



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

Special Attention of:
Administrators, Offices
of Native American Programs;
Tribes; Tribally Designated
Housing Entities (TDHEs); Indian
Housing Authorities

NOTICE PIH 2019-07

Issued: April 17, 2019

This Notice is in effect until amended,
suspended or rescinded.

Cross References:

Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101 et seq.) (NAHASDA)

24 CFR Part 1000, "Native American Housing Activities"

2 CFR Part 200, "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards"

SUBJECT: Determining and Using Program Income Under NAHASDA

1. PURPOSE

This notice replaces PIH Notice 2000-18 and provides guidance for determining and using program income generated by the use or disbursement of Indian Housing Block Grant (IHBG) funds.

2. BACKGROUND

On January 3, 2013, the following regulatory changes became effective which directly affect the retention and use of program income.

- A new definition of *housing related activities* was added to 24 CFR 1000.10. In 2002, section 104 of NAHASDA was amended to provide that program income must be used for housing related activities. The definition of housing related activities in 24 CFR 1000.10 clarifies what activities can be carried out using program income. Other conforming changes were made throughout 24 CFR Part 1000;
- The IHBG administrative requirements, as described at 24 CFR 1000.26(a)(3), were revised to clarify that a recipient is not required to expend retained program income first before drawing down or expending IHBG grant funds;
- A new regulatory section, 24 CFR 1000.64, was added that addresses the permissible uses of program income.

This notice provides additional guidance to IHBG recipients on program income requirements.

3. DEFINITIONS

Program Income: Any income realized (generated) from the disbursement or use of IHBG funds. It must be income received by the recipient or its sub-recipient or received by a contractor on behalf of the recipient or sub-recipient. Costs incident to the generation of program income paid for with the income generated may be deducted from gross income when determining program income.

Housing Related Activities: For purposes of program income, means any facility, community building, infrastructure, business, program or activity, including any community development or economic development activity that is determined by the recipient to be beneficial to the provision of housing in an Indian area and meets at least one of the criteria identified in 24 CFR 1000.10, *Housing related activities* (2)(i)-(iii).

Affordable Housing: This is housing that complies with the requirements for affordable housing under Title II of NAHASDA.

Eligible Affordable Housing Activities: These are activities identified in Section 202 of NAHASDA and are generally limited to the provision of assistance to low-income families.

Low-Income Families: These are families whose income does not exceed 80 percent of the median income for the area or the national median income, whichever is greater.

Non-Low Income Families: These are families whose incomes exceed 80 percent of the median income for the area or the national median income, whichever is greater.

4. USE OF PROGRAM INCOME

The IHBG regulations at 24 CFR 1000.64 require recipients to use program income to carry out housing or housing related activities. In addition, so long as program income is spent on housing related activities, the use of program income is not subject to other Federal requirements. Recipients must ensure compliance with all other administrative requirements related to the IHBG program, including recording, reporting, financial management, and other requirements discussed in this notice.

IHBG funds must not be used for ineligible purposes with the intention of reimbursing those costs later using program or non-program income. Additionally, program income **may not** be used to pay for the costs of prosecuting claims against the Federal government, including appeals of final Federal agency decisions. Such costs are not housing related activities.

The IHBG regulations at 24 CFR 1000.26(a)(3) provide an exception to the general requirement in 2 CFR 200.305(b)(5) (Payment) that grantees must spend their retained program income before drawing down additional grant funds. IHBG recipients are not required to expend retained program income before drawing IHBG funds from the Line of Credit Control System (LOCCS) or

expending IHBG funds. A recipient may retain any program income provided the program income will be used to carry out housing or housing related activities in accordance with Section 104(a)(1) of NAHASDA.

5. INTEREST EARNED ON INVESTMENTS USING IHBG FUNDS

Pursuant to Section 204(b) of NAHASDA and 24 CFR 1000.58(a), recipients that are approved to do so may invest IHBG funds, but only “for the purposes of carrying out affordable housing activities.” Therefore, interest earned on IHBG investments is not subject to the general rules governing program income. Notably, interest earned from the investment of IHBG funds must be used to carry out “affordable housing activities,” as that term is defined in Section 202 of NAHASDA, as opposed to “housing-related activities,” as that term is defined in used in Section 104 of NAHASDA or 24 CFR 1000.10. Interest earned from the investment of IHBG funds remains subject to all Federal requirements applicable to the IHBG program.

Recipients are reminded that any interest earned on IHBG funds invested in violation of IHBG program requirements, including the 5-year maximum investment period, is unlawfully earned and must be remitted to HUD for return to the US Treasury.

6. HOUSING RELATED ACTIVITIES

In addition to the direct provision of housing, program income may be used for housing related activities as defined at 24 CFR 1000.10, *Housing related activities*. Housing related activities, for the purposes of program income, include facilities, community buildings, infrastructure, businesses, programs or activities, including any community development or economic development activities that the recipient has determined will be beneficial to the provision of housing in a tribal area and that would meet at least one of the following conditions:

- Help a tribe or TDHE to reduce the cost of constructing Indian housing;
- Make housing more affordable, energy efficient, accessible or practicable in a tribal area; or
- Otherwise advance the purposes of NAHASDA.

7. EXAMPLES OF HOUSING RELATED ACTIVITIES

The following are some examples of housing related activities that may be carried out using IHBG program income:

- Assisting families to obtain housing.
- Development or support of a tribally-owned housing manufacturing business if this business would reduce the cost of constructing Indian housing and/or make housing more affordable, energy efficient, accessible or practicable in the Indian area to be served. Conversely, a tribally-owned business that does not have any direct tie to the provision of housing such as a restaurant, convenience store or gaming establishment may not be funded with program income.

- Construction of a community center that will house various services and/or resources aimed at advancing the economic conditions of affordable housing residents, such as career counseling, training and/or job placement. This activity would otherwise advance the purposes of NAHASDA related to self-sufficiency.
- Retrofitting of a community center ---accessible architectural features such as ramps, walkways, entrances, parking, signage, grab bars, bathroom and kitchen fixtures, and environmental controls; retrofitting existing residences to replace inaccessible features with accessible ones; and reasonable modifications suited to the functional needs of individuals with disabilities.
- New construction, rehabilitation, acquisition, or subsidized rental or purchase of housing intended to decrease the isolation and increase the integration of individuals with disabilities.
- Off-site infrastructure related to housing development.
- Providing housing services to resident families, including crime prevention and safety for residents.

8. REPORTING PROGRAM INCOME

It is the responsibility of the recipient to ensure proper recording of the receipt and use of program income (see Section 102(b)(2)(C) of NAHASDA and 2 CFR 200.302(b)(3) and 2 CFR 200.327). To satisfy these requirements, the receipt and expenditure of program income must be identified in both the IHP/APR as well as on the Federal Financial Report (FFR) SF-425 regardless of whether the program income will be or has been used for housing related activities. Instructions related to how program income should be reported are contained in the following ONAP program guidance documents: “Federal Financial Report – Standard Form 425: Instructions and Guidance for the IHBG Program” (No. 2014-07) and “Guidance for Completing the Indian Housing Plan/Annual Performance Report (form HUD-52737)” (No. 2018-02a).

To ensure proper recording of program income, a recipient may use either a separate program income “fund” or use separate expense accounts for tracking purposes. In addition, accumulated program income, should be reported as a “restricted asset” on the financial statements.

9. ADDITIONAL INFORMATION

- Appendix A contains questions and answers that further explain various aspects of the generation and use of program income under NAHASDA.
- Appendix B contains a detailed description of the program income calculation.
- Appendix C contains the Schedule of Maximum Allowable Dwelling Construction and Equipment Costs Per Unit as of October 1, 1997.

- Appendix D contains a listing of Allowable Expense Levels (AEL) and 46 percent of AEL by Tribe.

For further information, please contact your Area Office of Native American Programs.

/s/

R. Hunter Kurtz
Principal Deputy Assistant Secretary for Public and
Indian Housing

Attachments

Appendix A: Questions and Answers

Q.1: What does program income in the IHBG program include?

A.1: Program income includes the following. Please note that this list is not all-inclusive; therefore, other types of funds may also constitute Indian Housing Block Grant (IHBG) program income (24 CFR §§1000.62(a) and 1000.134).

- Income generated from the operation of 1937 Housing Act units assisted with IHBG funds if the income is attributed to IHBG (see Appendix B for details).
- Fees for services performed that were generated from the use of IHBG funds.
- Income from the use of real property acquired, constructed or rehabilitated with IHBG funds that is owned by the recipient or sub-recipient.
- Income from the sale of commodities or items developed or acquired with IHBG funds.
- Proceeds from the sale or lease of real property acquired, constructed, or rehabilitated with IHBG funds that is owned by the recipient or sub-recipient.
- Sale proceeds from the disposition of any formula current assisted stock or NAHASDA-assisted units owned by the recipient or sub-recipient. Note, however, the exception set forth below for proceeds from the sale of formula current assisted stock homeownership units developed under the 1937 Housing Act.
- Proceeds from the disposition of equipment and supplies bought with IHBG funds less trade-in value or cost offsets to replace the equipment and/or supplies.
- Payments of principal and interest on loans made using IHBG funds.
- Any interest earned on program income pending its use for eligible housing related activities.

Q.2: How may program income realized from the investment of IHBG funds be used?

A.2: Interest earned on the investment of IHBG funds may only be used for eligible affordable housing activities in accordance with 24 CFR §1000.58, and is subject to all IHBG program requirements and other Federal requirements.

Q.3: What does program income not include?

A.3: Program income does not include the following. Please note that this is not an all-inclusive list.

- Any income realized from sources **other** than the disbursement or use of IHBG funds.

