

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

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Special Attention of: NOTICE PIH 2000-18 (TDHEs)  
  
Administrators, Offices Issued: April 20, 2000  
of Native American Programs;  
Tribes; Tribally Designated Expired: April 30, 2001  
Housing Entities (TDHEs); Indian  
Housing Authorities

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Cross References:

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SUBJECT: Accounting for Program Income under the Native American Housing Assistance and Self-Determination Act (NAHASDA) .

1. **Purpose:** This notice provides guidance on accounting for program income generated by the use or disbursement of Indian Housing Block Grant (IHBG) funds.
2. **Background:** The Negotiated Rulemaking Committee, charged with developing regulations to implement the Native American Housing Assistance and Self-Determination Act (NAHASDA), recognized the need for the regulation of funds generated from the use or disbursement of IHBG funds. The Committee crafted language in the program regulations (24 CFR Part 1000 at §1000.62 to satisfy this purpose. In addition, the Committee recognized the need for guidance on accounting for program income generated by the combined use of NAHASDA (IHBG) grants and other funds. The preamble to §1000.62 indicated that this guidance would be developed jointly by HUD and tribal representatives.

A seven member workgroup consisting of four tribal/tribally designated housing entities (TDHEs) and three HUD representatives was appointed by the Co-Chairs of the Committee. This document is the product of that workgroup.

The language in this notice was drafted during a series of meetings with tribal/TDHE and HUD workgroup members that began in March 1999 and ended in December 1999.

**3. What is Program Income?**

**3.1. Definition.**

Program income is defined as any income realized (generated) from the disbursement or use of IHBG funds; it is income to the IHBG Program of a recipient.

Accordingly, it must be income received by the recipient or its subrecipient or received by a contractor on behalf

of the recipient or subrecipient.

**EXAMPLE:** If the recipient or subrecipient makes IHBG loans to Indian families for the purchase of housing, the loan payments made by the families to the recipient or subrecipient are IHBG program income. If a contractor is servicing the IHBG loans and receives the payments on behalf of the recipient or subrecipient, the payments are IHBG program income.

**EXAMPLE:** Rent received by the recipient or subrecipient from rental housing constructed with IHBG funds and owned by the recipient or subrecipient is program income if there is any income remaining after the rental income is used to pay the expenses of generating the income, e.g., salaries for operating and maintenance staff, owner-paid utilities, insurance, janitorial supplies, normal repairs, and upkeep of the grounds. Program income is net income.

If a contractor is managing this housing on behalf of the recipient or subrecipient and collects the rent from the tenants, the net income is IHBG program income.

### **3.2. Program income includes:**

- Fees for services performed.
- Income from the use or rental of real property that was acquired, constructed or rehabilitated with IHBG funds and that is owned by the recipient or subrecipient.
- 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 (and owned by the recipient) with IHBG funds.
- Sale proceeds from the disposition of any current assisted stock owned by the recipient or entity funded by the recipient. (Note the exception set forth below for proceeds from the sale of homeownership units developed under the 1937 Housing Act.)
- Proceeds from disposition of equipment and supplies bought with IHBG funds.
- Payments of principal and interest on loans made using IHBG funds.
- Proceeds from sale of loans made with IHBG funds.

- Proceeds from sale of obligations secured by loans made with IHBG funds.
- Income from payments of principal and interest earned on IHBG funds prior to disbursement, i.e., interest earned on grant funds which are invested pursuant to \$1000.58.
- Interest earned on funds in an IHBG revolving fund pending its use for eligible housing loans.
- Any interest earned on program income pending its use for eligible activities.

Please note that this list is not exclusive and therefore other types of funds may also constitute IHBG program income. Reference: §1000.62(a) & 1000.134

### **3.3. Program income does not include:**

- Income generated from the operation of 1937 Act units unless the units are assisted with IHBG grant amounts and the income is attributable to such assistance. [See section 3.4 below.]
- Income which would otherwise be considered program income from IHBG grants if the total income received by a recipient and all its subrecipients in a single program year does not exceed \$25,000. Reference §1000.62(b)
- Fees charged to borrowers to recover IHBG funds used to pay the costs of issuing and servicing loans made with IHBG funds. The fees are not program income but are "applicable credits" to the IHBG program in accordance with OMB Circular A-87, Attachment A, paragraph C.3.
- Proceeds from the sale of homeownership units developed under the 1937 Act. [See Question 42A and Answer 42A in the revision to the Transition Notice published in the Federal Register on April 1, 1999 (64 FR 15778).]

Please note that this list is not all-inclusive. Reference: §1000.62.

### **3.4. Income generated from the operation of 1937 Housing Act units assisted with IHBG grants.**

IHBG funds may be used for the operation and maintenance and the rehabilitation of 1937 Housing Act units. When 1937 Housing Act units are assisted with IHBG funds, the

income from the units is program income if it is attributable to the IHBG assistance.

To determine how much of the income is program income when the IHBG funds are used for operation and maintenance of rental units, the amount of income received from such units before the date of the enactment of NAHASDA (10/01/1997) must be considered. Instead of having to determine and track the actual amount of rent received for each 1937 Housing Act rental unit as of the date of the enactment of NAHASDA, a surrogate will be used. This surrogate is 46% of the Allowable Expense Level (AEL) for the recipient. This number reflects the national average for rents received for 1937 Housing Act units in the last year of the 1937 Housing Act programs for Indians. The AEL and 46% of the AEL for each Indian tribe with 1937 Housing Act units are set forth in the Appendix. The AEL is defined in §1000.302. Program income is the amount of total income for a 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.

**EXAMPLE:** The recipient received \$9600 during its program year (\$800 per month) of rental income from a low-rent 1937 Housing Act project consisting of 4 units and identified as FCAS on the tribe's Formula Response Form. The AEL is \$4800 per unit per year (\$400 per unit per month) and 46% of AEL per unit per year is \$2208 (\$184 per unit per month). Multiplying 46% of AEL times 4 units gives us \$8832 per project per year (\$736 per project per month). The amount of program income for the year for that project is \$9600 minus \$8832 or \$768 per year (\$800 minus \$736 or \$64 per month). If this example is changed so that the rent received during the program year for the project is \$8832 or less, there is no program income generated by the project.

