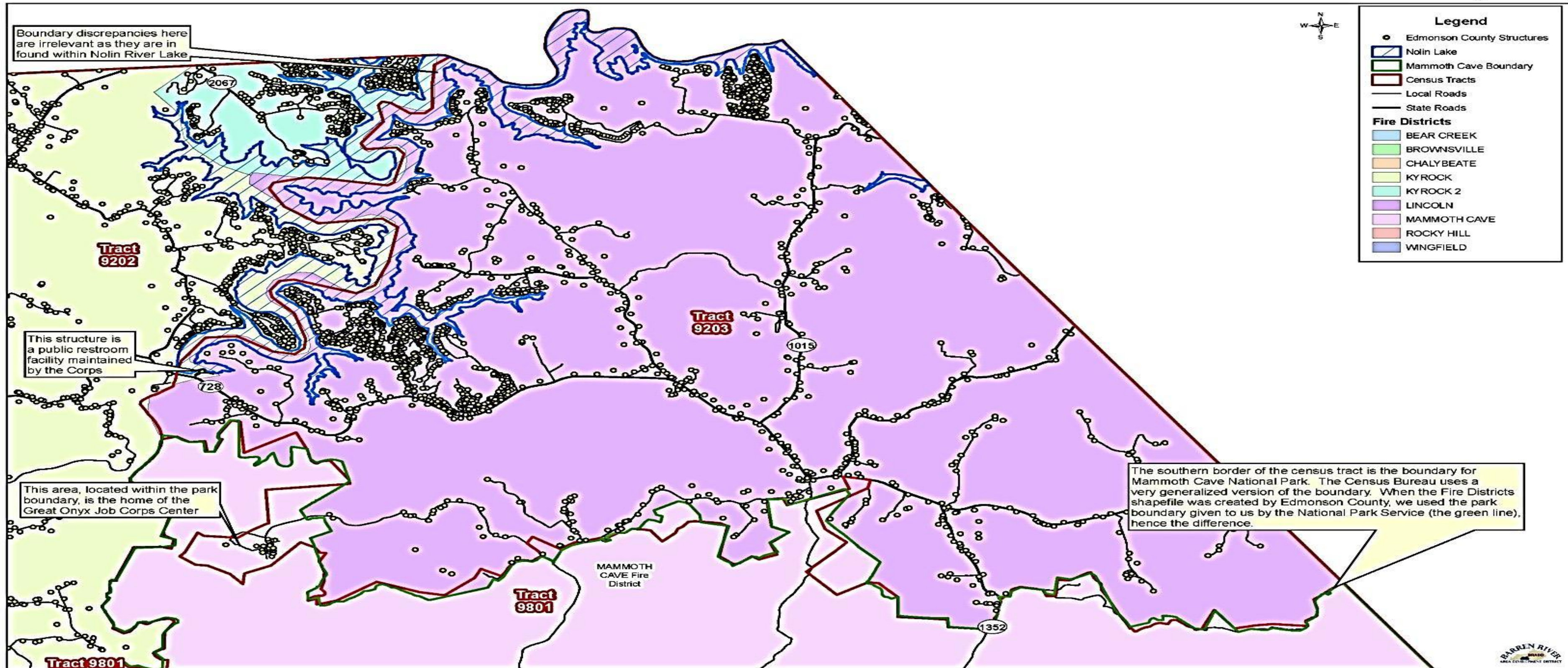




# Combination: LMI Data + Surveys

2010 U.S. Census Tracts with Local Fire Districts

Edmonson County, Kentucky





# Local Surveys and Census

## STEP 1 – Select the Type of Survey

–Note: ED projects will survey new hires on the back-end of the project. However, please include a letter from the company agreeing to hire 51% low- and moderate-income individuals.



# Local Surveys and Census

## STEP 2 – Develop the Questionnaire

- Sample surveys on DLG's website
- 2025 Income Limits
- Identify additional information to help the project:  
such as if the household is on septic system or not.