- Non-program income amounts calculated in accordance with Appendix B as it relates to amounts collected from IHBG-assisted 1937 Housing Act units owned by the recipient.
- Proceeds from the sale of 1937 Housing Act Mutual Help units available at the time that a unit is considered paid off pursuant to the terms of a Mutual Help and Occupancy Agreement or replacement document unless the unit has been substantially rehabilitated using IHBG funding (see Appendix B for details).
- Income earned from equity accounts held on behalf of one or more homebuyers pending release of those funds for recipient use at the time of conveyance or an earlier date depending on the terms of the homebuyer agreement.
- Applicable credits as defined at 2 CFR 200.406. This would include receipts or reduction of expenditure-type transactions that offset or reduce expense items allocable to Federal awards as direct or indirect costs. Examples include purchase discounts, rebates or allowances, recoveries or indemnities on losses (insurance proceeds¹), insurance refunds or rebates, adjustments of overpayments or erroneous charges, payments made for tenant-caused damage repaired using IHBG funds and fees charged to borrowers to recover IHBG funds used to pay the costs of issuing and servicing loans made with IHBG funds.
- Developer fees received in connection with Low-Income Housing Tax Credit projects subject to the conditions in Section 104(a)(4) of NAHASDA.
- Interest earned on planning and administration reserve accounts established with IHBG funds.
- Interest earned on the investment of IHBG funds in violation of IHBG program requirements, including interest earned on IHBG funds invested beyond the 5-year limitation established in 24 CFR §1000.58(g). Interest earned on IHBG investments held beyond this timeframe must be returned to HUD.
- Income which would otherwise be considered program income if the total income received by a recipient and all its sub-recipients in a single program year does not exceed \$25,000.

Q.4: Must a financial system be in place to track the receipt and use of program income?

A.4: Yes, all IHBG program income received by itself or any of its sub-recipients and/or contractors on behalf of a recipient or sub-recipient must be adequately and appropriately accounted for. If a recipient declines to calculate program income, all income (net costs paid with the income and subject to the \$25,000 exclusion) would be considered program income.

¹ As is the case with all applicable credits to a Federal award, insurance proceeds must be treated like IHBG funds and used in accordance with NAHASDA requirements.

Q.5: How does the \$25,000 exclusion apply if a TDHE is a recipient for more than one tribe (an umbrella)?

A.5: The \$25,000 exclusion applies to each Indian Housing Plan (IHP) submitted. If a combined IHP is submitted, a single \$25,000 exclusion will apply. If multiple IHPs are submitted the \$25,000 exclusion will apply to each IHP submission.

Q.6: Does the \$25,000 exclusion apply to a calendar, federal fiscal, tribal fiscal or tribal program year?

A.6: The \$25,000 exclusion at 24 CFR § 1000.62(b) may apply to either a calendar, federal fiscal, tribal fiscal or tribal program year. Tribes should make a choice based on their existing accounting systems.

Q.7: When do you recognize income realized from the disbursement or use of IHBG funds as program income?

A.7: You recognize program income when it is received and is available for expenditure.

Q.8: How is program income calculated?

A.8: See Appendix B.

Q.9: What effect does tenant accounts receivable have on program income?

A.9: None, Program income is accounted for on a cash basis.

Q.10: May IHBG funds be used to reimburse program or non-program income used for NAHASDA eligible activities?

A.10: Yes, a recipient may reimburse itself with IHBG funds provided that the program or non-program income was used for eligible affordable housing activities under Title II of NAHASDA. Reimbursements of this nature should take place within the program year that the costs were incurred or reflected as a loan repayment on the IHP/APR Uses of Funding Table if the costs being reimbursed were incurred in a prior program year.

Q.11: If program income is expended on ineligible activities must it be reimbursed?

A.11: Yes, if program income is used for an activity that does not fall within the definition of *Housing Related Activities* (24 CFR §1000.10) it must be reimbursed from a non-federal source.

Q.12: When should pre-paid expenses, deferred charges and deferred credits be considered in program income calculations?

A.12: Prepaid expenses, deferred charges and deferred credits should not be considered in program income calculations until they are reflected as either income received or a cash outlay on the recipient's operating statements.

Q.13: How should program and non-program income be reflected on the financial statements?

A.13: Program income should be reflected as a "restricted asset", as is the case with proceeds from the sale of a NAHASDA-assisted units. Non-program income should be reflected as a "non-restricted asset".

Appendix B: Calculating Program Income

Background

A regulation was needed for the treatment of income generated from the use or disbursement of IHBG funds under NAHASDA. Regulations were promulgated along with notices and guidance to address the use of program income and how it is calculated. In 1999 a seven-member workgroup consisting of four tribal/tribally designated housing entities and three HUD representatives developed the program income calculation described in this Appendix.

Tracking Program Income

Recipients and sub-recipients must track all income received that is generated from the disbursement or use of IHBG funds. All such income is potentially program income dependent on whether or not the total income realized (collected) during a program year exceeds the \$25,000 exemption described at 24 CFR §1000.62(b). Please note that if more than \$25,000 is collected during a single 12-month period the first \$25,000 is also considered program income.

Program Income from Dwelling Units

Most program income is generated from the lease or sale of dwelling units. Common sources of program income generated from dwelling units include, but are not limited to:

- Rent or homebuyer payments collected on units constructed, acquired and/or rehabilitated with IHBG funds that are owned by the recipient or its sub-recipient;
- Rents collected on units developed under the 1937 Housing Act that **have been substantially rehabilitated** with IHBG funds;
- A calculated portion of rents collected on units developed under the 1937 Housing Act that **have not been substantially rehabilitated** using IHBG funds but are otherwise assisted; and
- Proceeds from the sale of homeownership units developed under the 1937 Housing Act if those units **have been substantially rehabilitated** using IHBG funds.

Substantial Rehabilitation of 1937 Housing Act Units

A determination was made by the workgroup that, when IHBG-funded rehabilitation¹ of a 1937 Housing Act unit reached a certain level, any future rent or, in the case of Mutual Help units, proceeds of sale collected on that unit, would be considered program income. To simplify administration and tracking, a surrogate was used to represent the cost of rehabilitation or capital expenses which equaled 40% of the dwelling construction and equipment cost (DC&E) effective the date of the enactment of NAHASDA (10/01/1997). These amounts, broken down by unit size (number of bedrooms), for each Indian tribe are set forth in Appendix C of this Notice. The 40% threshold is only a concept related to the calculation of program income and has no effect on

¹ Rehabilitation is commonly defined as work done on a unit that either appreciably increases the value of the property or extends its useful life. For instance, replacing all of the windows on a dwelling unit would be considered rehabilitation while the replacement of one window may be considered maintenance. Recipients are encouraged to adopt standards that clearly distinguish rehabilitation or modernization work from maintenance. See Notice CPD 16-02 for additional information.

determining Formula Current Assisted Stock. Rehabilitation amounts are cumulative over the life of the IHBG program.

Rental Unit Example: A one-bedroom unit has a 40% DC&E threshold of \$25,000 listed on Appendix C. This unit receives IHBG-funded rehabilitation in 2012 totaling \$15,000. In 2013 this unit receives additional IHBG-funded rehabilitation totaling another \$15,000. Because cumulative IHBG-funded rehabilitation (\$30,000) now exceeds 40% of the DC&E threshold established for this unit, all future rental payments collected on this unit will count toward program income on a dollar-for-dollar basis.

Mutual Help (MH) Example: In the MH program, when IHBG is used for rehabilitation, the same calculation noted above for the rental program would apply. However, the recipient would not realize the program income until the unit is paid off. Therefore, if a MH unit has a 40% of DC&E threshold of \$35,000 and cumulative IHBG-funded rehabilitation amounts to \$40,000, then the proceeds of sale, if any, at the time the unit is paid off will convert to program income. If a MH unit is either not rehabilitated or the HUD-funded rehabilitation is less than 40% of DC&E, the proceeds of sale, if any, may be used in accordance with Answer 42A in the revised Transition Notice published in the Federal Register on April 1, 1999 (64 FR 15778).

Excess MH Administration Fees

In the event that MH administration fees² collected in a given calendar year exceed administration costs incurred by the recipient to operate its program, the excess funds would be considered program income.

Program Income Generated from the Operation of 1937 Housing Act Rental Units

To determine how much program income is generated from the use of IHBG funds to operate and maintain 1937 Housing Act rental units, the amount of income received from such units before the date of enactment of NAHASDA (10/01/97) must be considered. Instead of tracking the actual amount received from 1937 Housing Act rental units, a surrogate (amount) was established that reflected the national average of rents received for 1937 Housing Act units in the last year of the program. For 1937 Housing Act rental units, the surrogate is 46% of the Allowable Expense Level (AEL). The AEL and 46% of the AEL for each Indian Tribe can be found in Appendix D of this Notice. The AEL is defined at 24 CFR § 1000.302.

Program income is the amount of total income received for a rental project identified as Formula Current Assisted Stock (FCAS) on the tribe's Formula Response Form **that exceeds** 46% of the per unit AEL times the number of units in the project. The calculation may be done monthly or annually. This calculation only applies to those 1937 Housing Act rental units that **have not been substantially rehabilitated** with IHBG funds. Once a 1937 Housing Act rental unit is substantially rehabilitated with IHBG funds, all future rent collected on that unit is considered program income and the unit is no longer included in the calculations described below. The following are examples of how to properly calculate program income generated from the operation of 1937 Housing Act rental units assisted under the IHBG program.

² MH administration fees are generally flat monthly charges that are applied toward insurance premiums and other overhead expenses incurred by the recipient to manage the MH program.

Example Number 1: An IHBG recipient is managing 446 FCAS rental units and is using IHBG funds to operate and maintain those units. None of the units have been substantially rehabilitated with IHBG funds. The appropriate per unit AEL for this grantee is \$166 from Appendix D and 46% of this amount is \$76. In order to determine the AEL program income exclusion the recipient must multiply the total number of units by the number of months that the units were operated and/or maintained and then by 46% of the AEL. Once the exclusion is established it is compared with actual rent collections to determine if any program income was generated from the operation and/or maintenance of FCAS rental units. For this example, the recipient collected \$418,752 in rent from FCAS units.

Total Rental Units 446 x 12 Months in Program Year (PY) = 5352 Unit Months

\$76 (46% of AEL) x 5352 Unit Months = \$406,752 Annual Rental Income Exclusion for PY

Total Unit Months	46% of AEL	Rental Income Exclusion
5352	\$76	\$406,752

\$418,752 Rental Income Collected - \$406,752 PY Rental Income Exclusion = \$12,000 Program Income Generated

FCAS Rent Collections	Rental Income Exclusion	FCAS Program Income	FCAS Non-Program Income
\$418,752 ³	\$406,752	\$12,000 ⁴	\$406,752

Example Number 2: The same IHBG recipient is now calculating program income for the next PY on its FCAS rental units. During the previous year 6 of the FCAS rental units had been substantially rehabilitated with IHBG funds and, therefore, have been removed from the calculation. This PY the recipient collected \$380,280 (net income) from its FCAS rental units.