In the Mutual Help Program, each homebuyer is required to make a monthly payment based on a percentage of income. The minimum required monthly payment is equal to the administration charge. The administration charge is the amount budgeted per-unit per-month for operating expenses of the recipient. The recipient would adjust (increase or decrease) the administration charge yearly (if necessary) to ensure that adequate funds were received for its operating expense. Based upon the fact that the operating expenses should equal the administration charge and the recipient is required to use the administration charge to pay for the operating expenses of the project, no net income should ever be generated from the administration of the Mutual Help Program. Any amount paid by the homebuyer

over the administration charge is credited to the homebuyer's monthly equity account and is used to purchase the unit. These payments are not considered program income. However, should any reserves (administration charges which are in excess of operating expenses) be accumulated by the recipient from the Mutual Help Program, these reserves would be considered program income.

When IHBG assistance is used for rehabilitation of a 1937 Housing Act rental unit, the amount of any income to the recipient from such a unit that is attributable to the use of IHBG assistance is related to the cost of rehabilitation. Again to simplify administration and tracking of funds, a surrogate will be used to represent the cost of rehabilitation or capital expenses for a unit which amounts to substantial rehabilitation or reconstruction. Once total IHBG funds spent for rehabilitation/capital expenditures for the 1937 Act unit meets or exceeds 40% of the dwelling construction and equipment cost (DC&E) effective the date of the enactment of NAHASDA (10/01/1997) for the specific type and size of unit, all the income from the unit is program income. The 40% threshold is only a concept for accounting for program income and will have no affect in determining what is eligible Formula Current Assisted Stock under the IHBG formula.

The DC&E amounts and 40% of DC&E amounts for each Indian tribe with 1937 Housing Act units in effect October 1, 1997, are set forth in the Appendix. DC&E costs include all construction costs of an individual dwelling within five feet of the foundation. Excluded from the DC&E are any administrative, planning, financing, site acquisition, site development more than five feet from the foundation, and utility development or connection costs. DC&E amounts are based on a moderately designed house or multi-family structure and were determined by averaging the current construction costs, as listed in not less than two nationally recognized residential construction cost indices, for publicly bid construction of a good and sound quality.

**EXAMPLE:** Forty percent of the DC&E for a specific unit type and size for the recipient effective on October 1, 1997, is \$25,000. The recipient spent \$15,000 of IHBG funds for rehabilitation of such a low-rent 1937 Housing Act unit last program year and will complete the rehabilitation work this program year with \$15,000 of additional IHBG funds. Because the total amount of IHBG funds for rehabilitation of the unit will exceed \$25,000, all future rental income (beginning the program year or month after the expenditure for rehabilitation which brings the total IHBG expenditures to \$25,000-depending on

whether the recipient chooses to calculate program income from 1937 Act units yearly or monthly) is program income.

In the Mutual Help Program, when IHBG assistance 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 time of conveyance. Therefore, if IHBG funds are used to rehabilitate a Mutual Help unit and the cost meets or exceeds 40% of the DC&E for the specific type and size of unit, the Proceeds of Sale to the recipient at conveyance would be considered program income. If the cost of rehabilitation is less than 40% of DC&E, the Proceeds of Sale at the time of conveyance would not be considered program income and can be used in accordance with Answer 42A in the revision to the Transition Notice published in the Federal Register on April 1, 1999, (64 FR 15778).

**EXAMPLE:** Forty percent of the DC&E for a specific Mutual Help unit type and size for the recipient effective on October 1, 1997, is \$25,000. The recipient spent \$15,000 of IHBG funds for rehabilitation of this Mutual Help unit last program year and will complete the rehabilitation work this program year with \$15,000 of additional IHBG funds. Because the total amount of IHBG funds for rehabilitation of the unit will exceed \$25,000, all Proceeds of Sale for this unit at the time of conveyance are program income. If however, only a total of \$15,000 is used for the rehabilitation of the unit, there is no program income and the Proceeds of Sale at the time of conveyance are not affected. These Proceeds of Sale can be used for eligible purposes based Answer 42A in the revision to the Transition Notice published in the Federal Register on April 1, 1999, (64 FR 15788).

Reference: §1000.62(b)

### **3.5. Program income from activities funded with IHBG and other funds.**

If program income is realized from an eligible activity that was funded both with IHBG funds and with other funds, the amount of income to the IHBG program will be based on a percentage calculation that represents the proportional share of IHBG funds provided for the activity generating the program income.

**EXAMPLE:** If a recipient used \$100,000 of Indian Community Development Block Grant (ICDBG) funds to buy land and \$300,000 of IHBG funds to construct houses on this land, the money from the sale of the properties to low-income families would be split between the ICDBG and IHBG programs in accordance with the percentage of funding

from each program so that one-fourth of the sales proceeds would be ICDBG program income and three-fourths would be IHBG program income. This percentage calculation is used to determine program income no matter if the program income would be less than, equal to, or more than the amount of IHBG funds used for the activity.

Reference: §1000.62(c).

#### **4. Use of Program Income.**

The IHBG regulations [§1000.62(b)] and NAHASDA [section 104(a)] permit recipients to retain program income received provided that it is used for affordable housing activities in accordance with section 202 (Eligible Affordable Housing Activities) of NAHASDA. This means that the use of program income is subject to all applicable requirements governing the use of IHBG funds. The receipt and expenditure of program income must be recorded as part of the financial transactions of the IHBG program. It is also required that recipients substantially disburse program income for eligible activities before additional IHBG funds are drawn down from the U.S. Treasury.

Reference: §1000.62(b) & 24 CFR 85.21 as referenced in §1000.26(a)(5).

#### **5. Examples of Determining Program Income.**

**Example 1:** A recipient uses \$100,000 of IHBG funds to buy land. The recipient builds low-income rental houses on the land using non-IHBG funds. After the houses are built, is any of the rental income received by the recipient program income?

**Answer 1:** The rental income received by the recipient was directly generated from the use of IHBG funds which were used to buy the property. The rent is gross income from the rental of real property acquired by the recipient with IHBG funds (§1000.62(a)). "Costs incidental to the generation of such income" (§1000.62(d)) are subtracted from the gross income when determining IHBG program income. Therefore, the costs of operating and maintaining the housing units, and any other costs incidental to generating the income, may be deducted from the gross rental income. In most cases, there will not be any money remaining from gross rental receipts after incidental costs are netted out. If there is any money remaining, the percentage that would be consider IHBG program income would be equal to the ratio of land costs relative to total project costs.