# Local Surveys and Census

## Survey Example

<b><i>SAMPLE HOUSING SURVEY</i></b>		<i>For Official Use</i> Over : _____ LMI: _____ VL: _____ XL: _____
Name _____	Number of Persons in Household _____	
Address _____	Number of Household Members 62 or Older _____	
Phone _____	Number of Disabled in Household _____	
<b>Household Information --Total number of persons in household by:</b>		
1. Race	White _____	American Indian/Alaskan Native & Other _____
	Black/African American _____	Asian & White _____
	Asian _____	Black/African American & White _____
	American Indian/Alaskan Native _____	Other Multi-Racial _____
	Native Hawaiian/Other Pacific Islander _____	
	American Indian/Alaskan Native & Black/African American _____	
2. Ethnicity	Non-Hispanic _____	Hispanic _____
3. Total number of persons in household that are:	United States Citizens _____	Nationalized Citizens _____
	Lawfully Present Aliens _____	
4. Head of Household:	Male _____	Female _____
5. Age of Head of Household	_____	
6. Will your home require modifications to accommodate disabled occupant(s) in the household?	Yes _____ No _____	
7. What year was your home built? _____	If not sure, do you think it was built after 1978? Yes _____ No _____	
8. Do you own or rent your home?	Own _____	Rent _____
9. How much is your rent or mortgage payment per month?	\$ _____	
10. How many bedrooms does your home have?	_____	
11. Have you received federal assistance in the past for repairs to your home?	Yes _____ No _____	
	If yes, please explain: _____	
12. Is this property used for any purpose other than residential?	Yes _____ No _____ If yes, please explain: _____	
13. What type of sanitary waste disposal does your home use?	Connection to a Sanitary Sewer _____	
	Septic Tank _____	Outdoor Toilet _____ Other: _____
14. Is your home tapped to a public water line?	Yes _____ No _____ If no, do you receive drinking water from a	
	Well _____ or a Cistern _____?	
15. Has your home ever had flood damage?	_____	
16. Are any household members related to city/county employees or elected officials.	Yes _____ No _____. If yes, please explain _____	
<b>Voluntary Scattered Site Projects Only:</b>		
17. How did you learn of this project?	Newspaper _____	Radio/TV _____ Friend/Neighbor _____ Other _____



# Local Surveys and Census

## Survey Example

<b><u>CHARLESTOWN PUBLIC FACILITIES SURVEY</u></b>		<i>For Official Use</i> Over: _____ LMI: _____ VL: _____ XL: _____
Name _____	Number of Persons in Household _____	
Address _____	Number of Household Members 62 or Older _____	
Phone _____	Number of Disabled in Household _____	
<b><u>Household Information - Total number of persons in household by:</u></b>		
1. Race	White _____ Black/African American _____ Asian _____ American Indian/Alaskan Native _____ Native Hawaiian/Other Pacific Islander _____ American Indian/Alaskan Native & Other _____ Asian & White _____ Black/African American & White _____ American Indian/Alaskan Native & Black/African American _____ Other Multi-Racial _____	
2. Ethnicity	Non-Hispanic _____ Hispanic _____	
3. Head of Household:	Male _____ Female _____	
4. What type of sanitary waste disposal does your home use?	Connection to a Sanitary Sewer _____ Septic Tank _____ Outdoor Toilet _____ Other: _____	
5. Has your home ever had flood damage?	_____	
6. Are any household members related to city/county employees or elected officials.	Yes _____ No _____ If yes, please explain. _____	
7. Do you receive drinking water from a Well _____ or a Cistern _____?	_____	
8. If the proposed public facility (water line, sewer line, etc.) is completed, will you use it?	Yes _____ No _____	
<b><i>NOTE: Other questions may be added</i></b>		
<b>Total Gross Annual Household Income:</b> In the column showing the number of people in your household, circle (only one) income range that <u>totals</u> the <u>gross annual household income</u> .		
<b>1 Person</b> 0 - 12,050 12,051 - 20,050 20,051 - 32,050 Above 32,050	<b>2 People</b> 0 - 13,750 13,751 - 22,900 22,901 - 36,600 Above 36,600	<b>3 People</b> 0 - 15,450 15,451 - 25,750 25,751 - 41,200 Above 41,200
<b>4 People</b> 0 - 17,150 17,151 - 28,600 28,601 - 45,750 Above 45,750		



# Local Surveys and Census

## STEP 3 – Determine Who to Survey

–Random Selection

- [www.randomizer.org](http://www.randomizer.org)
- Make sure that you have randomized enough households to establish a correct minimum survey amount.

