Iowa Department of Natural Resources - Disadvantaged Community Matrix

Regulated Entity or Community Name: _____ **NPDES #:** _____

Step 1: Calculate the Ratio of the Total Annual Project Costs (TAPC) per household to the median household income (MHI) of the community, using the information submitted in the Disadvantaged Community Analysis

TACP (submitted by the regulated entity or community): $ _____

Number of Households or Ratepayers in community (submitted by regulated entity/community): _____

Community MHI (from recent survey or census data or submitted by regulated entity/community): $ _____

Community MHI Source: _____

Formula: TAPC divided by number of households or ratepayers equals the project costs per household or ratepayer, and the project costs per household or ratepayer divided by the community MHI equals the Ratio.

Ratio = $\dfrac{\text{Total Annual Project Costs: \$ _____ / \# of households or ratepayers: _____}}{\text{Community MHI: \$ _____}}$ = _____ %

Step 2: Determine Disadvantaged Community Status and the allowed points based on the ratio of the TAPC per household or per ratepayer to the community MHI

Calculate the allowable points using the ratio from step 1.   Ratio: _____ %

Ratio Points:

Criteria	Points
>2.0%	12
<2.0% and >1.8%	10
<1.8% and >1.6%	8
<1.6% and >1.4%	6
<1.4% and >1.2%	4
<1.2% and >1.0%	2

Points for community based on the Ratio: _____

Step 3: Determine the allowed points based on the Community MHI as a percentile of all Iowa community MHIs

Community MHI (from recent survey or census data or as submitted by regulated entity/community): $ _____

Community MHI Points:

Criteria	Points
Less than or equal to 10th percentile	5
Greater than 10th percentile and less than or equal to 20th percentile	4
Greater than 20th percentile and less than or equal to 30th percentile	3
Greater than 30th percentile and less than or equal to 40th percentile	2
Greater than 40th percentile and less than or equal to 50th percentile	1
Greater than 50th percentile	0

Points for community based on the Community MHI: _____

Step 4: Determine the allowed points based on the County Unemployment Rate

County where the community is located: _____

County Unemployment Rate, 3 mo. avg (IWIN): _____ State Unemployment Rate, 3 mo. avg (IWIN): _____

County Unemployment Rate Points

Criteria (County rate is…)	Greater than or Less than State rate	Points
Greater than or Equal to 20% more than State rate	County Rate > (State rate + 20%)	4
Less than 20% more than the State rate, and Greater than or Equal to 10% more than State rate	(State Rate + 19.9%) > County rate > (State rate + 10%)	3
Less than 10% more than the State rate, or Equal to the State rate	(State Rate + 9.9%) > County rate > or = State rate	2
Less than the State rate, and Greater than 10% less than the State rate	State rate > County rate > (State rate – 9.9%)	1
Greater than or equal to 10% less than State rate	County rate > (State rate – 10%)	0

Points for the community based on the County Unemployment Rate: _____

Step 5: Determine the allowed points based on the Bond Rating of the community

Community Bond Rating over the last year (submitted by the community): _____

Bond Rating Points:

Criteria	Points
Community is at or below investment grade, or has no bond rating	1
Community is above investment grade	0

Points for the community based on the Community Bond Rating: _____

Step 6: Add up the total points

Ratio points (Step 2): _____

Community MHI points (Step 3): _____

County Unemployment Rate points (Step 4): _____

Bond Rating points (Step 5): _____

DCM Point Total: _____

Step 7: Disadvantaged Community Determination

Ratio from Step 1: _____ %

If the ratio is ≥ 2%, the regulated entity and community <u>will be</u> considered disadvantaged.
If the ratio is < 1%, the regulated entity and community *will not be* considered disadvantaged.

DCM Point Total from Step 6: _____

If the DCM Point Total is 12 or greater (12-20), the regulated entity and community <u>will be</u> considered disadvantaged.
If the DCM Point Total is 11 or less (2-11), the regulated entity and community *will not be* considered disadvantaged.

Regulated Entity or Community Name: _____ **NPDES #:** _____

Is Disadvantaged ☐ **Is Not Disadvantaged** ☐

DNR Staff performing DCM: _____ Date of DCM: _____

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