Total Rental Units 440 x 12 Months in Program Year (PY) = 5280 Unit Months

\$76 (46% of AEL) x 5280 Unit Months = \$401,280 Annual Rental Income Exclusion for PY

Total Unit Months	46% of AEL	Rental Income Exclusion
5280	\$76	\$401,280

\$380,280 Rental Income Collected - \$401,280 PY Rental Income Exclusion = \$0 Program Income Generated

FCAS Rent Collections	Rental Income Exclusion	FCAS Program Income	FCAS Non-Program Income
\$380,280	\$401,280	\$0	\$380,280

³ This amount reflects net collections. Rent used by the recipient to operate and/or maintain the units should have already been deducted.

⁴ This amount may convert to non-program income if program income from all sources for the PY does not exceed \$25,000. See the answer to Question 3 in Appendix A.

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
EASTERN/WOODLANDS											
Alabama State	Alabama	\$40,201	\$16,080	\$43,790	\$17,516	\$51,294	\$20,518	\$61,446	\$24,578	\$69,273	\$27,709
Mowa Band of Choctaw	Alabama	\$42,074	\$16,830	\$45,834	\$18,334	\$53,726	\$21,490	\$64,414	\$25,766	\$72,644	\$29,058
Poarch Band of Creek	Alabama	\$41,719	\$16,687	\$45,448	\$18,179	\$53,283	\$21,313	\$63,897	\$25,559	\$72,069	\$28,828
Mashantucket W. Pequot	Connecticut	\$63,172	\$25,269	\$68,872	\$27,549	\$75,312	\$30,125	\$90,030	\$36,012	\$101,348	\$40,539
Mohegan of CT	Connecticut	\$63,172	\$25,269	\$68,872	\$27,549	\$75,312	\$30,125	\$90,030	\$36,012	\$101,348	\$40,539
Paucatuck E. Pequot	Connecticut	\$63,172	\$25,269	\$68,872	\$27,549	\$75,312	\$30,125	\$90,030	\$36,012	\$101,348	\$40,539
Schaghticoke	Connecticut	\$63,925	\$25,570	\$69,690	\$27,876	\$76,167	\$30,467	\$90,991	\$36,396	\$102,401	\$40,960
Eastern Muskogee	Florida	\$39,512	\$15,805	\$43,036	\$17,214	\$50,379	\$20,152	\$60,304	\$24,121	\$67,964	\$27,186
Seminole, Tampa	Florida	\$42,963	\$17,185	\$46,800	\$18,720	\$54,833	\$21,933	\$65,705	\$26,282	\$74,083	\$29,633
Seminole (Big Cyprus)	Florida	\$44,803	\$17,921	\$48,795	\$19,518	\$57,081	\$22,833	\$68,269	\$27,307	\$76,914	\$30,765
Seminole (Brighton)	Florida	\$44,803	\$17,921	\$48,795	\$19,518	\$57,081	\$22,833	\$68,269	\$27,307	\$76,914	\$30,765
Lower Muskogee	Georgia	\$38,306	\$15,322	\$41,727	\$16,691	\$48,892	\$19,557	\$58,588	\$23,435	\$66,061	\$26,424
Pokagon Potawatomi	Indiana	\$59,492	\$23,797	\$64,873	\$25,949	\$71,108	\$28,443	\$85,272	\$34,109	\$96,113	\$38,445
Sac & Fox	Iowa	\$52,623	\$21,049	\$57,385	\$22,954	\$62,942	\$25,177	\$75,542	\$30,217	\$85,175	\$34,070
Aroostook Band of MicMac	Maine	\$52,391	\$20,956	\$57,123	\$22,849	\$62,528	\$25,011	\$74,847	\$29,939	\$84,302	\$33,721
Houlton Maliseet	Maine	\$52,391	\$20,956	\$57,123	\$22,849	\$62,528	\$25,011	\$74,847	\$29,939	\$84,302	\$33,721
Indian Township	Maine	\$54,144	\$21,658	\$59,038	\$23,615	\$64,670	\$25,868	\$77,485	\$30,994	\$87,306	\$34,923
Penobscot	Maine	\$54,144	\$21,658	\$59,038	\$23,615	\$64,670	\$25,868	\$77,485	\$30,994	\$87,306	\$34,923

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Pleasant Point	Maine	\$54,144	\$21,658	\$59,038	\$23,615	\$64,670	\$25,868	\$77,485	\$30,994	\$87,306	\$34,923
Mashpee Wampanoag	Massachusetts	\$62,794	\$25,117	\$68,466	\$27,386	\$74,948	\$29,979	\$89,720	\$35,888	\$101,057	\$40,423
Nipmuc	Massachusetts	\$62,503	\$25,001	\$68,143	\$27,257	\$74,517	\$29,807	\$89,082	\$35,633	\$100,282	\$40,113
Wampanoag (Gay Head)	Massachusetts	\$62,543	\$25,017	\$68,192	\$27,277	\$74,641	\$29,857	\$89,344	\$35,737	\$100,628	\$40,251
Bay Mills	Michigan	\$50,026	\$20,010	\$54,547	\$21,819	\$59,736	\$23,894	\$71,549	\$28,619	\$80,607	\$32,243
Grand Traverse	Michigan	\$50,522	\$20,209	\$55,088	\$22,035	\$60,342	\$24,137	\$72,295	\$28,918	\$81,457	\$32,583
Hannahville	Michigan	\$52,364	\$20,946	\$57,093	\$22,837	\$62,484	\$24,994	\$74,778	\$29,911	\$84,217	\$33,687
Huron Potawatomi	Michigan	\$54,217	\$21,687	\$59,119	\$23,648	\$64,781	\$25,913	\$77,652	\$31,061	\$87,511	\$35,004
Keweenaw Bay	Michigan	\$52,102	\$20,841	\$56,811	\$22,725	\$62,229	\$24,892	\$74,557	\$29,823	\$84,005	\$33,602
Lac Vieux Desert	Michigan	\$52,102	\$20,841	\$56,811	\$22,725	\$62,229	\$24,892	\$74,557	\$29,823	\$84,005	\$33,602
Little River	Michigan	\$50,522	\$20,209	\$55,088	\$22,035	\$60,342	\$24,137	\$72,295	\$28,918	\$81,457	\$32,583
Little Traverse	Michigan	\$50,522	\$20,209	\$55,088	\$22,035	\$60,342	\$24,137	\$72,295	\$28,918	\$81,457	\$32,583
Manistique	Michigan	\$51,110	\$20,444	\$55,728	\$22,291	\$61,017	\$24,407	\$73,065	\$29,226	\$82,306	\$32,922
Pokagon Potawatomi	Michigan	\$54,217	\$21,687	\$59,119	\$23,648	\$64,781	\$25,913	\$77,652	\$31,061	\$87,511	\$35,004
Saginaw Chippewa	Michigan	\$53,395	\$21,358	\$58,220	\$23,288	\$63,755	\$25,502	\$76,358	\$30,543	\$86,023	\$34,409
Sault Ste. Marie (Escanaba)	Michigan	\$52,364	\$20,946	\$57,093	\$22,837	\$62,484	\$24,994	\$74,778	\$29,911	\$84,217	\$33,687
Sault Ste. Marie (Marquette)	Michigan	\$52,102	\$20,841	\$56,811	\$22,725	\$62,229	\$24,892	\$74,557	\$29,823	\$84,005	\$33,602
Sault Ste. Marie (Sault Ste)	Michigan	\$50,026	\$20,010	\$54,547	\$21,819	\$59,736	\$23,894	\$71,549	\$28,619	\$80,607	\$32,243
Boise Forte	Minnesota	\$58,514	\$23,406	\$63,800	\$25,520	\$69,848	\$27,939	\$83,628	\$33,451	\$94,200	\$37,680

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Fond du Lac	Minnesota	\$59,506	\$23,803	\$64,884	\$25,954	\$71,061	\$28,424	\$85,120	\$34,048	\$95,900	\$38,360
Grand Portage	Minnesota	\$59,506	\$23,803	\$64,884	\$25,954	\$71,061	\$28,424	\$85,120	\$34,048	\$95,900	\$38,360
Leech Lake	Minnesota	\$56,633	\$22,653	\$61,752	\$24,701	\$67,647	\$27,059	\$81,057	\$32,423	\$91,333	\$36,533
Mille Lacs	Minnesota	\$57,926	\$23,171	\$63,161	\$25,264	\$69,173	\$27,669	\$82,858	\$33,143	\$93,351	\$37,340
Minnesota Dakota (Lower	Minnesota	\$52,584	\$21,034	\$57,342	\$22,937	\$62,883	\$25,153	\$75,455	\$30,182	\$85,069	\$34,028
Minnesota Dakota (Prairie	Minnesota	\$61,256	\$24,503	\$66,791	\$26,716	\$73,134	\$29,254	\$87,581	\$35,032	\$98,661	\$39,464
Red Lake	Minnesota	\$56,633	\$22,653	\$61,752	\$24,701	\$67,647	\$27,059	\$81,057	\$32,423	\$91,333	\$36,533
White Earth	Minnesota	\$51,879	\$20,752	\$56,573	\$22,629	\$62,033	\$24,813	\$74,423	\$29,769	\$83,900	\$33,560
Mississippi Band of Choctaw	Mississippi	\$37,093	\$14,837	\$40,410	\$16,164	\$47,384	\$18,954	\$56,834	\$22,734	\$64,107	\$25,643
Cayuga	New York	\$62,291	\$24,916	\$67,921	\$27,168	\$74,399	\$29,759	\$89,137	\$35,655	\$100,433	\$40,173
Oneida	New York	\$56,442	\$22,577	\$61,544	\$24,618	\$67,424	\$26,970	\$80,798	\$32,319	\$91,045	\$36,418
Seneca	New York	\$62,291	\$24,916	\$67,921	\$27,168	\$74,399	\$29,759	\$89,137	\$35,655	\$100,433	\$40,173
St. Regis	New York	\$56,528	\$22,611	\$61,631	\$24,652	\$67,421	\$26,968	\$80,640	\$32,256	\$90,796	\$36,319
Cherokee	North Carolina	\$40,457	\$16,183	\$44,070	\$17,628	\$51,641	\$20,656	\$61,888	\$24,755	\$69,784	\$27,914
NC State	North Carolina	\$41,841	\$16,736	\$45,573	\$18,229	\$53,350	\$21,340	\$63,862	\$25,545	\$71,975	\$28,790
Narragansett	Rhode Island	\$64,175	\$25,670	\$69,964	\$27,986	\$76,473	\$30,589	\$91,367	\$36,547	\$102,830	\$41,132
Catawba	South Carolina	\$39,429	\$15,771	\$42,955	\$17,182	\$50,375	\$20,150	\$60,431	\$24,173	\$68,170	\$27,268
Bad River	Wisconsin	\$54,752	\$21,901	\$59,704	\$23,882	\$65,446	\$26,178	\$78,486	\$31,394	\$88,467	\$35,387
Forrest County	Wisconsin	\$53,760	\$21,504	\$58,621	\$23,448	\$64,234	\$25,693	\$76,994	\$30,797	\$86,767	\$34,707

