## Oklahoma

## **Disadvantaged Community Criteria**

The DWSRF program may provide up to 40-year loan terms that are only available to eligible Disadvantaged Communities and subject to the useful life of infrastructure to be constructed. A "Disadvantaged Community" means those communities which serve a population whose Median Household Income (MHI) is greater than 80% but less than 90% of the national MHI according to the United States Census Bureau/American Community Survey. Communities serving population whose MHI is less than 80% of the national MHI according to the United States Census Bureau/American Community Survey will be designated as "Severely Disadvantaged Communities" and hence will receive 60 priority points instead of the 40 points reserved for Disadvantaged Communities. MHI is based on the most recent 5-year average of median household income from United States Census Data or through a household income survey acceptable to DEQ.