–100% Survey



# Local Surveys and Census

## STEP 4 – Conduct the Survey

- Must be door-to-door, in person
- No phone calls
- No mail surveys
- No emails
- No text messages



# Local Surveys and Census

## STEP 5 – Determine the Results

- Complete Survey Data
  - Only use data from valid, completed surveys
  - Clarify any errors or omissions
- Complete LMI Worksheet



# Local Surveys and Census

## Survey LMI Worksheet

### Kentucky Community Development Block Grant LMI Worksheet

Applicant \_\_\_\_\_

App No. \_\_\_\_\_

Project \_\_\_\_\_

#### Part A Information Contained in Your Survey Responses

1.	Total number of households in the service areas	_____	
2.	Total number of households responding to the survey	_____	
3.	Response rate	#DIV/0!	#2 / #1
4.	Total number of low-and-moderate income households surveyed	_____	
5.	Total number of persons living in the low-and-moderate income households surveyed	_____	
6.	Total number of over-income households surveyed	_____	
7.	Total number of persons living in the over-income households surveyed	_____	
8.	Total number persons living in the households surveyed	0	#5 + #7

#### Part B Calculations

9.	Average size of the low-and-moderate income households	#DIV/0!	#5 / #4
10.	Average size of over-income households	#DIV/0!	#7 / #6
11.	Proportion of low-and-moderate households	#DIV/0!	#4 / #2
12.	Proportion of over-income households	#DIV/0!	#6 / #2
13.	Estimate of total number of LMI households in project area	#DIV/0!	#1 * #11
14.	Estimate of total number of over-income households in project area	#DIV/0!	#1 * #12

# Local Surveys and Census

## STEP 6 – Document your Efforts

*You may have to provide this information at any time!*

- Surveys
- LMI Worksheet
- Randomizer Results
- Correspondents from Survey Process
- Maps of the Service Area



# Local Surveys and Census

## Common Mistakes

- Mapping the Service Area
- Invalid Surveys
- Misrepresented LMI Worksheets

# Local Surveys and Census

## Sample Income Limits

2015 HUD Income Limits.pdf - Adobe Acrobat Reader DC									
File Edit View Window Help									
Home Tools 2015 HUD Income ... x									
7 / 9 150%									
Monroe County, KY									
FY 2015 MFI: 36500									
EXTR LOW INCOME		11770	15930	20090	22950	24800	26650	28500	30300
VERY LOW INCOME		16100	18400	20700	22950	24800	26650	28500	30300
LOW-INCOME		25700	29400	33050	36700	39650	42600	45550	48450
Montgomery County, KY									
FY 2015 MFI: 45100									
EXTR LOW INCOME		11770	15930	20090	22950	24800	26650	28500	30300
VERY LOW INCOME		16100	18400	20700	22950	24800	26650	28500	30300
LOW-INCOME		25700	29400	33050	36700	39650	42600	45550	48450
Morgan County, KY									
FY 2015 MFI: 43200									
EXTR LOW INCOME		11770	15930	20090	22950	24800	26650	28500	30300
VERY LOW INCOME		16100	18400	20700	22950	24800	26650	28500	30300
LOW-INCOME		25700	29400	33050	36700	39650	42600	45550	48450
Muhlenberg County, KY									
FY 2015 MFI: 48000									
EXTR LOW INCOME		11770	15930	20090	24000	25950	27850	29800	31700
VERY LOW INCOME		16800	19200	21600	24000	25950	27850	29800	31700
LOW-INCOME		26900	30750	34600	38400	41500	44550	47650	50700
Nicholas County, KY									
FY 2015 MFI: 47800									
EXTR LOW INCOME		11770	15930	20090	23550	25450	27350	29250	31100
VERY LOW INCOME		16500	18850	21200	23550	25450	27350	29250	31100
LOW-INCOME		26400	30200	33950	37700	40750	43750	46750	49800
Ohio County, KY									
FY 2015 MFI: 44800									
EXTR LOW INCOME		11770	15930	20090	22950	24800	26650	28500	30300
VERY LOW INCOME		16100	18400	20700	22950	24800	26650	28500	30300
LOW-INCOME		25700	29400	33050	36700	39650	42600	45550	48450
Owen County, KY									
FY 2015 MFI: 62400									
EXTR LOW INCOME		13100	15930	20090	24250	28410	32570	36730	40890
VERY LOW INCOME		21850	25000	28100	31200	33700	36200	38700	41200
LOW-INCOME		34950	39950	44950	49900	53900	57900	61900	65900
Owsley County, KY									
FY 2015 MFI: 29600									
EXTR LOW INCOME		11770	15930	20090	22950	24800	26650	28500	30300
VERY LOW INCOME		16100	18400	20700	22950	24800	26650	28500	30300
LOW-INCOME		25700	29400	33050	36700	39650	42600	45550	48450