**Example 2:** A recipient provides \$100,000 of IHBG funds to a nonprofit housing organization to acquire undeveloped land to be used for low-income rental housing. After acquisition, the nonprofit sells the land to a private for-profit limited partnership for \$40,000, as part of an agreement under which the limited partnership will build low-income rental housing (a Low-Income Housing Tax Credit project) on the land. After the housing is built, will any of the rent constitute program income? If the limited partnership sells the property at the end of the Low-Income Housing Tax Credit compliance period, will any of the sales proceeds be program income? Looking at all of these transactions, is any program income generated?

**Answer 2:** The initial entity receiving the IHBG assistance -the nonprofit organization-was a subrecipient, the \$40,000 received by the nonprofit when it sold the property was directly generated from the use of IHBG funds. The cost incidental to the generation of the income produced from the sale of the land were closing costs which could be subtracted from the \$40,000. Any funds remaining once closing costs are subtracted from the \$40,000 would be attributable to the IHBG program and would be program income because no other sources of funds besides IHBG funds were used by the nonprofit subrecipient to acquire the property.

Once the land was sold, the limited partnership ultimately received the IHBG assistance. Because the limited partnership is neither the recipient nor a subrecipient, any income it receives cannot, by definition, be program income. However, the nonprofit subrecipient could require the limited partnership to share rental income with the nonprofit as a condition of providing the land write-down to the limited partnership. Under such circumstances, the possibility for program income exists if there was any income remaining after costs incidental to generating the income were netted out.

Because the limited partnership owns the property and is neither a recipient nor subrecipient, when the limited partnership sell the property, the sales proceeds are not program income unless the nonprofit subrecipient required all or part of the sales proceeds to be paid to the nonprofit as a condition of providing the land write-down to the developer.

**Example 3:** The recipient uses \$400,000 of IHBG funds to acquire and renovate a closed school building for use as senior housing with resident services. The building includes a community room for the residents which is occasionally rented for other uses. The services include dining services and recreational and social activities.

None of these activities receive IHBG assistance. Which of the following are potential sources of program income?

- Proceeds from fees charged for the dining services. The proceeds are used to pay for the food and the salaries of the food workers.
- Fees charged for certain senior citizen activities to help cover the cost of those activities.
- Fees charged to private groups for use of the community room for private functions occasionally held there.

**Answer 3:** In the first case, the funds from the fees charged for dining services are not "directly generated" from the use of IHBG funds. Instead, they are generated from the dining services which are not paid with IHBG funds. Hence, these fees are not program income.

In the second case, the funds from the fees for the activities are also not "directly generated" from the use or rental of the building, but rather to pay for senior citizen activities. Again, there is no program income.

In the third case, these funds are "directly generated" from the rental of the real property acquired and rehabilitated with IHBG funds. Because costs incidental to the generation of real property rehabilitated with IHBG funds can be netted out from gross income, it is unlikely that, when operating and maintenance expenses and other incidental costs are subtracted from gross income, any income would remain. (\$1000.62(d)) Any income remaining after incidental costs are netted out would belong to the IHBG program since the example lists only one source of funds used to acquire and rehabilitate the property.

**Example 4:** A recipient enters into a contract with a bank to provide financing for the rehabilitation of single-family owner-occupied housing. A revolving fund is established with IHBG program income in the amount of \$100,000. The funds in the revolving fund are used by the bank to provide low-interest supplemental loans to low-income families who also borrow bank (non-IHBG) funds. The repayment of the IHBG supplemental loans will be deposited in the revolving fund and would be used to make additional supplemental rehabilitation loans. Which of the following are sources of program income?

- Payments of principal and interest on the supplemental loans made with IHBG program income?
- Payments of principal and interest on the primary loans made with bank (non-IHBG) funds?

- Interest earned on funds in the revolving fund account established with the IHBG program income?
- Proceeds from the sale of a house rehabilitated using the bank (non-IHBG) funded loan and the IHBG-funded supplemental loan?

**Answer 4:** The payments of principal and interest on the IHBG-funded supplemental loans are received by the recipient, though its contractor, the bank. The money is "directly generated" from the use of IHBG funds which are being provided for rehabilitation assistance. If IHBG funds provided a loan covering 100% of the costs of the rehabilitation, all of the loan repayments would belong to the IHBG program. However, because IHBG funds only partially assisted the rehabilitation activity, only the supplemental loan repayments are program income.

Payments of principal and interest on primary loans made with bank (non-IHBG) funds are owed directly to the bank. These funds are not generated from the use of IHBG funds. Hence, the primary loan repayments are not program income.

Interest earned on funds in the revolving fund account established with the IHBG program income is received by the recipient because the funds are administered the bank, which is acting in the capacity of a contractor. The money is "directly generated" from the use of IHBG funds.

In the last case, what if the homeowner sell his house which was rehabilitated with the bank and IHBG loan funds? The sale proceeds are not income to the IHBG program because the homeowner is not the recipient, subrecipient, or a contractor who is administering part of the recipient's IHBG program.

## **6. Administrative Requirements for Program Income Pursuant to §1000.26 and applicable provisions of 24 CFR Part 85**

### **6.1. Financial Management Systems.**

All IHBG program income that is received and expended must be recorded as part of the financial transactions of the grant program. The "Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments" (24 CFR Part 85) establish minimum standards for financial management systems in §85.20(b). These standards require recipients' accounting records to contain information which adequately identifies the source and application of funds provided for any IHBG-assisted activity. The

financial reporting must be structured to allow for accurate, current, and complete disclosure of the financial results of IHBG-assisted activities.

## **6.2. Safekeeping and Documentation**

Section 85.20(b)(3) requires recipients to maintain adequate control for all grant and subgrant cash, real and personal property and other assets. In addition to other internal controls discussed above, the recipient must adequately secure all documents pertaining to loans and other assets that generate program income. For example, loans and security documents held by the recipient should be stored in a fireproof safe. The recipient must also take care to ensure that mortgages are properly recorded, Uniform Commercial Code (UCC) Financing Statements are promptly filed, etc.

## **6.3. Program Income Included as Part of Financial Transactions of the IHBG Program**

To ensure that all IHBG program income is properly recorded and expended, there must first be in place an accounting system that will allow this to be done in an accurate and timely manner. The majority of recipients have established automated data processing systems to maintain information on financial transactions. Some recipients also may maintain records in addition to the automated system. Whether manual or computer-based, it is important that the accounting system:

- Protects against unauthorized access and modification.
- Traces financial transactions step-by-step from initiation to resulting financial statements.
- Conforms with legal requirements.
- Produces sufficient documentation to comply with appropriate requirements and reports.