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Ho-Chunk	Wisconsin	\$54,256	\$21,702	\$59,162	\$23,665	\$64,840	\$25,936	\$77,740	\$31,096	\$87,617	\$35,047
Lac Courte Oreilles	Wisconsin	\$54,752	\$21,901	\$59,704	\$23,882	\$65,446	\$26,178	\$78,486	\$31,394	\$88,467	\$35,387
Lac du Flambeau	Wisconsin	\$53,760	\$21,504	\$58,621	\$23,448	\$64,234	\$25,693	\$76,994	\$30,797	\$86,767	\$34,707
Menominee	Wisconsin	\$53,969	\$21,588	\$58,848	\$23,539	\$64,478	\$25,791	\$77,279	\$30,912	\$87,086	\$34,834
Mohican	Wisconsin	\$53,760	\$21,504	\$58,621	\$23,448	\$64,234	\$25,693	\$76,994	\$30,797	\$86,767	\$34,707
Oneida	Wisconsin	\$53,473	\$21,389	\$58,307	\$23,323	\$63,872	\$25,549	\$76,533	\$30,613	\$86,236	\$34,494
Red Cliff	Wisconsin	\$54,752	\$21,901	\$59,704	\$23,882	\$65,446	\$26,178	\$78,486	\$31,394	\$88,467	\$35,387
Saint Croix	Wisconsin	\$54,752	\$21,901	\$59,704	\$23,882	\$65,446	\$26,178	\$78,486	\$31,394	\$88,467	\$35,387
Sokoagon	Wisconsin	\$53,760	\$21,504	\$58,621	\$23,448	\$64,234	\$25,693	\$76,994	\$30,797	\$86,767	\$34,707
SOUTHERN PLAINS											
Northeast Kickipoo, et al	Kansas	\$42,122	\$16,849	\$45,887	\$18,355	\$53,800	\$21,520	\$64,520	\$25,808	\$72,772	\$29,109
Chitimacha	Louisiana	\$38,627	\$15,451	\$42,079	\$16,832	\$49,335	\$19,734	\$59,165	\$23,666	\$66,732	\$26,693
Ardmore Chicasaw	Oklahoma	\$38,657	\$15,463	\$42,108	\$16,843	\$49,317	\$19,727	\$59,069	\$23,628	\$66,589	\$26,636
Bartlesville Osage	Oklahoma	\$38,909	\$15,563	\$42,383	\$16,953	\$49,658	\$19,863	\$59,504	\$23,802	\$67,092	\$26,837

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Enid	Oklahoma	\$38,479	\$15,392	\$41,915	\$16,766	\$49,096	\$19,638	\$58,811	\$23,524	\$66,301	\$26,520
Otoe MS, Ponka, Kaw, Tonawa, Cheyenne Arapaho											
Lawton	Oklahoma	\$39,013	\$15,605	\$42,494	\$16,998	\$49,760	\$19,904	\$59,585	\$23,834	\$67,164	\$26,866
Caddo, Comanche, Kiowa, Apache											
McAlester	Oklahoma	\$39,375	\$15,750	\$42,894	\$17,157	\$50,281	\$20,112	\$60,286	\$24,114	\$67,990	\$27,196
Choctaw											
Muskogee	Oklahoma	\$39,553	\$15,821	\$43,087	\$17,235	\$50,502	\$20,201	\$60,544	\$24,218	\$68,278	\$27,311
Cherokee, Creek											
Shawnee	Oklahoma	\$40,589	\$16,236	\$44,218	\$17,687	\$51,849	\$20,740	\$62,189	\$24,876	\$70,147	\$28,059
Absentee, Shawnee, Sac & Fox, Seminole											
Stillwater	Oklahoma	\$38,479	\$15,392	\$41,915	\$16,766	\$49,096	\$19,638	\$58,811	\$23,524	\$66,301	\$26,520
Pawnee											
Eagle Pass	Texas	\$40,123	\$16,049	\$43,708	\$17,483	\$51,226	\$20,491	\$61,407	\$24,563	\$69,249	\$27,700
Kickapoo											
Houston	Texas	\$41,975	\$16,790	\$45,722	\$18,289	\$53,561	\$21,424	\$64,166	\$25,666	\$72,342	\$28,937
Alabama Coshata											
NORTHERN PLAINS											
Southern Ute	Colorado	\$50,639	\$20,256	\$55,218	\$22,087	\$60,517	\$24,207	\$72,557	\$29,023	\$81,776	\$32,710
Ute Mountain Ute	Colorado	\$50,639	\$20,256	\$55,218	\$22,087	\$60,517	\$24,207	\$72,557	\$29,023	\$81,776	\$32,710
Blackfeet	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430	\$33,772
Chippewa Cree	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430	\$33,772

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Crow Tribal	Montana	\$52,729	\$21,092	\$57,494	\$22,998	\$62,963	\$25,185	\$75,414	\$30,166	\$84,961	\$33,984
Fort Belknap	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430	\$33,772
Fort Peck	Montana	\$52,938	\$21,175	\$57,722	\$23,089	\$63,208	\$25,283	\$75,700	\$30,280	\$85,279	\$34,112
Northern Cheyenne	Montana	\$52,729	\$21,092	\$57,494	\$22,998	\$62,963	\$25,185	\$75,414	\$30,166	\$84,961	\$33,984
Salish & Kootenai	Montana	\$52,024	\$20,810	\$56,725	\$22,690	\$62,112	\$24,845	\$74,382	\$29,753	\$83,793	\$33,517
Omaha Tribal	Nebraska	\$50,260	\$20,104	\$54,806	\$21,923	\$60,087	\$24,035	\$72,073	\$28,829	\$81,245	\$32,498
Ponca	Nebraska	\$50,260	\$20,104	\$54,806	\$21,923	\$60,087	\$24,035	\$72,073	\$28,829	\$81,245	\$32,498
Santee Sioux	Nebraska	\$48,850	\$19,540	\$53,268	\$21,307	\$58,385	\$23,354	\$70,010	\$28,004	\$78,908	\$31,563
Winnebago	Nebraska	\$50,260	\$20,104	\$54,806	\$21,923	\$60,087	\$24,035	\$72,073	\$28,829	\$81,245	\$32,498
Fort Berthold	North Dakota	\$49,998	\$19,999	\$54,524	\$21,810	\$59,831	\$23,933	\$71,852	\$28,741	\$81,034	\$32,414
Fort Totten	North Dakota	\$49,711	\$19,884	\$54,210	\$21,684	\$59,470	\$23,788	\$71,391	\$28,556	\$80,502	\$32,201
Standing Rock	North Dakota	\$49,502	\$19,801	\$53,983	\$21,593	\$59,225	\$23,690	\$71,106	\$28,442	\$80,184	\$32,074
Trenton	North Dakota	\$53,930	\$21,572	\$58,805	\$23,522	\$64,420	\$25,768	\$77,192	\$30,877	\$86,979	\$34,792
Turtle Mountain	North Dakota	\$50,207	\$20,083	\$54,752	\$21,901	\$60,076	\$24,030	\$72,137	\$28,855	\$81,352	\$32,541
Cheyenne River	South Dakota	\$48,666	\$19,466	\$53,072	\$21,229	\$58,247	\$23,299	\$69,963	\$27,985	\$78,910	\$31,564
Crow Creek	South Dakota	\$48,432	\$19,373	\$52,813	\$21,125	\$57,896	\$23,158	\$69,438	\$27,775	\$78,271	\$31,309
Flandreau	South Dakota	\$49,176	\$19,670	\$53,625	\$21,450	\$58,805	\$23,522	\$70,558	\$28,223	\$79,546	\$31,818
Lower Brule	South Dakota	\$47,178	\$18,871	\$51,447	\$20,579	\$56,429	\$22,571	\$67,724	\$27,090	\$76,360	\$30,544
Oglala Sioux	South Dakota	\$46,930	\$18,772	\$51,176	\$20,471	\$56,125	\$22,450	\$67,351	\$26,940	\$75,935	\$30,374