# Local Surveys and Census

## Sample Survey



Survey #  
Name  
Address

### COMMUNITY PROJECTS SURVEY

For Official Use  
Over: \_\_\_\_\_  
LMI: \_\_\_\_\_  
VL: \_\_\_\_\_  
XL: \_\_\_\_\_

Number of Persons in Household \_\_\_\_\_  
Number of Household Members 62 or Older \_\_\_\_\_  
Number of Disabled in Household \_\_\_\_\_

#### Household Information - Total number of persons in household by:

1. Race      White \_\_\_\_\_  
                 Black/African American \_\_\_\_\_  
                 Asian \_\_\_\_\_  
                 American Indian/Alaskan Native \_\_\_\_\_  
                 Native Hawaiian/Other Pacific Islander \_\_\_\_\_  
                 American Indian/Alaskan Native & Other \_\_\_\_\_  
                 Asian & White \_\_\_\_\_  
                 Black/African American & White \_\_\_\_\_  
                 American Indian/Alaskan Native & Black/African American \_\_\_\_\_  
                 Other Multi-Racial \_\_\_\_\_
2. Ethnicity      Non-Hispanic \_\_\_\_\_      Hispanic \_\_\_\_\_
3. Head of Household:      Male \_\_\_\_\_      Female \_\_\_\_\_
4. Are any household members related to a \_\_\_\_\_ employee or elected official. Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, please explain: \_\_\_\_\_

**Total Gross Annual Household Income:** In the column showing the number of people in your household, check (only one) income range that totals the gross annual household income.

TOTAL GROSS ANNUAL FAMILY INCOME				
1 PERSON	___ Below \$11,770	___ \$11,771 - \$16,100	___ \$16,101 - \$25,700	___ Above \$25,701
2 PERSONS	___ Below \$15,930	___ \$15,931 - \$18,400	___ \$18,401 - \$29,400	___ Above \$29,401
3 PERSONS	___ Below \$20,090	___ \$20,091 - \$20,700	___ \$20,701 - \$33,050	___ Above \$33,051
4 PERSONS	___ Below \$22,950		___ \$22,951 - \$36,700	___ Above \$36,701
5 PERSONS	___ Below \$24,800		___ \$24,801 - \$39,650	___ Above \$39,651
6 PERSONS	___ Below \$26,650		___ \$26,651 - \$42,600	___ Above \$42,601
7 PERSONS	___ Below \$28,500		___ \$28,501 - \$45,550	___ Above \$45,551
8 PERSONS	___ Below \$30,300		___ \$30,301 - \$48,450	___ Above \$48,451

I hereby certify that the above information is true and accurate to the best of my knowledge and fully understand that this information is subject to verification by the city/county, the State or HUD upon their request. Falsifying this information will result in payback of CDBG funds.