The recipient's IHBG staff need to ensure that an adequate system for initially accounting for receipt of program income, e.g., for loan payments that may be mailed in, is in place and functioning. Separation of duties or functions is important to ensure that opportunities for fraud or abuse are minimized (e.g., the person receiving the payment should not be the same person that accounts for it). Recipients should have clear policies that result in prompt deposit of program income and that prohibit opportunities for such income to be held before it is entered into the official accounting system.

Recipients must also ensure that program income received

by any of their subrecipients is adequately and appropriately accounted for and expended. To do so, recipients will need to track closely program income received and retained by these entities. This can be done through periodic reports from the subrecipient and the monitoring of subrecipient activities as required by §1000.502(a); program income reported must be reconciled periodically with subrecipients' records (e.g., through on-site review and audit, if required).

#### **6.4. Tracking Loan Payments.**

Many recipients carry out activities such as rehabilitation that involve repayment of loans. In some instances, loans are made on a deferred payment basis, i.e. not payable unless a property is sold. Whether loan accounts are maintained by the recipient, a subrecipient, a private financial institution or some other entity, a permanent loan account record must be maintained for each loan that is made. Recipients can develop or allow other entities to develop the type of system that will maintain these records provided the system can produce detailed information on:

- All transactions that affect the loan balance (e.g., the amount and due date of each payment, when payments are received, how payments are applied).
- Financial information on the loan (e.g., the latest outstanding balances for principal, escrow deposits, advances, unapplied payments, loan status as to delinquency or default).

If a loan is a deferred payment loan, the records should include information that reflects the terms of the deferral to ensure that the dates of future repayments, if any, are clearly indicated.

#### **6.5. Tracking Sales of Real Property.**

Recipients' record-keeping systems should identify all properties acquired or owned and rehabilitated by the recipient with IHBG funds. Such record-keeping is essential to ensure that, if and when such properties are sold, the proceeds are treated as program income

#### **6.6. Tracking Sales of Equipment and Supplies.**

Pursuant to §1000.26(a)(8) and (9), §85.32 and §85.33 set forth the procedures that recipients must comply with regarding equipment and supplies. "Equipment" is defined as "tangible, non-expendable, personal property having a

useful life of more than one year and an acquisition cost of \$5,000 or more per unit. A recipient may use its own definition of equipment provided that such definition would at least include all equipment defined above."

Property records to be maintained by the recipient must include:

- Description of the property.
- Serial number or other identification number.
- Source of the property.
- Name of the title holder.
- Acquisition date.
- Cost of the property.
- Percentage of IHBG participation in the cost of the property.
- Location, use and condition of the property.
- Any ultimate disposition data including the date of disposal and sale price of the property.

Proceeds for any equipment or supplies sold that was originally purchased with IHBG funds is program income (if applicable, prorated to reflect the percentage of IHBG funds used).

Should you have questions regarding accounting for program income under NAHASDA, please contact your local Area Office of Native American Programs.

Harold Lucas  
Assistant Secretary  
for Public and Indian Housing

Attachments



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

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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 (Metlakatla)	\$771	\$355
ALASKA	Anvik	.	.
ALASKA	Arctic Slope Native Regional Corp.	\$924	\$425
ALASKA	Arctic Village	.	.
ALASKA	Atka	.	.
ALASKA	Atmautluak	.	.
ALASKA	Atqasuk (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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
ALASKA	Ninilchik	.	.
ALASKA	Noatuk	.	.
ALASKA	Nome	.	.
ALASKA	Nondalton	.	.
ALASKA	Noorvik	.	.
ALASKA	Northway	.	.
ALASKA	Nuiqsut	.	.
ALASKA	Nulato	.	.
ALASKA	Nunapitchuk	.	.
ALASKA	Ohogamiut	.	.
ALASKA	Old Harbor	.	.
ALASKA	Orutsararmuit (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	Shaktoolik	.	.
ALASKA	Sheldon's Point	.	.
ALASKA	Shishmaref	.	.
ALASKA	Shungnak	.	.
ALASKA	Skagway	.	.
ALASKA	Sleetmute	.	.

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

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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 Chippewa	\$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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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	Ione 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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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 Piima-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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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**

<b>Office</b>	<b>Tribe</b>	<b>AEL</b>	<b>46% of AEL</b>
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

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

Cost Area	State	1 Bedroom DC&E	1 Bedroom 40% DC&E	2 Bedroom DC&E	2 Bedroom 40% DC&E	3 Bedroom DC&E	3 Bedroom 40% DC&E	4 Bedroom DC&E	4 Bedroom 40% DC&E	5 Bedroom DC&E	5 Bedroom 40% DC&E
<b>EASTERN/WOODLANDS</b>											
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 Cypress)	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
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

**Table of Tribes Included in Cost Areas**

<b>Eastern Woodlands</b>			
<b>Cost Area</b>	<b>State</b>		<b>Tribes</b>
Alabama State	Alabama	N/A	Mowa Band of Choctaw
Mowa Band of Choctaw	Alabama		
Poarch Band of Creek	Alabama	Poarch Band of Creek Indians of AL	
Mashantucket W. Pequot	Connecticut	Nashantucket Pequot Tribe of CT	
Mohegan of CT	Connecticut	Mohegan Indian Tribe of CT	
Paucatuck E. Pequot	Connecticut	Paucatuck Eastern Pequoit Tribe	
Schaghticoke	Connecticut	Schaghticoke Indian Tribe of CT	
Eastern Muskogee	Florida	N/A	
Seminole (Tampa)	Florida	Seminole Tribe of FL	
Seminole (Big Cypress)	Florida	Seminole Tribe of FL	
Seminole (Brighton)	Florida	Seminole Tribe of FL	
Lower Muskogee	Georgia	N/A	
Pokagon Potawatomi	Indiana	Pokagon Band of Potawatomi Indians	
Sac & Fox	Iowa	Sac & Fox Tribe of the Mississippi in Iowa	
Aroostook Band of MicMac	Maine	Arroostook Band of Indians Micmac	
Houlton Maliseet	Maine	Holoton Band of Maliseet Indians	
Indian Township	Maine	Passamaquoddy-Indian Township Reservation	
Penobscot	Maine	Penobscot Tribe of ME	
Pleasant Point	Maine	Passamaquoddy-Pleasant Point Reservation	
Mashpee Wampanoag	Massachusetts	N/A	
Nipmuc	Massachusetts	N/A	
Wampanoag (Gay Head)	Massachusetts	Wampanoag Tribe of Gay Head (Aquinnah) of MA	
Bay Mills	Michigan	Bay Mills of the Sault Ste. Marie Band of Chippewa	
Grand Traverse	Michigan	Grand Traverse Band of Ottawa and Chippewa	
Hannahville	Michigan	Hannahville Community of Michigan Potawatomi	
Huron Potawatomi	Michigan	Nottawaseipi Huron Potawatomi	
Keweenaw Bay	Michigan	Keweenaw Bay Community of Chippewa	
Lac Vieux Desert	Michigan	Lav Vieux Desert Band of Chippewa	
Little River	Michigan	Little River Band of Ottawa Indians	
Little Traverse	Michigan	Little Traverse Bay Bands of Odawa Indians	
Manistique	Michigan	Sault Ste Marie Chippewa Tribe of MI	