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Rosebud	South Dakota	\$47,178	\$18,871	\$51,447	\$20,579	\$56,429	\$22,571	\$67,724	\$27,090	\$76,360	\$30,544
Sisseton Wahpeton	South Dakota	\$48,680	\$19,472	\$53,084	\$21,233	\$58,199	\$23,280	\$69,811	\$27,925	\$78,696	\$31,479
Yankton	South Dakota	\$49,176	\$19,670	\$53,625	\$21,450	\$58,805	\$23,522	\$70,558	\$28,223	\$79,546	\$31,818
NW Band of Shoshoni	Utah	\$51,436	\$20,574	\$56,085	\$22,434	\$61,437	\$24,575	\$73,612	\$29,445	\$82,943	\$33,177
Ute Paiute	Utah	\$50,196	\$20,078	\$54,731	\$21,892	\$59,922	\$23,969	\$71,747	\$28,699	\$80,819	\$32,328
Ute Indian	Utah	\$50,692	\$20,277	\$55,273	\$22,109	\$60,528	\$24,211	\$72,493	\$28,997	\$81,669	\$32,667
Northern Arapaho	Wyoming	\$50,703	\$20,281	\$55,294	\$22,117	\$60,682	\$24,273	\$72,884	\$29,153	\$82,202	\$32,881
Wind River	Wyoming	\$50,703	\$20,281	\$55,294	\$22,117	\$60,682	\$24,273	\$72,884	\$29,153	\$82,202	\$32,881
SOUTHWEST											
Camp Verde	Arizona	\$51,004	\$20,402	\$55,619	\$22,248	\$60,996	\$24,398	\$73,193	\$29,277	\$82,520	\$33,008
Fort McDowell	Arizona	\$49,764	\$19,906	\$54,265	\$21,706	\$59,480	\$23,792	\$71,327	\$28,531	\$80,395	\$32,158
Fort Mojave	Arizona	\$49,268	\$19,707	\$53,723	\$21,489	\$58,874	\$23,550	\$70,581	\$28,232	\$79,545	\$31,818
Kaibab	Arizona	\$49,686	\$19,874	\$54,178	\$21,671	\$59,363	\$23,745	\$71,152	\$28,461	\$80,183	\$32,073
Kaibito	Arizona	\$51,918	\$20,767	\$56,616	\$22,646	\$62,091	\$24,836	\$74,510	\$29,804	\$84,007	\$33,603
Keams Canyon	Arizona	\$51,918	\$20,767	\$56,616	\$22,646	\$62,091	\$24,836	\$74,510	\$29,804	\$84,007	\$33,603
Parker	Arizona	\$49,268	\$19,707	\$53,723	\$21,489	\$58,874	\$23,550	\$70,581	\$28,232	\$79,545	\$31,818
Peach Springs	Arizona	\$51,004	\$20,402	\$55,619	\$22,248	\$60,996	\$24,398	\$73,193	\$29,277	\$82,520	\$33,008
Rough Rock	Arizona	\$51,957	\$20,783	\$56,659	\$22,664	\$62,150	\$24,860	\$74,598	\$29,839	\$84,113	\$33,645
Sacaton	Arizona	\$49,764	\$19,906	\$54,265	\$21,706	\$59,480	\$23,792	\$71,327	\$28,531	\$80,395	\$32,158

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
San Carlos	Arizona	\$49,268	\$19,707	\$53,723	\$21,489	\$58,874	\$23,550	\$70,581	\$28,232	\$79,545	\$31,818
Sells	Arizona	\$49,059	\$19,624	\$53,495	\$21,398	\$58,630	\$23,452	\$70,295	\$28,118	\$79,227	\$31,691
Steamboat	Arizona	\$51,957	\$20,783	\$56,659	\$22,664	\$62,150	\$24,860	\$74,598	\$29,839	\$84,113	\$33,645
Whiteriver	Arizona	\$49,477	\$19,791	\$53,951	\$21,580	\$59,119	\$23,648	\$70,867	\$28,347	\$79,864	\$31,946
Barona	California	\$56,232	\$22,493	\$61,245	\$24,498	\$71,666	\$28,666	\$85,741	\$34,297	\$96,613	\$38,645
Campo	California	\$56,232	\$22,493	\$61,245	\$24,498	\$71,666	\$28,666	\$85,741	\$34,297	\$96,613	\$38,645
Chemehuevi	California	\$52,633	\$21,053	\$57,326	\$22,931	\$67,099	\$26,840	\$80,305	\$32,122	\$90,500	\$36,200
Fort Bidwell	California	\$60,498	\$24,199	\$65,967	\$26,387	\$72,273	\$28,909	\$86,613	\$34,645	\$97,599	\$39,040
Grindstone	California	\$60,498	\$24,199	\$65,967	\$26,387	\$72,273	\$28,909	\$86,613	\$34,645	\$97,599	\$39,040
Hoopa	California	\$64,246	\$25,699	\$70,052	\$28,021	\$76,723	\$30,689	\$91,906	\$36,763	\$103,546	\$41,419
Lone Pine	California	\$61,961	\$24,785	\$67,560	\$27,024	\$73,985	\$29,594	\$88,612	\$35,445	\$99,829	\$39,932
Morongo	California	\$53,742	\$21,497	\$58,540	\$23,416	\$68,565	\$27,426	\$82,127	\$32,851	\$92,584	\$37,034
Pala	California	\$56,232	\$22,493	\$61,245	\$24,498	\$71,666	\$28,666	\$85,741	\$34,297	\$96,613	\$38,645
Quechan	California	\$53,099	\$21,239	\$57,836	\$23,135	\$67,722	\$27,089	\$81,087	\$32,435	\$91,398	\$36,559
Rincon	California	\$56,232	\$22,493	\$61,245	\$24,498	\$71,666	\$28,666	\$85,741	\$34,297	\$96,613	\$38,645
Santa Ynez	California	\$64,013	\$25,605	\$69,793	\$27,917	\$76,372	\$30,549	\$91,382	\$36,553	\$102,908	\$41,163
Susanville	California	\$60,498	\$24,199	\$65,967	\$26,387	\$72,273	\$28,909	\$86,613	\$34,645	\$97,599	\$39,040
Torrez-Martinez	California	\$53,742	\$21,497	\$58,540	\$23,416	\$68,565	\$27,426	\$82,127	\$32,851	\$92,584	\$37,034
Tule River	California	\$59,492	\$23,797	\$64,873	\$25,949	\$71,108	\$28,443	\$85,272	\$34,109	\$96,113	\$38,445

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Elko	Nevada	\$54,752	\$21,901	\$59,704	\$23,882	\$65,446	\$26,178	\$78,486	\$31,394	\$88,467	\$35,387
Fallon	Nevada	\$55,588	\$22,235	\$60,614	\$24,246	\$66,424	\$26,570	\$79,629	\$31,851	\$89,741	\$35,896
Gardnerville	Nevada	\$57,324	\$22,930	\$62,510	\$25,004	\$68,546	\$27,418	\$82,240	\$32,896	\$92,715	\$37,086
Alamo	New Mexico	\$52,375	\$20,950	\$57,114	\$22,846	\$62,639	\$25,055	\$75,169	\$30,068	\$84,750	\$33,900
Dulce	New Mexico	\$53,615	\$21,446	\$58,469	\$23,387	\$64,154	\$25,662	\$77,034	\$30,814	\$86,875	\$34,750
Isleta	New Mexico	\$50,143	\$20,057	\$54,677	\$21,871	\$59,911	\$23,964	\$71,811	\$28,724	\$80,926	\$32,370
Laguna	New Mexico	\$50,143	\$20,057	\$54,677	\$21,871	\$59,911	\$23,964	\$71,811	\$28,724	\$80,926	\$32,370
Mescalero	New Mexico	\$47,571	\$19,028	\$51,870	\$20,748	\$56,811	\$22,725	\$68,057	\$27,223	\$76,677	\$30,671
Nageezi	New Mexico	\$52,375	\$20,950	\$57,114	\$22,846	\$62,639	\$25,055	\$75,169	\$30,068	\$84,750	\$33,900
Penasco	New Mexico	\$53,615	\$21,446	\$58,469	\$23,387	\$64,154	\$25,662	\$77,034	\$30,814	\$86,875	\$34,750
Pojoaque	New Mexico	\$51,135	\$20,454	\$55,760	\$22,304	\$61,123	\$24,449	\$73,303	\$29,321	\$82,626	\$33,050
Standing Rock	New Mexico	\$52,375	\$20,950	\$57,114	\$22,846	\$62,639	\$25,055	\$75,169	\$30,068	\$84,750	\$33,900
Zuni	New Mexico	\$52,375	\$20,950	\$57,114	\$22,846	\$62,639	\$25,055	\$75,169	\$30,068	\$84,750	\$33,900
Ysleta del Sur	Texas	\$45,612	\$18,245	\$49,736	\$19,894	\$54,493	\$21,797	\$65,311	\$26,124	\$73,598	\$29,439
NORTHWEST											
Coeur d'Alene	Idaho	\$53,969	\$21,588	\$58,848	\$23,539	\$64,478	\$25,791	\$77,279	\$30,912	\$87,086	\$34,834
Mission	Oregon	\$56,541	\$22,616	\$61,655	\$24,662	\$67,578	\$27,031	\$81,034	\$32,413	\$91,334	\$36,534
Warm Springs	Oregon	\$55,340	\$22,136	\$60,344	\$24,137	\$66,121	\$26,448	\$79,256	\$31,702	\$89,316	\$35,726

SCHEDULE OF MAXIMUM ALLOWABLE DWELLING CONSTRUCTION AND EQUIPMENT COSTS PER UNIT AS OF 10/1/97

Cost Area	State	1 Bedroom	1 Bedroom	2 Bedroom	2 Bedroom	3 Bedroom	3 Bedroom	4 Bedroom	4 Bedroom	5 Bedroom	5 Bedroom
		DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E	DC&E	40% DC&E
Nespeillum	Washington	\$58,422	\$23,369	\$63,703	\$25,481	\$69,779	\$27,912	\$83,605	\$33,442	\$94,201	\$37,680
Tahola	Washington	\$62,705	\$25,082	\$68,373	\$27,349	\$74,894	\$29,958	\$89,732	\$35,893	\$101,104	\$40,442
ALASKA											
Artic Slope	Alaska	\$87,802	\$35,121	\$95,580	\$38,232	\$111,627	\$44,651	\$132,311	\$52,924	\$148,088	\$59,235
Inland	Alaska	\$87,802	\$35,121	\$95,580	\$38,232	\$111,627	\$44,651	\$132,311	\$52,924	\$148,088	\$59,235
Inland Yukon/Kuskokwim	Alaska	\$86,104	\$34,442	\$93,731	\$37,492	\$109,500	\$43,800	\$129,847	\$51,939	\$145,356	\$58,142
Northern Interior	Alaska	\$86,104	\$34,442	\$93,731	\$37,492	\$109,500	\$43,800	\$129,847	\$51,939	\$145,356	\$58,142
S. Central Interior	Alaska	\$86,104	\$34,442	\$93,731	\$37,492	\$109,500	\$43,800	\$129,847	\$51,939	\$145,356	\$58,142
SE. & S. Central Coastal	Alaska	\$82,952	\$33,181	\$90,298	\$36,119	\$105,550	\$42,220	\$125,271	\$50,108	\$140,282	\$56,113
Western Coastal	Alaska	\$86,104	\$34,442	\$93,731	\$37,492	\$109,500	\$43,800	\$129,847	\$51,939	\$145,356	\$58,142