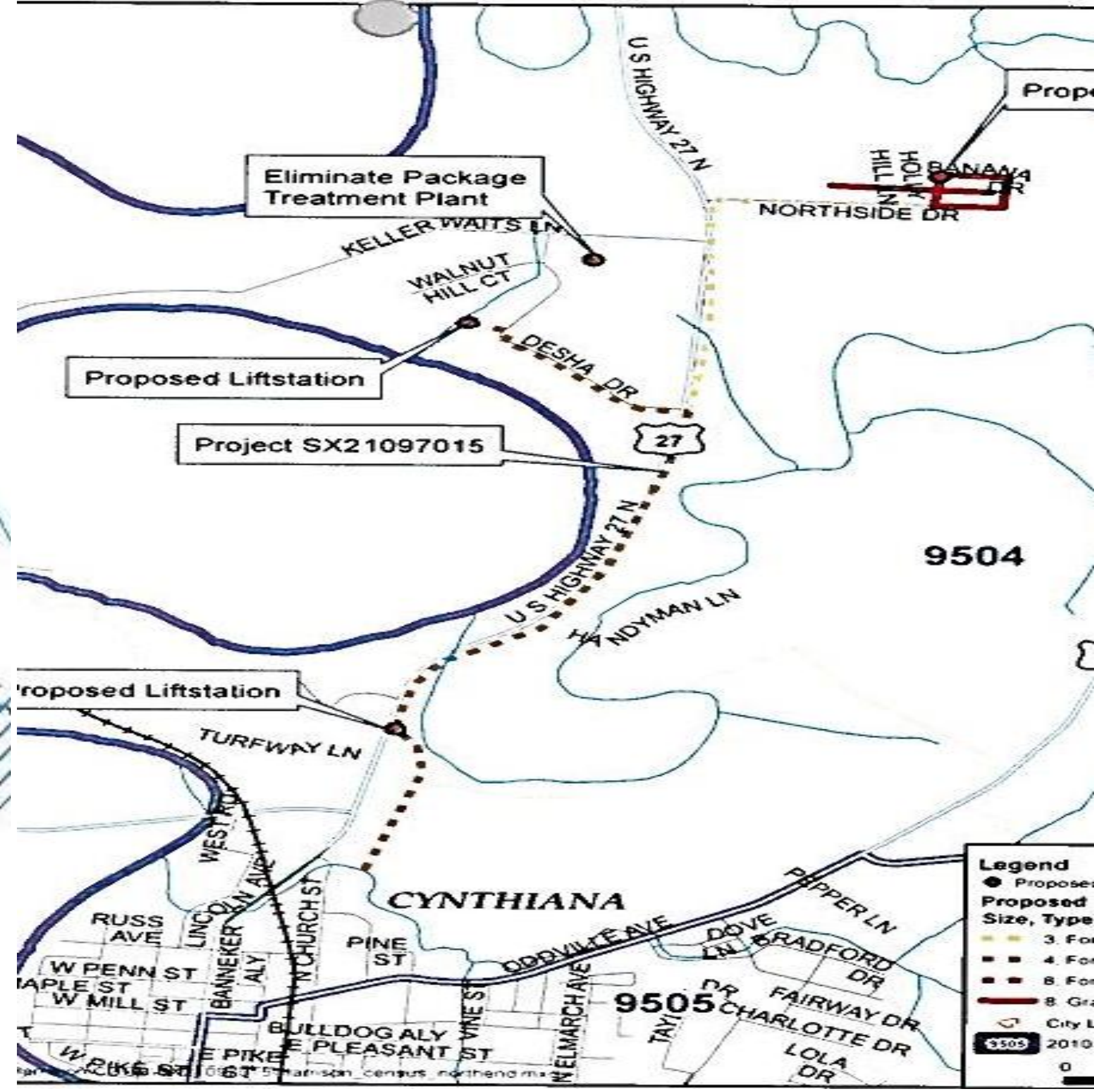
Signature \_\_\_\_\_

Date \_\_\_\_\_

Interviewer \_\_\_\_\_



# Sample Service Area

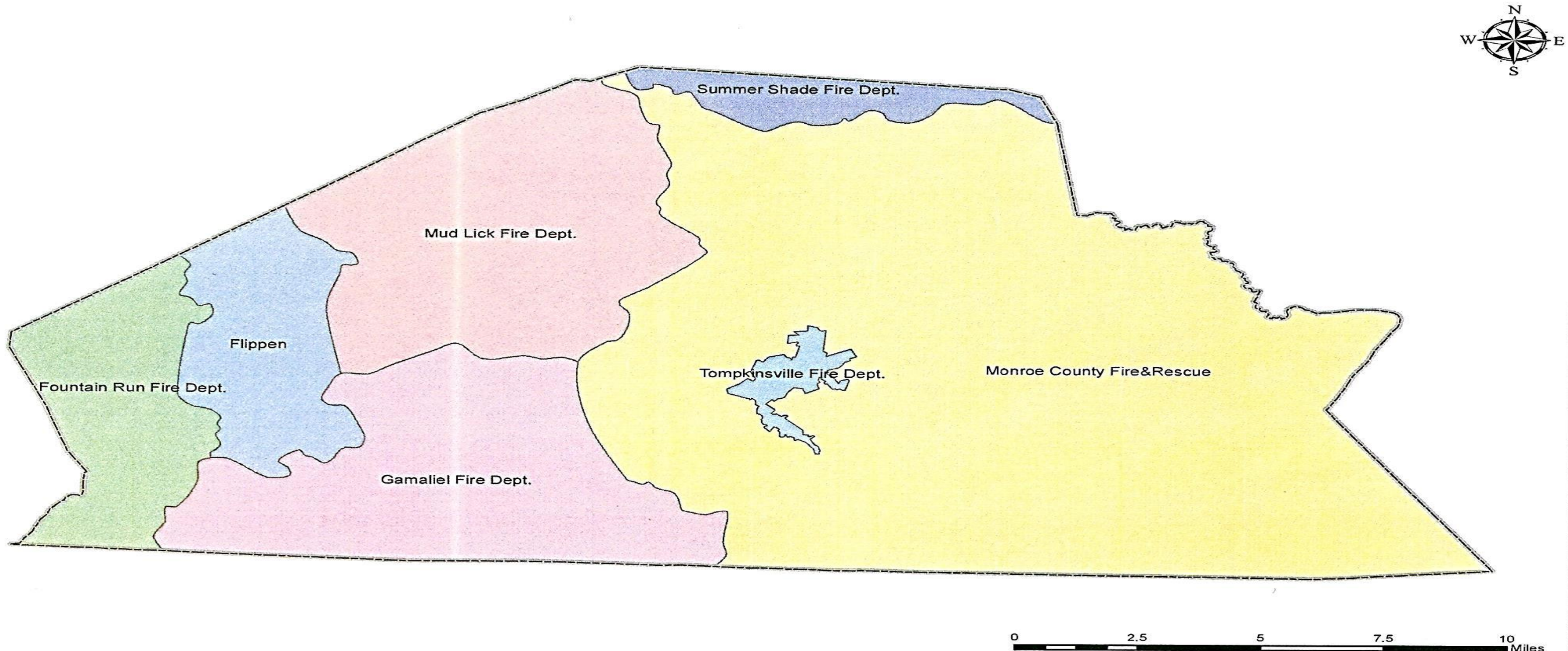