**Table of Tribes Included in Cost Areas**

<b>Cost Area</b>	<b>State</b>	<b>Eastern Woodlands</b>	<b>Tribes</b>
Pokagon Potawatomi	Michigan	Pokagon Band of Potawatomi Indians of MI	
Saginaw Chippewa	Michigan	Saginaw Chippewa Tribe of MI	
Sault Ste. Marie (Escanaba)	Michigan	Sault Ste Marie Chippewa Tribe of MI	
Sault Ste. Marie (Marquette)	Michigan	Sault Ste Marie Chippewa Tribe of MI	
Sault Ste. Marie (Sault Ste. Marie)	Michigan	Sault Ste Marie Chippewa Tribe of MI	
Boise Forte	Minnesota	Minnesota Chippewa Tribe-Boise Forte Band	
Fond du Lac	Minnesota	Minnesota Chippewa Tribe-Fond du Lac Band	
Grand Portage	Minnesota	Minnesota Chippewa Tribe-Grand Portage Band	
Leech Lake	Minnesota	Minnesota Chippewa Tribe-Leech Lake Band	
Mille Lacs	Minnesota	Minnesota Chippewa Tribe-Mille Lacs Band	
Minnesota Dakota (Lower Soo)	Minnesota	Lower Sioux Mdewakanton Community	
Minnesota Dakota (Prairie Island)	Minnesota	Prairie Island Indian Community of MN, Upper Sioux Indian Community of MN	
Red Lake	Minnesota	Red Lake Band of Chippewa Indians of MN	
White Earth	Minnesota	Minnesota Chippewa Tribe-White Earth	
Mississippi Band of Choctaw	Mississippi	Mississippi Band of Choctaw Indians	
Cayuga	New York	Cayuga Nation of NY	
Oneida	New York	Oneida Indian Nation of NY	
Seneca	New York	Seneca Nation of Indians	
St. Regis	New York	St. Regis Band of Mohawk Indians	
Cherokee	North Carolina	Eastern Band of Cherokee (Qualla)	
NC State	North Carolina	Lumbbee, Coharie, Waccamaw Siouan Tribe, Haliwa-Saponi Tribe	
Narragansett	Rhode Island	Narragansett Indian Tribe of RI	
Catawba	South Carolina	Catawba Indian Nation	
Bad River	Wisconsin	Bad River Band of the Lake Superior Tribe	
Forrest County	Wisconsin	Forest County Potawatomi Community of WI	
Ho-Chunk	Wisconsin	Ho-Chunk Nation	
Lac Courte Oreilles	Wisconsin	Lac Courte Oreilles Band of Chippewa Indians	
Lac du Flambeau	Wisconsin	Lac du Flambeau Band of Chippewa Indians	
Menominee	Wisconsin	Menominee Indian Tribe of WI	
Mohican	Wisconsin	Stockbridge-Munsee Community of WI	
Oneida	Wisconsin	Oneida Tribe of WI	

**Table of Tribes Included in Cost Areas**

<b>Eastern Woodlands</b>		
<b>Cost Area</b>	<b>State</b>	<b>Tribes</b>
Red Cliff	Wisconsin	Red Cliff Band of Lake Superior Chippewa Indians
Saint Croix	Wisconsin	St. Croix Chippewa Indians of WI
Sokoagon	Wisconsin	Soloagon Chippewa (Mole Lake) Community

  

<b>Southern Plains</b>		
<b>TDC Area</b>	<b>State</b>	<b>Tribes</b>
Northeast Kansas	Kansas	Iowa Tribe of KS & NE, Kickapoo Tribe of Kansas, Prairie Band of Potawatomi, Sac & Fox Tribe of Missouri
Chitimacha	Louisiana	Chitimacha Tribe, Coushatta Tribe, Jena Band of Choctaw, Tunica-Biloxi Indian Tribe
Ardmore	Oklahoma	Chickasaw Nation
Bartlesville	Oklahoma	Delaware Tribe, Osage Tribe
Enid	Oklahoma	Cheyenne-Arapaho Tribe, Kaw Nation, Otoe-Missouria Tribe, Pawnee Tribe, Ponca Tribe, Tonkawa Tribe, Miami Tribe, Modoc Tribe, Ottawa Tribe, Peoria Tribe, Quapaw Tribe, Seneca-Cayuga Tribe, Wyandotte Tribe, Eastern Shawnee Tribe
Lawton	Oklahoma	Apache Tribe, Caddo Tribe, Comanche Tribe, Delaware Tribe of Western Oklahoma, Fort Sill Apache Tribe, Kiowa Tribe, Wichita Tribe
McAlester	Oklahoma	Choctaw Nation, Kialegee Tribal Town
Muskogee	Oklahoma	Alabama-Quassarte Tribe, Cherokee Nation, Muskogee (Creek) Nation, United Keetoowah Band
Shawnee	Oklahoma	Absentee-Shawnee Tribe of OK, Citizen Potawatomi Nation, Kickapoo Tribe of OK, Sac & Fox Nation of OK, Seminole Nation, Thlophlocco Tribal Town
Stillwater	Oklahoma	Pawnee
Eagle Pass	Texas	Texas Band of Kickapoo Indians
Houston	Texas	Alabama-Coushatta Tribe of Texas