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
ALASKA	Afognak	.	.
ALASKA	Ahtna Native Regional Corporation	\$875	\$403
ALASKA	Akhiok	.	.
ALASKA	Akiachak	.	.
ALASKA	Akiak	.	.
ALASKA	Akutan	.	.
ALASKA	Alakanuk	.	.
ALASKA	Alatna	.	.
ALASKA	Aleknagik	.	.
ALASKA	Aleutian Regional Corp.	\$924	\$425
ALASKA	Algaaciq (St. Mary's)	.	.
ALASKA	Allakaket	.	.
ALASKA	Ambler	.	.
ALASKA	Anaktuvuk Pass	.	..
ALASKA	Andreafski	.	.
ALASKA	Angoon	.	.
ALASKA	Aniak	.	.
ALASKA	Annette Island (Metlakakla)	\$771	\$355
ALASKA	Anvik	.	.
ALASKA	Arctic Slope Native Regional Corp.	\$924	\$425
ALASKA	Arctic Village	.	.
ALASKA	Atka	.	.
ALASKA	Atmautluak	.	.
ALASKA	Atkasuk (Atkasook)	.	.
ALASKA	Baranof Island Regional Corporation	\$1,000	\$460
ALASKA	Barrow	.	.
ALASKA	Beaver	.	.
ALASKA	Belkofski	.	.
ALASKA	Bering Straits Native Regional Corp.	\$817	\$376
ALASKA	Bill Moore's Slough	.	.
ALASKA	Birch Creek	.	.
ALASKA	Brevig Mission	.	.
ALASKA	Bristol Bay Native Regional Corp.	\$799	\$367
ALASKA	Buckland	.	.
ALASKA	Calista Native Regional Corporation	\$954	\$439
ALASKA	Cantwell	.	.
ALASKA	Chalkyitsik	.	.
ALASKA	Chanega	.	.
ALASKA	Chefornak	.	.
ALASKA	Chevak	.	.
ALASKA	Chickaloon	.	.
ALASKA	Chignik	.	.
ALASKA	Chignik Lagoon	.	.
ALASKA	Chignik Lake	.	.
ALASKA	Chilkat	.	.
ALASKA	Chilkoot	.	.
ALASKA	Chistochina	.	.
ALASKA	Chitina	.	.
ALASKA	Chuatbaluk	.	.
ALASKA	Chugach Native Regional Corporation	\$823	\$379
ALASKA	Chuloonawick	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
ALASKA	Circle	.	.
ALASKA	Clark's Point	.	.
ALASKA	Cook Inlet Native Regional Corporation	\$804	\$370
ALASKA	Council	.	.
ALASKA	Craig	.	.
ALASKA	Crooked Creek	.	.
ALASKA	Curyung	.	.
ALASKA	Deering	.	.
ALASKA	Dot Lake	.	.
ALASKA	Douglas	.	.
ALASKA	Doyon Native Regional Corporation	\$762	\$350
ALASKA	Eagle	.	.
ALASKA	Eek	.	.
ALASKA	Egegik	.	.
ALASKA	Eklutna	.	.
ALASKA	Ekuk	.	.
ALASKA	Ekwok	.	.
ALASKA	Elim	.	.
ALASKA	Emmonak	.	.
ALASKA	Evansville (Bettles Field)	.	.
ALASKA	Eyak	.	.
ALASKA	False Pass	.	.
ALASKA	Fort Yukon	.	.
ALASKA	Gakona	.	.
ALASKA	Galena	.	.
ALASKA	Gambell	.	.
ALASKA	Georgetown	.	.
ALASKA	Golovin (Chinik)	.	.
ALASKA	Goodnews Bay	.	.
ALASKA	Grayling	.	.
ALASKA	Gulkana	.	.
ALASKA	Hamilton	.	.
ALASKA	Healy Lake	.	.
ALASKA	Holy Cross	.	.
ALASKA	Hoonah	.	.
ALASKA	Hooper Bay	.	.
ALASKA	Hughes	.	.
ALASKA	Huslia	.	.
ALASKA	Hydaburg	.	.
ALASKA	Igiugig	.	.
ALASKA	Iliamna	.	.
ALASKA	Inalik (Diomede)	.	.
ALASKA	Ivanoff Bay	.	.
ALASKA	Kaguyak	.	.
ALASKA	Kake	.	.
ALASKA	Kaktovik (Barter Island)	.	.
ALASKA	Kalskag	.	.
ALASKA	Kaltag	.	.
ALASKA	Kanatak	.	.
ALASKA	Karluk	.	.
ALASKA	Kasigluk	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
ALASKA	Kassan	.	.
ALASKA	Kenaitze	.	.
ALASKA	Ketchikan	.	.
ALASKA	Kiana	.	.
ALASKA	King Cove	.	.
ALASKA	King Island	.	.
ALASKA	Kipnuk	.	.
ALASKA	Kivalina	.	.
ALASKA	Klawock	.	.
ALASKA	Kluti Kaah (Copper Center)	.	.
ALASKA	Knik	.	.
ALASKA	Kobuk	.	.
ALASKA	Kokhanok	.	.
ALASKA	Koliganek	.	.
ALASKA	Kongiganak	.	.
ALASKA	Koniag Native Regional Corporation	\$802	\$369
ALASKA	Kotlik	.	.
ALASKA	Kotzebue	.	.
ALASKA	Koyuk	.	.
ALASKA	Koyukuk	.	.
ALASKA	Kwethluk	.	.
ALASKA	Kwigillingok	.	.
ALASKA	Kwinhagak (Quinhagak)	.	.
ALASKA	Larsen Bay	.	.
ALASKA	Lesnoi (Woody Island)	.	.
ALASKA	Levelock	.	.
ALASKA	Lime	.	.
ALASKA	Lower.Kalskag	.	.
ALASKA	Manley Hot Springs	.	.
ALASKA	Manokotak	.	.
ALASKA	Marshall	.	.
ALASKA	Mary's Igloo	.	.
ALASKA	McGrath	.	.
ALASKA	Mekoryuk	.	.
ALASKA	Mentasta	.	.
ALASKA	Minto	.	.
ALASKA	Mountain Village	.	.
ALASKA	Naknek	.	.
ALASKA	NANA Native Regional Corporation	\$933	\$429
ALASKA	Nanwelek (English Bay)	.	.
ALASKA	Napaimute	.	.
ALASKA	Napakiak	.	.
ALASKA	Napaskiak	.	.
ALASKA	Nelson Lagoon	.	.
ALASKA	Nenana	.	.
ALASKA	New Stuyahok	.	.
ALASKA	Newhalen	.	.
ALASKA	Newtok	.	.
ALASKA	Nightmute	.	.
ALASKA	Nikolai	.	.
ALASKA	Nikolski	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
ALASKA	Ninilchik	.	.
ALASKA	Noatak	.	.
ALASKA	Nome	.	.
ALASKA	Nondalton	.	.
ALASKA	Noorvik	.	.
ALASKA	Northway	.	.
ALASKA	Nuiqsut	.	.
ALASKA	Nulato	.	.
ALASKA	Nunapitchuk	.	.
ALASKA	Ohogamiut	.	.
ALASKA	Old Harbor	.	.
ALASKA	Orutsaramuit (Bethel)	.	.
ALASKA	Oscarville	.	.
ALASKA	Ouzinkie	.	.
ALASKA	Paimiut	.	.
ALASKA	Pauloff Village	.	.
ALASKA	Pedro Bay	.	.
ALASKA	Perryville	.	.
ALASKA	Petersburg	.	.
ALASKA	Pilot Point	.	.
ALASKA	Pilot Station	.	.
ALASKA	Pitka's Point	.	.
ALASKA	Platinum	.	.
ALASKA	Point Hope	.	.
ALASKA	Point Lay	.	.
ALASKA	Port Graham	.	.
ALASKA	Port Heiden	.	.
ALASKA	Port Lions	.	.
ALASKA	Portage Creek	.	.
ALASKA	Qagan Tayagungin (Sand Point)	.	.
ALASKA	Qawalangin (Unalaska)	.	.
ALASKA	Rampart	.	.
ALASKA	Red Devil	.	.
ALASKA	Ruby	.	.
ALASKA	Russian Mission (Yukon)	.	.
ALASKA	Saint George	.	.
ALASKA	Saint Michael	.	.
ALASKA	Saint Paul	.	.
ALASKA	Salamatoff	.	.
ALASKA	Savoonga	.	.
ALASKA	Saxman	.	.
ALASKA	Scammon Bay	.	.
ALASKA	Selawik	.	.
ALASKA	Seldovia	.	.
ALASKA	Shageluk	.	.
ALASKA	Shaktolik	.	.
ALASKA	Sheldon's Point	.	.
ALASKA	Shishmaref	.	.
ALASKA	Shungnak	.	.
ALASKA	Skagway	.	.
ALASKA	Sleetmute	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
ALASKA	Solomon	.	.
ALASKA	South Naknek	.	.
ALASKA	Stebbins	.	.
ALASKA	Stevens	.	.
ALASKA	Stoney River	.	.
ALASKA	Takotna	.	.
ALASKA	Tanacross	.	.
ALASKA	Tanana	.	.
ALASKA	Tatitlek	.	.
ALASKA	Tazlina	.	.
ALASKA	Telida	.	.
ALASKA	Teller	.	.
ALASKA	Tetlin	.	.
ALASKA	Tlingit and Haida	\$757	\$348
ALASKA	Togiak	.	.
ALASKA	Toksook Bay	.	.
ALASKA	Tuluksak	.	.
ALASKA	Tuntutuliak	.	.
ALASKA	Tununak	.	.
ALASKA	Twin Hills	.	.
ALASKA	Tyonek	.	.
ALASKA	Ugashik	.	.
ALASKA	Umkumiute	.	.
ALASKA	Unalakleet	.	.
ALASKA	Unga	.	.
ALASKA	Venetie	.	.
ALASKA	Wainwright	.	.
ALASKA	Wales	.	.
ALASKA	White Mountain	.	.
ALASKA	Wrangell	.	.
ALASKA	Yakutat	.	.
CHICAGO	Aroostook Band of Micmac	.	.
CHICAGO	Bad River Band	\$204	\$94
CHICAGO	Bay Mills Indian Community	\$194	\$89
CHICAGO	Boise Forte Band of Minnesota Chippewa	\$231	\$106
CHICAGO	Catawba Indian Tribe	.	.
CHICAGO	Cayuga Nation	.	.
CHICAGO	Coharie State Tribe	\$170	\$78
CHICAGO	Eastern Cherokee	\$219	\$101
CHICAGO	Fond Du Lac Band of Minnesota Chippewa	\$203	\$93
CHICAGO	Forest County Potawatami	\$195	\$90
CHICAGO	Grand Portage Band of Minn. Chippewa	\$175	\$80
CHICAGO	Grand Traverse Band	\$175	\$81
CHICAGO	Gun Lake Tribe	.	.
CHICAGO	Haliwa-Saponi State Tribe	\$170	\$78
CHICAGO	Hannahville Community	.	.
CHICAGO	Ho-Chunk Nation	\$237	\$109
CHICAGO	Houlton Band of Maliseets	.	.
CHICAGO	Huron Band of Potawatomi	.	.
CHICAGO	Keweenaw Bay Indian Community	\$161	\$74
CHICAGO	Lac Courte Oreilles	\$159	\$73