# Local Surveys and Census

## Sample Service Area

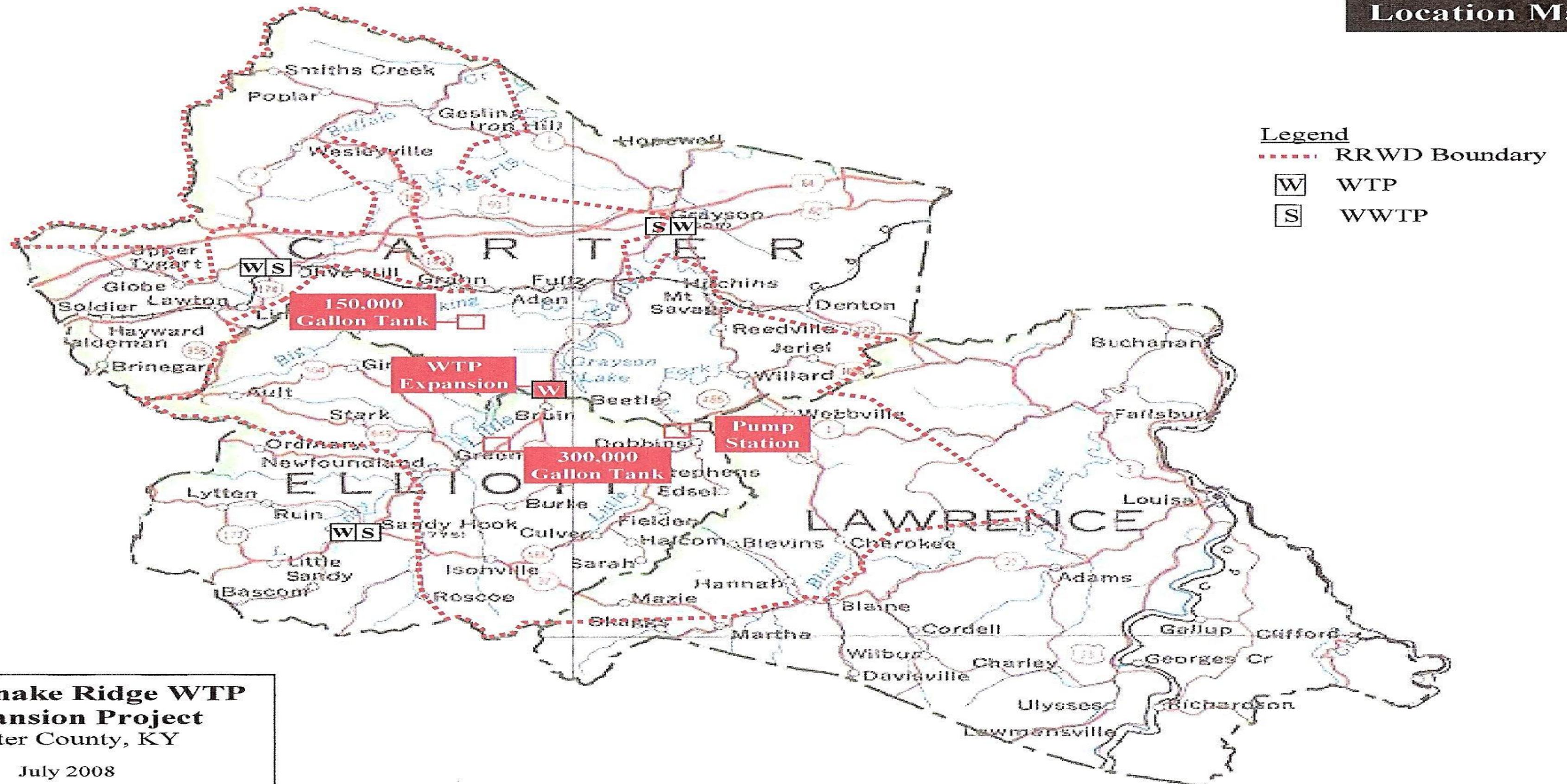
### Fire Districts in Monroe County, Kentucky