  

<b>Northern Plains</b>		
<b>TDC Area</b>	<b>State</b>	<b>Tribes</b>
Southern Ute	Colorado	Southern Ute Indian Tribe
Ute Mountain Ute	Colorado	Ute Mountain Tribe
Blackfeet	Montana	Blackfeet Indian
Chippewa Cree	Montana	Chippewa Cree Indians of the Rocky Boy's Reservation
Crow Tribal	Montana	Crow Tribe of Montana
Fort Belknap	Montana	Fort Belknap
Fort Peck	Montana	Assiniboine and Sioux Tribes of the Fort Peck Indian Reservation
Northern Cheyenne	Montana	Northern Cheyenne Tribe
Salish & Kootenai	Montana	Confederated Salish & Kootenai Tribes of the Flathead Reservation
Omaha Tribal	Nebraska	Omaha Tribe

**Table of Tribes Included in Cost Areas**

Northern Plains		
TDC Area	State	Tribes
Ponca	Nebraska	Northern Ponca Tribe
Santee Sioux	Nebraska	Santee Sioux Tribe
Winnebago	Nebraska	Winnebago Tribe
Fort Berthold	North Dakota	Three Affiliated Tribes of Fort Berthold
Fort Totten	North Dakota	Devils Lake Sioux Tribe
Standing Rock	North Dakota	Standing Rock Sioux Tribe
Trenton	North Dakota	Trenton Indian Service Area of the Turtle Mountain Band of Chippewa
Turtle Mountain	North Dakota	Turtle Mountain Band of Chippewa
Cheyenne River	South Dakota	Cheyenne River Sioux Tribe
Crow Creek	South Dakota	Crow Creek Sioux Tribe
Flandreau	South Dakota	Flandreau Santee Sioux
Lower Brule	South Dakota	Lower Brule Sioux Tribe
Oglala Sioux	South Dakota	Oglala Sioux Tribe
Rosebud	South Dakota	Rosebud Sioux Tribe
Sisseton Wahpeton	South Dakota	Sisseton-Wahpeton Sioux Tribe
Yankton	South Dakota	Yankton Sioux Tribe
NW Band of Shoshone	Utah	NW Band of Shoshone Indians
Ute Paiute	Utah	Paiute Indian Tribe of Utah
Ute Indian	Utah	Ute Indian Tribe of the Uintah & Ouray
Northern Arapaho	Wyoming	Arapahoe Tribe
Wind River	Wyoming	Eastern Shoshone

  

Southwest		
TDC Area	State	Tribes
Camp Verde	Arizona	Yavapai Apache (Camp Verde), Yavapai Prescott
Fort McDowell	Arizona	Fort McDowell Mohave Apache, Salt River Pima-Maricopa
Fort Mojave	Arizona	Fort Mojave Tribe (Aha-Macav) (AZ/CA/NV)
Kaibab	Arizona	Kaibab Band of Paiute, Las Vegas Colony (NV), Moapa Band of Paiute (NV)
Kaibito	Arizona	Navajo Nation (AZ/UT)
Keams Canyon	Arizona	Hopi
Parker	Arizona	Cocopah Tribe, Colorado River Indian Tribes (AZ/CA)
Peach Springs	Arizona	Havasupai, Hualapai
Rough Rock	Arizona	Navajo Nation (AZ/UT)
Sacaton	Arizona	Ak-Chin Papago, Gila River
San Carlos	Arizona	San Carlos Apache

**Table of Tribes Included in Cost Areas**

Southwest		
TDC Area	State	Tribes
Sells	Arizona	Pascua Yaqui Tribe, Tohono O'Odham Nation
Steamboat	Arizona	Navajo Nation, San Juan Southern Paiute Tribe
Whiteriver	Arizona	Payson Tonto Apache, White Mountain Apache
Barona	California	Barona Group of Capitan Grande
Campo	California	Campo Band, Cuyapaipe Community, Inaja Band, Jamul Indian Village, La Posta Band, Los Coyotes Band of Cahuilla, Manzanita Band, Mesa Grande Band, Sycuan Band, Viejas Group of Capitan Grande
Chemehuevi	California	Chemehuevi
Fort Bidwell	California	Fort Bidwell
Grindstone	California	Gindstone Rancheria
Hoopa	California	Berry Creek Rancheria, Big Lagoon Rancheria, Big Valley Rancheria, Blue Lake Rancheria, Laytonville Rancheria, Cloverdale Rancheria, Colusa Rancheria, Coyote Valley Band, Dry Creek Rancheria, Sulphur Bank Rancheria, Elk Valley Rancheria, Enterprise Rancheria, Guidiville Rancheria, Hoopa Valley, Hopland Rancheria, Smith River Rancheria, Karuk, Lytton Rancheria of CA, Manchester Point Arena Rancheria, Chico Rancheria, Middletown Rancheria, Mooretown Rancheria, Pinoleville Rancheria, Pit River Tribe, Potter Valley Rancheria, Quartz Valley Rancheria, Redding Rancheria, Redwood Valley Rancheria, Resighini Rancheria, Robinson Rancheria, Rohnerville Rancheria, Round Valley Reservation, Rumsey Rancheria, Sherwood Valley Rancheria, Stewarts Point Rancheria, Table Bluff Rancheria, Trinidad Rancheria, Upper Lake Rancheria, Yurok Tribe
Lone Pine	California	Big Pine Band, Bridgeport Paiute Indian Colony, Death Valley Timba-Sha, Fort Independence, Lone Pine Paiute-Shoshone, Paiute-Shoshone of Bishop Colony, Utu Utu Gwalti Paiute
Morongo	California	Aqua Caliente Band of Cahuilla, Morongo Band of Cahuilla, San Manuel Band, Soboba Band, Twenty Nine Palms Band
Pala	California	Pala Band
Quechan	California	Quechan Tribe (AZ/CA)
Rincon	California	La Jolla Band, Pauma Band, Rincon Reservation, San Pasqual Band, San Ysabel Reservation
Santa Ynez	California	Santa Ynez Band of Chumash
Susanville	California	Alturas Rancheria, Cedarville Rancheria, Greenville Rancheria, Paskenta Band of Nomlaki Indians, Susanville Rancheria
Torrez-Martinez	California	Augustine Band of Cahuilla, Cabazon Band, Cahulla Band, Pechanga Band, Ramona Band, Santa Rosa Band of Cahuilla, Torres-Martinez Band of Cahuilla
Tule River	California	Auburn Rancheria, Big Sandy Rancheria, Buena Vista Rancheria, Chicken Ranch Rancheria, Cold Springs Rancheria, Cortina Indian Rancheria, lone Band of Miwok Indians, Jackson Rancheria, North Fork Rancheria, Picayune Rancheria, Santa Rosa Rancheria, Scotts Valley (Pomo), Sheep Rancheria, Shingle Springs Rancheria, Table Mountain Rancheria, Tule River Indian Tribe, Tulomne Band of Me-Wuk Indians
Elko	Nevada	Duck Valley Shoshone-Paiute (ID/NV), Duckwater Shoshone, Ely Shoshone, Te-Moak, Confederated