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
CHICAGO	Lac Du Flambeau Band	\$160	\$74
CHICAGO	Lac Vieux Desert Band	\$180	\$83
CHICAGO	Leech Lake Band of Minnesota Chippewa	\$196	\$90
CHICAGO	Little River Band of Ottawa	.	.
CHICAGO	Little Traverse Bay Band	.	.
CHICAGO	Lower Sioux	\$232	\$107
CHICAGO	Lumbee State Tribe	\$170	\$78
CHICAGO	Menominee Indian Tribe	\$159	\$73
CHICAGO	Miccosukee Tribe	.	.
CHICAGO	Mille Lacs Band of Minnesota Chippewa	\$228	\$105
CHICAGO	Mississippi Choctaw Tribe	\$152	\$70
CHICAGO	MOWA Band of Choctaw Indians	\$161	\$74
CHICAGO	Narragansett Tribe	.	.
CHICAGO	Oneida Nation of New York	\$251	\$116
CHICAGO	Oneida Tribe	\$184	\$85
CHICAGO	Onondaga Nation	.	.
CHICAGO	Passamaquody Indian Tribe	\$193	\$89
CHICAGO	Penobscot Tribe	\$181	\$83
CHICAGO	Pleasant Point	\$181	\$83
CHICAGO	Poarch Band of Creek Indians	\$157	\$72
CHICAGO	Pokagon Band of Potawatomi	.	.
CHICAGO	Prairie Island Sioux	\$232	\$107
CHICAGO	Red Cliff Band of Lake Superior Chippe	\$144	\$66
CHICAGO	Red Lake Band of Chippewa	\$186	\$85
CHICAGO	Sac & Fox Tribe	\$196	\$90
CHICAGO	Saginaw Chippewa	\$188	\$87
CHICAGO	Saint Croix Chippewa	\$171	\$78
CHICAGO	Sault Ste. Marie Tribe	\$238	\$109
CHICAGO	Seminole Tribe	\$196	\$90
CHICAGO	Seneca Nation of New York	\$159	\$73
CHICAGO	Shakopee Sioux	\$232	\$107
CHICAGO	Sokagoan Chippewa Tribe	\$205	\$94
CHICAGO	St. Regis Mohawk Tribe	\$228	\$105
CHICAGO	Stockbridge-Munsee Tribe	\$162	\$75
CHICAGO	Tonawanda Band of Senecas	.	.
CHICAGO	Tuscarora Nation	.	.
CHICAGO	Upper Sioux Indian Community	\$232	\$107
CHICAGO	Waccamaw Siouan State Tribe	\$170	\$78
CHICAGO	Wampanoag Tribe	\$644	\$296
CHICAGO	White Earth Band of Minnesota Chippewa	\$195	\$90
DENVER	Blackfeet Tribe	\$148	\$68
DENVER	Cheyenne River Sioux	\$153	\$70
DENVER	Crow Creek Sioux	\$158	\$73
DENVER	Crow Tribe	\$206	\$95
DENVER	Devils Lake Sioux	\$166	\$76
DENVER	Flandreau Santee Sioux	\$204	\$94
DENVER	Fort Belknap Indian Community	\$184	\$85
DENVER	Fort Peck Assiniboine and Sioux	\$145	\$67
DENVER	Ft. Berthold Affiliated Tribes	\$159	\$73
DENVER	Goshute Reservation	\$402	\$185
DENVER	Lower Brule Sioux	\$177	\$82

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
DENVER	Northern Arapahoe	.	.
DENVER	Northern Cheyenne	\$148	\$68
DENVER	NW Band of Shoshone Nation	.	.
DENVER	Oglala Sioux of Pine Ridge Reservation	\$151	\$70
DENVER	Omaha Tribe	\$194	\$89
DENVER	Ponca Tribe of Nebraska	.	.
DENVER	Rocky Boy Chippewa-Cree	\$217	\$100
DENVER	Rosebud Sioux	\$127	\$59
DENVER	Salish and Kootenai Tribes	\$211	\$97
DENVER	Santee Sioux Tribe	\$169	\$78
DENVER	Shoshone Tribe of the Wind River Reser	\$149	\$68
DENVER	Sisseton-Wahpeton Sioux	\$133	\$61
DENVER	Skull Valley Band of Goshute	.	.
DENVER	Southern Ute Tribe	\$160	\$74
DENVER	Standing Rock Sioux	\$164	\$76
DENVER	Turtle Mountain Band of Chippewa	\$188	\$86
DENVER	Uintah & Ouray Ute Indian Tribe	\$136	\$63
DENVER	Utah Paiute Tribe	\$218	\$101
DENVER	Ute Mountain Tribe	\$167	\$77
DENVER	Winnebago Tribe	\$140	\$64
DENVER	Yankton Sioux	\$189	\$87
OKLAHOMA	Absentee-Shawnee	\$138	\$63
OKLAHOMA	Alabama-Coushatta	.	.
OKLAHOMA	Alabama-Quassarte Tribal Town	.	.
OKLAHOMA	Apache Tribe	.	.
OKLAHOMA	Caddo Tribe	\$143	\$66
OKLAHOMA	Cherokee Nation	\$163	\$75
OKLAHOMA	Cheyenne-Arapaho Tribes	.	.
OKLAHOMA	Chickasaw	\$171	\$79
OKLAHOMA	Chitimacha Tribe	.	.
OKLAHOMA	Choctaw Nation	\$137	\$63
OKLAHOMA	Citizen Band Potawatomi Tribe	.	.
OKLAHOMA	Comanche Tribe	.	.
OKLAHOMA	Coushatta Tribe	.	.
OKLAHOMA	Delaware Tribe	.	.
OKLAHOMA	Delaware Tribe of Indians (Eastern)	\$158	\$73
OKLAHOMA	Eastern Shawnee Tribe	.	.
OKLAHOMA	Fort Sill Apache Tribe	.	.
OKLAHOMA	Iowa Tribe of Kansas and Nebraska	\$170	\$78
OKLAHOMA	Iowa Tribe of Oklahoma	\$131	\$60
OKLAHOMA	Jena Band of Choctaw	.	.
OKLAHOMA	Kaw Tribe	.	.
OKLAHOMA	Kialegee Tribal Town	.	.
OKLAHOMA	Kickapoo Tribe	\$128	\$59
OKLAHOMA	Kickapoo Tribe of Oklahoma	.	.
OKLAHOMA	Kiowa Tribe	.	.
OKLAHOMA	Miami Tribe	.	.
OKLAHOMA	Modoc Tribe	.	.
OKLAHOMA	Muskogee (Creek) Nation	\$144	\$66
OKLAHOMA	Osage Tribe	.	.
OKLAHOMA	Otoe-Missouria Tribe	\$146	\$67

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
OKLAHOMA	Ottawa Tribe	.	.
OKLAHOMA	Pawnee Tribe	\$138	\$64
OKLAHOMA	Peoria Tribe	\$137	\$63
OKLAHOMA	Ponca Tribe	\$129	\$59
OKLAHOMA	Prairie Band of Potawatomi	\$166	\$77
OKLAHOMA	Quapaw Tribe	.	.
OKLAHOMA	Sac and Fox of Missouri	\$163	\$75
OKLAHOMA	Sac and Fox Tribe	\$131	\$60
OKLAHOMA	Seminole Nation	\$157	\$72
OKLAHOMA	Seneca-Cayuga	.	.
OKLAHOMA	Texas Band of Kickapoo Indians	\$180	\$83
OKLAHOMA	Thlopthlocco Tribal Town	.	.
OKLAHOMA	Tonkawa Tribe	\$169	\$78
OKLAHOMA	Tunica-Biloxi Tribe	.	.
OKLAHOMA	United Keetoowah	.	.
OKLAHOMA	Wichita Tribe	.	.
OKLAHOMA	Wyandotte	.	.
PHOENIX	Acoma Pueblo	.	.
PHOENIX	Agua Caliente Band of Cahuilla	.	.
PHOENIX	Ak-Chin Papago	\$329	\$151
PHOENIX	Alturas Rancheria	.	.
PHOENIX	Auburn Rancheria	.	.
PHOENIX	Augustine Band of Cahuilla	.	.
PHOENIX	Barona Group of Capitan Grande	\$395	\$182
PHOENIX	Berry Creek Rancheria	\$380	\$175
PHOENIX	Big Lagoon Rancheria	.	.
PHOENIX	Big Pine Band	\$233	\$107
PHOENIX	Big Sandy Rancheria	.	.
PHOENIX	Big Valley Rancheria	.	.
PHOENIX	Blue Lake Rancheria	.	.
PHOENIX	Bridgeport Paiute Indian Colony	\$233	\$107
PHOENIX	Buena Vista Rancheria	.	.
PHOENIX	Cabazon Band	.	.
PHOENIX	Cahuilla Band	\$395	\$182
PHOENIX	Campo Band	\$391	\$180
PHOENIX	Cedarville Rancheria	.	.
PHOENIX	Chemehuevi	\$374	\$172
PHOENIX	Chicken Ranch Rancheria	.	.
PHOENIX	Chico Rancheria	.	.
PHOENIX	Cloverdale Rancheria	.	.
PHOENIX	Cochiti Pueblo	.	.
PHOENIX	Cocopah Tribe	\$376	\$173
PHOENIX	Cold Springs Rancheria	\$378	\$174
PHOENIX	Colorado River Indian Tribes	\$194	\$89
PHOENIX	Colusa Rancheria	.	.
PHOENIX	Cortina Rancheria	.	.
PHOENIX	Coyote Valley Band	\$222	\$102
PHOENIX	Cuyapaipe Community	.	.
PHOENIX	Death Valley Timba-Sha	.	.
PHOENIX	Dry Creek Rancheria	\$380	\$175
PHOENIX	Duck Valley Shoshone-Paiute	\$377	\$174

