For PY 2023, a disadvantaged community candidate is a Public Water System (PWS) with a system population below 10,000, a nominated project with demonstrated health related factors <u>and</u> meets **any three of the four** socio-economic benchmarks identified in Table 2. Except for water and sewer rate analysis, the following constitute the primary changes to the disadvantaged community loan program benchmarks and build on previous use of socio-economic statistics.

General Criteria	Program Value
Service Area Population*	Less than 10,000
Documented human health-related factors	Presence of indicators
Economic Benchmarks	Program Value
Median Household Income (MHI) less than or equal to statewide average	<u>≤ \$58,116</u>
Individuals with income below 200% of poverty level greater than or equal to statewide average	<u>≥30.4%</u>
Unemployment Rate greater than or equal to statewide average	<u>≥5.3%</u>
Water and sewer rates compared to MHI greater than or equal to statewide benchmark	<u>≥ 2.5%</u>

Table 2 Disadvantaged Community Loan Program Criteria

<u>*Population is not an eligibility factor for lead service line replacement or emerging contaminants</u> principal forgiveness funding.

Regionalization projects: Large Systems (greater than 10,000 population) may nominate a regionalization project benefitting a disadvantaged community. The regionalization project would be considered for the disadvantaged community loan program and principal forgiveness funding.