**Table of Tribes Included in Cost Areas**

<b>Southwest</b>		
<b>TDC Area</b>	<b>State</b>	<b>Tribes</b>
Fallon	Nevada	Tribes of the Goshute Indians (UT)
		Fallon Paiute-Shoshone, Fort McDermitt Paiute and Shoshone (NV/OR), Lovelock Colony, Pyramid Lake Paiute, Reno Sparks Colony, Summit Lake Paiute Tribe, Walker River Paiute Tribe, Winnemucca Colony, Yomba Shoshone Tribe
Gardnerville	Nevada	Washoe Tribe (CA/NV), Yerington Paiute Tribe
Alamo	New Mexico	Navajo Nation (Alamo and Canoncito, NM)
Dulce		Jicarilla Reservation
Isleta		Cochiti Pueblo, Isleta Pueblo, San Felipe Pueblo, Sandia Pueblo, Santa Ana Pueblo, Santo Domingo Pueblo
Laguna		Acoma Pueblo, Laguna Pueblo
Mescalero		Mescalero Reservation
Nageezi		Navajo Nation (San Juan Co., NM)
Penasco		Picuris Pueblo, Taos Pueblo
Pojoaque		Jemez Pueblo, Nambe Pueblo, Pojoaque Pueblo, San Ildefonso Pueblo, San Juan Pueblo, Santa Clara Pueblo, Tesuque Pueblo, Zia Pueblo
Standing Rock		Navajo Nation (McKinley Co., NM)
Zuni		Zuni Tribe (AZ/NM)
Ysleta del Sur	Texas	Ysleta del Sur

<b>Northwest</b>		
<b>TDC Area</b>	<b>State</b>	<b>Tribes</b>
Coeur d'Alene	Idaho	Coeur d'Alene, Fort Hall, Kootenai, Nez Perce
Mission	Oregon	Burns Paiute, Umatilla
Nespelem	Washington	Colville, Kalispel, Spokane, Yakama,
Warm Springs	Oregon	Klamath, Warm Springs,
Tahola	Washington	Chehalis, CLUSHA, Coquille, Cow Creek, Grand Ronde, Hoh, Jamestown S'Kallam, Lower Elwha, Lummi, Makah, Muckleshoot, Nisqually, Nooksack, Port Gamble, Puyallup, Quileute, Quinault, Samish, Sauk Suiattle, Shoalwater Bay, Siletz, Skokomish, Squaxin Island, Stillaguamish, Suquamish, Swinomish, Tulalip, Upper Skagit

## Table of Tribes Included in Cost Areas

<b>Alaska</b>		
<b>TDC Area</b>	<b>State</b>	<b>Tribes</b>
Arctic Slope	Alaska	Anaktuvuk Pass, Arctic Village, Atqasuk, Gambell, Inalik (Diomedes), Kaktovik (Barter Island), Nuiqsut, Point Hope, Point Lay, Savoonga, Wainwright
Inland	Alaska	Alatna, Allakaket, Ambler, Hughes, Huslia, Kobuk, Koliganak, Lime Village, McGrath, Niklai, Noatak, Ruby, Shungnak, Stony River, Takotna, Tanana, Telida
Inland Yukon/ Kuskokwim	Alaska	Akiachak, Akiak, Algaaciq (St. Mary's), Aniak, Anvik, Atmautiuk, Chuathbaluk, Crooked Creek, Galena, Georgetown, Grayling, Holy Cross, Kalskag, Kaltag, Kasigluk, Koyukuk, Kwethluk, Lower Kalskag, Marshall, Mountain Village, Napaimute, Nulato, Nunapitchuk, Ohogamiut, Orutsararmiut (Bethel), Pilot Station, Pitka's Point, Red Devil, Russian Mission (Iqurmiut), Shageluk, Sleetmute, Tuluksak
Northern Interior	Alaska	Beaver, Birch Creek, Chalkytisik, Circle, Eagle, Doyon Native Regional Corporation*, Evansville (Bettles Field), Fort Yukon, Manley Hot Springs, Rampart, Stevens Village, Venetie
S. Central Interior SE. & S. Central Coastal	Alaska	Chistochina, Dot Lake, Healy Lake, Mentasta, Minto, Nenana, Northway, Tanacross, Tetlin Angoon, Annette Island (Metlakatla), Cantwell, Chanega, Chickaloon, Chilkat, Chilkoot, Chitina, Craig, Douglas, Eklutna, Eyak, Gakona, Gulkana, Hoonah, Hydaburg, Kake, Kassan, Kenaitze, Ketchikan, Klawock, Kluti Kaah (Copper Center), Knik, Namwalek (English Bay), Ninilchik, Petersburg, Port Graham, Salamatoff, Saxman, Seldovia, Sitka, Skagway, Tatitlek, Tazlina, Wrangell, Yakutat
Western Coastal	Alaska	Afognak, Akhiok, Akutan, Alakanuk, Aleknagik, Andreafski, Atka, Belkofski, Bill Moore's Slough, Brevig Mission, Buckland, Cheforeak, Chignik, Chignik Lagoon, Chignik Lake, Chuloonawick, Clark's Point, Council, Deering, Dillingham, Eek, Egegik, Ekuk, Ekwok, Elim, Emmonak, False Pass, Golovin (Chinik), Goodnews Bay, Hamilton, Hooper Bay, Igigig, Iliamna, Ivanoff Bay, Kaguayak, Kanatak, Karluk, Kiana, King Cove, King Island, Kipnuk, Kvialina, Kokhanok, Kongiganak, Kotlik, Kotzebue, Koyuk, Kwigillingok, Kwinhagak, Larsen Bay, Lesnoi (Woody Island), Levelock, Manokotak, Mary's Igloo, Mekoryuk, Naknek, Napaskiak, Nelson Lagoon, New Stuyahok, Newhalen, Newtok, Nightmute, Nikolski, Nome, Nondalton, Noorvik, Old Harbor, Oscarville, Ouzinkie, Paimiut, Pauloff Village, Pedro Bay, Perryville, Pilot Point, Platinum, Port Heiden, Port Lions, Portage Creek, Qagan Tayagungin (Sand Point), Qawalangin (Unalaska), Saint George, Saint Michael, Saint Paul, Scammon Bay, Selawik, Shaktoolik, Sheldon's Point, Shishmaref, Solomon, South Naknek, Stebbins, Teller, Togiak, Toksook Bay, Tuntutuliak, Tununak, Twin Hills, Tyonek, Ugashik, Umkumiute, Unalakleet, Unga, Wales, White Mountain