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
PHOENIX	Duckwater Shoshone	\$402	\$185
PHOENIX	Elk Valley Rancheria	.	.
PHOENIX	Ely Shoshone	\$402	\$185
PHOENIX	Enterprise Rancheria	.	.
PHOENIX	Fallon Paiute-Shoshone	\$336	\$155
PHOENIX	Fort Bidwell	\$387	\$178
PHOENIX	Fort Independence	\$233	\$107
PHOENIX	Fort McDermitt Paiute and Shoshone	.	.
PHOENIX	Fort McDowell Mohave Apache	\$315	\$145
PHOENIX	Fort Mojave Tribe	\$359	\$165
PHOENIX	Gila River	\$187	\$86
PHOENIX	Greenville Rancheria	.	.
PHOENIX	Grindstone Rancheria	\$387	\$178
PHOENIX	Guidiville Rancheria	\$380	\$175
PHOENIX	Havasupai	.	.
PHOENIX	Hoopa Valley	\$381	\$175
PHOENIX	Hopi	\$311	\$143
PHOENIX	Hopland Rancheria	\$380	\$175
PHOENIX	Hualapai	\$358	\$165
PHOENIX	Inaja Band	.	.
PHOENIX	Lone Band of Miwok Indians	.	.
PHOENIX	Isleta Pueblo	.	.
PHOENIX	Jackson Rancheria	.	.
PHOENIX	Jamul Indian Village	.	.
PHOENIX	Jemez Pueblo	.	.
PHOENIX	Jicarilla Reservation	\$225	\$104
PHOENIX	Kaibab Band of Paiute	\$346	\$159
PHOENIX	Karuk	\$380	\$175
PHOENIX	La Jolla Band	\$395	\$182
PHOENIX	La Posta Band	.	.
PHOENIX	Laguna Pueblo	\$203	\$93
PHOENIX	Las Vegas Colony	.	.
PHOENIX	Laytonville Rancheria	\$380	\$175
PHOENIX	Lone Pine Paiute-Shoshone	\$233	\$107
PHOENIX	Los Coyotes Band of Cahuilla	.	.
PHOENIX	Lovelock Colony	.	.
PHOENIX	Lytton Rancheria of California	.	.
PHOENIX	Manchester Point Arena Rancheria	\$380	\$175
PHOENIX	Manzanita Band	.	.
PHOENIX	Mesa Grande Band	\$391	\$180
PHOENIX	Mescalero Reservation	\$287	\$132
PHOENIX	Middletown Rancheria	.	.
PHOENIX	Moapa Band of Paiute	\$388	\$179
PHOENIX	Mooretown Rancheria	\$380	\$175
PHOENIX	Morongo Band of Cahuilla	\$395	\$182
PHOENIX	Nambe Pueblo	.	.
PHOENIX	Navajo Nation	\$293	\$135
PHOENIX	North Fork Rancheria	.	.
PHOENIX	Paiute-Shoshone of Bishop Colony	\$233	\$107
PHOENIX	Pala Bank	\$395	\$182
PHOENIX	Pascua Yaqui Tribe	\$356	\$164

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
PHOENIX	Paskenta Band of Nomlaki Indian	.	.
PHOENIX	Pauma Band	\$395	\$182
PHOENIX	Payson Tonto Apache	.	.
PHOENIX	Pechanga Band	.	.
PHOENIX	Picayune Rancheria	\$378	\$174
PHOENIX	Picuris Pueblo	.	.
PHOENIX	Pinoleville Rancheria	\$380	\$175
PHOENIX	Pit River Tribe	.	.
PHOENIX	Pojoaque Pueblo	.	.
PHOENIX	Potter Valley Rancheria	.	.
PHOENIX	Pyramid Lake Paiute	\$379	\$174
PHOENIX	Quartz Valley Reservation	\$387	\$178
PHOENIX	Quechan Tribe	\$389	\$179
PHOENIX	Ramona Band	.	.
PHOENIX	Redding Rancheria	.	.
PHOENIX	Redwood Valley Rancheria	\$380	\$175
PHOENIX	Reno-Sparks Colony	\$260	\$120
PHOENIX	Resighini Rancheria	.	.
PHOENIX	Rincon Reservation	\$395	\$182
PHOENIX	Robinson Rancheria	\$380	\$175
PHOENIX	Rohnerville Rancheria	.	.
PHOENIX	Round Valley Reservation	\$222	\$102
PHOENIX	Rumsey Rancheria	\$380	\$175
PHOENIX	Salt River Pima-Maricopa	\$333	\$153
PHOENIX	San Carlos Apache	\$368	\$169
PHOENIX	San Felipe Pueblo	.	.
PHOENIX	San Ildefonso Pueblo	.	.
PHOENIX	San Juan Pueblo	.	.
PHOENIX	San Juan Southern Paiute Tribe	.	.
PHOENIX	San Manuel Band	\$395	\$182
PHOENIX	San Pasqual Band	\$395	\$182
PHOENIX	San Rosa Band of Cahuilla	\$395	\$182
PHOENIX	San Ysabel Reservation	.	.
PHOENIX	Sandia Pueblo	.	.
PHOENIX	Santa Ana Pueblo	.	.
PHOENIX	Santa Clara Pueblo	.	.
PHOENIX	Santa Rosa Rancheria	\$378	\$174
PHOENIX	Santa Ynez Band of Chumash	\$395	\$182
PHOENIX	Santo Domingo Pueblo	.	.
PHOENIX	Scotts Valley (Pomo)	.	.
PHOENIX	Sheep Rancheria	.	.
PHOENIX	Sherwood Valley Rancheria	\$380	\$175
PHOENIX	Shingle Springs Rancheria	.	.
PHOENIX	Smith River Rancheria	.	.
PHOENIX	Soboba Band	\$395	\$182
PHOENIX	Stewarts Point Rancheria	\$380	\$175
PHOENIX	Sulphur Bank Rancheria	.	.
PHOENIX	Summit Lake Paiute Tribe	.	.
PHOENIX	Susanville Rancheria	\$387	\$178
PHOENIX	Sycuan Band	\$395	\$182
PHOENIX	Table Bluff Rancheria	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
PHOENIX	Table Mountain Rancheria	.	.
PHOENIX	Taos Pueblo	.	.
PHOENIX	Te-Moak	\$418	\$192
PHOENIX	Tesuque Pueblo	.	.
PHOENIX	Tohono O'Odham Nation	\$170	\$78
PHOENIX	Torres-Martinez Band of Cahuilla	\$395	\$182
PHOENIX	Trinidad Rancheria	.	.
PHOENIX	Tule River Indian Tribe	\$373	\$171
PHOENIX	Tulomne Rancheria	\$378	\$174
PHOENIX	Twenty Nine Palms Band	.	.
PHOENIX	Upper Lake Rancheria	.	.
PHOENIX	Utu Utu Gwaiti Paiute	.	.
PHOENIX	Viejas Group of Capitan Grande	\$395	\$182
PHOENIX	Walker River Paiute Tribe	\$349	\$160
PHOENIX	Washoe Tribe	\$385	\$177
PHOENIX	White Mountain Apache (Fort Apache)	\$163	\$75
PHOENIX	Winnemucca Colony	.	.
PHOENIX	Yavapai-Apache (Camp Verde)	\$356	\$164
PHOENIX	Yavapai-Prescott	.	.
PHOENIX	Yerington Paiute Tribe	\$335	\$154
PHOENIX	Yomba Shoshone Tribe	\$382	\$176
PHOENIX	Ysleta Del Sur	.	.
PHOENIX	Yurok Tribe	.	.
PHOENIX	Zia Pueblo	.	.
PHOENIX	Zuni Tribe	\$278	\$128
SEATTLE	Burns-Paiute Colony	.	.
SEATTLE	Chehalis Confederated Tribes	\$241	\$111
SEATTLE	Coeur D'Alene Tribe	\$277	\$127
SEATTLE	Colville Confederated Tribes	\$219	\$101
SEATTLE	Coos Bay Confederated Tribes	.	.
SEATTLE	Coquille Indian Tribe	.	.
SEATTLE	Cowlitz Tribe	.	.
SEATTLE	Fort Hall Shoshone-Bannock	\$159	\$73
SEATTLE	Grand Ronde Confederated Tribes	.	.
SEATTLE	Hoh Indian Tribe	.	.
SEATTLE	Jamestown S'Klallam Tribe	.	.
SEATTLE	Kalispel Indian Community	\$269	\$124
SEATTLE	Klamath Indian Tribe	.	.
SEATTLE	Kootenai Tribe	\$277	\$127
SEATTLE	Lower Elwha Tribal Community	.	.
SEATTLE	Lummi Tribe	\$238	\$110
SEATTLE	Makah Indian Tribe	\$198	\$91
SEATTLE	Muckleshoot Indian Tribe	\$239	\$110
SEATTLE	Nez Perce Tribe	\$193	\$89
SEATTLE	Nisqually Indian Community	.	.
SEATTLE	Nooksack Tribe	.	.
SEATTLE	Port Gamble Indian Community	\$215	\$99
SEATTLE	Puyallup Tribe	\$263	\$121
SEATTLE	Quileute Tribe	.	.
SEATTLE	Quinault Tribe	\$216	\$99
SEATTLE	Samish Nation	.	.

**Allowable Expense Level (AEL)
and 46% of AEL by Tribe**

Office	Tribe	AEL	46% of AEL
SEATTLE	Sauk-Suiattle Indian Tribe	.	.
SEATTLE	Shoalwater Bay Tribe	.	.
SEATTLE	Siletz Confederated Tribes	\$242	\$111
SEATTLE	Skokomish Indian Tribe	.	.
SEATTLE	Spokane Tribe	\$269	\$124
SEATTLE	Squaxin Island Tribe	.	.
SEATTLE	Stillaguamish Tribe	.	.
SEATTLE	Suquamish Tribal Council	.	.
SEATTLE	Swinomish Indians	\$263	\$121
SEATTLE	Tulalip Tribes	\$240	\$110
SEATTLE	Umatilla Confederated Tribes	\$217	\$100
SEATTLE	Upper Skagit Tribe	.	.
SEATTLE	Warm Springs Confederated Tribes	\$220	\$101
SEATTLE	Yakima Indian Nation	\$213	\$98