# Sample Service Area

## Location Map



# Rattlesnake Ridge WTP Expansion Project Carter County, KY

July 2008



# HUD LMI vs. Surveying for LMI

## HUD LMI

- Uses same Confidence Interval (90%) as U.S. Census Bureau
- Uses same MOE (10%) as U.S. Census Bureau
- As of 2018 had disallowed the ability to survey and challenge HUD LMI Survey

## Surveying

- Must be performed at a stricter Confidence Interval (minimum 95%) than U.S. Census Bureau
- Must be performed at a stricter MOE (minimum 5%)
- HUD non-LMI community must be within reasonable percentage of 51% LMI (typically within 5%).

# MOE and Confidence Interval

Geoname	STUSAB	LO	LOWMO	LMI	LOWMODUN	LOWMOD_P	MOE_LOWMODPC
Eminence city, Kentucky	KY	1,005	1,405	1,960	2,560	54.90%	+/-8.20%
Emlyn CDP, Kentucky	KY	25	75	265	590	12.70%	+/-17.10%
Erlanger city, Kentucky	KY	4,450	8,250	12,085	18,795	43.90%	+/-4.50%
Eubank city, Kentucky	KY	140	175	315	360	48.60%	+/-17.40%
Evarts city, Kentucky	KY	155	335	425	495	67.70%	+/-13.80%
Ewing city, Kentucky	KY	50	110	150	225	48.90%	+/-19.90%



# What does surveying look like... City of Ewing

- Community Size: 225 persons
- Use: <https://www.surveymonkey.com/mp/sample-size-calculator/>

Confidence Interval: 90%

Confidence Interval: 95%

MOE: 10%

MOE: 5%

Sample Size: 225 persons

Sample Size: 225 persons

Minimum Surveys to be Performed: 53    Minimum Surveys to be Performed: 143

# Local Surveys and Census

## Internet Links

—American Community Survey

- [www.census.gov/acs](http://www.census.gov/acs)

- American Fact Finder 2

- ACS

—LMI Data for the State of Kentucky

- [www.hud.gov/offices/cpd/systems/census/ky/index.cfm](http://www.hud.gov/offices/cpd/systems/census/ky/index.cfm)



# Local Surveys and Census

## CONTACT INFO

**Executive Director:**

**Mark Williams – [markp.williams@ky.gov](mailto:markp.williams@ky.gov)**

**Branch Manager:**

**Travis Weber – [travis.weber@ky.gov](mailto:travis.weber@ky.gov)**