**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								
Wampandag (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)	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)	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)	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
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)	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)	Minnesota	\$61,256	\$24,503	\$66,791	\$26,716	\$73,134	\$29,254	\$87,581	\$35,032	\$98,661	\$39,464

**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								
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
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

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

Cost Area	State	1 Bedroom DC&E	1 Bedroom DC&E	2 Bedroom DC&E	2 Bedroom DC&E	3 Bedroom DC&E	3 Bedroom DC&E	4 Bedroom DC&E	4 Bedroom DC&E	5 Bedroom DC&E	5 Bedroom DC&E
<b>SOUTHERN PLAINS</b>											
Northeast	Kansas	\$42,122	\$16,849	\$45,887	\$18,355	\$53,800	\$21,520	\$64,520	\$25,808	\$72,772	\$29,109
	Kickapoo, et al										
	Chitimacha	\$38,627	\$15,451	\$42,079	\$16,832	\$49,335	\$19,734	\$59,165	\$23,666	\$66,732	\$26,693
Ardmore	Oklahoma	\$38,657	\$15,463	\$42,108	\$16,843	\$49,317	\$19,727	\$59,069	\$23,628	\$66,589	\$26,636
	Chicasaw										
Bartlesville	Oklahoma	\$38,909	\$15,563	\$42,383	\$16,953	\$49,658	\$19,863	\$59,504	\$23,802	\$67,092	\$26,837
	Osage										

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

Cost Area	State	1 Bedroom DC&E	2 Bedroom DC&E	2 Bedroom DC&E	3 Bedroom DC&E	3 Bedroom DC&E	4 Bedroom DC&E	4 Bedroom DC&E	5 Bedroom DC&E	5 Bedroom DC&E
Enid	Oklahoma	\$38,479	\$15,392	\$41,915	\$16,766	\$49,096	\$19,638	\$58,811	\$23,524	\$66,301
Otoe MS, Ponka, Kaw, Tonawa, Cheyenne Arapaho										\$26,520
Lawton	Oklahoma	\$39,013	\$15,605	\$42,494	\$16,998	\$49,760	\$19,904	\$59,585	\$23,834	\$67,164
Caddo, Comanche, Kiowa, Apache										
McAlester	Oklahoma	\$39,375	\$15,750	\$42,894	\$17,157	\$50,281	\$20,112	\$60,286	\$24,114	\$67,990
Choctaw										\$27,196
Muskogee	Oklahoma	\$39,553	\$15,821	\$43,087	\$17,235	\$50,502	\$20,201	\$60,544	\$24,218	\$68,278
Cherokee, Creek										\$27,311
Shawnee	Oklahoma	\$40,589	\$16,236	\$44,218	\$17,687	\$51,849	\$20,740	\$62,189	\$24,876	\$70,147
Absentee, Shawnee, Sac & Fox, Seminole										\$28,059
Stillwater	Oklahoma	\$38,479	\$15,392	\$41,915	\$16,766	\$49,096	\$19,638	\$58,811	\$23,524	\$66,301
Pawnee										\$26,520
Eagle Pass	Texas	\$40,123	\$16,049	\$43,708	\$17,483	\$51,226	\$20,491	\$61,407	\$24,563	\$69,249
Kickapoo										\$27,700
Houston	Texas	\$41,975	\$16,790	\$45,722	\$18,289	\$53,561	\$21,424	\$64,166	\$25,666	\$72,342
Alabama Coshata										\$28,937
<b>NORTHERN PLAINS</b>										
Southern Ute	Colorado	\$50,639	\$20,256	\$55,218	\$22,087	\$60,517	\$24,207	\$72,557	\$29,023	\$81,776
Ute Mountain Ute	Colorado	\$50,639	\$20,256	\$55,218	\$22,087	\$60,517	\$24,207	\$72,557	\$29,023	\$81,776
Blackfeet	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430
Chippewa Cree	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430
Crow Tribal	Montana	\$52,729	\$21,092	\$57,494	\$22,998	\$62,963	\$25,185	\$75,414	\$30,166	\$84,961
Fort Belknap	Montana	\$52,442	\$20,977	\$57,180	\$22,872	\$62,601	\$25,041	\$74,953	\$29,981	\$84,430
Fort Peck	Montana	\$52,938	\$21,175	\$57,722	\$23,089	\$63,208	\$25,283	\$75,700	\$30,280	\$85,279
										\$34,112

**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								
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
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

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

Cost Area	State	1 Bedroom DC&E	1 Bedroom 40% DC&E	2 Bedroom DC&E	2 Bedroom 40% DC&E	3 Bedroom DC&E	3 Bedroom 40% DC&E	4 Bedroom DC&E	4 Bedroom 40% DC&E	5 Bedroom DC&E	5 Bedroom 40% DC&E
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
<b>SOUTHWEST</b>											
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
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

**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								
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
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	\$30,088	\$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

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Cost Area	State	1 Bedroom DC&E	1 Bedroom 40% DC&E	2 Bedroom DC&E	2 Bedroom 40% DC&E	3 Bedroom DC&E	3 Bedroom 40% DC&E	4 Bedroom DC&E	4 Bedroom 40% DC&E	5 Bedroom DC&E	5 Bedroom 40% DC&E
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
<b>NORTHWEST</b>											
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
Nespelem	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
<b>ALASKA</b>											
Arctic 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