

Program Year 2016 Final Interest Rate Type Determinations

Estimated Median Household Incomes (MHIs) from 2009 - 2013 American Community Survey (ACS)

Population Figures from 2009 - 2013 ACS Estimates

WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
Aberdeen village, Ohio	1,730	\$27,531	0% Hardship
Ada village, Ohio	6,242	\$28,981	1% Hardship
Adams County, Ohio	28,406	\$35,678	Standard
Adamsville village, Ohio	140	\$27,708	0% Hardship
Addyston village, Ohio	943	\$28,875	0% Hardship
Adelphi village, Ohio	385	\$30,921	0% Hardship
Adena village, Ohio	717	\$36,641	0% Hardship
Akron city, Ohio	199,038	\$33,909	Standard
Albany village, Ohio	1,061	\$37,163	0% Hardship
Alexandria village, Ohio	431	\$60,469	Small Community
Alger village, Ohio	888	\$45,417	0% Hardship
Allen County, Ohio	105,895	\$42,823	Standard
Alliance city, Ohio	22,256	\$31,152	Standard
Amanda village, Ohio	644	\$52,500	Small Community
Amberley village, Ohio	3,588	\$112,202	Small Community
Amelia village, Ohio	5,030	\$57,037	Standard
Amesville village, Ohio	160	\$48,125	0% Hardship
Amherst city, Ohio	12,057	\$63,895	Standard
Amsterdam village, Ohio	502	\$32,708	0% Hardship
Andover village, Ohio	1,049	\$21,786	0% Hardship
Anna village, Ohio	1,481	\$58,235	Small Community
Ansonia village, Ohio	921	\$32,019	0% Hardship
Antioch village, Ohio	123	\$53,125	Small Community
Antwerp village, Ohio	1,739	\$35,452	0% Hardship
Apple Creek village, Ohio	1,285	\$47,917	0% Hardship
Aquila village, Ohio	363	\$49,861	Small Community
Arcadia village, Ohio	675	\$47,794	0% Hardship
Arcanum village, Ohio	2,383	\$45,938	0% Hardship
Archbold village, Ohio	4,358	\$48,216	Small Community
Arlington Heights village, Ohio	788	\$38,000	0% Hardship
Arlington village, Ohio	1,489	\$51,438	Small Community
Ashland city, Ohio	20,492	\$40,219	Standard
Ashland County, Ohio	53,234	\$46,548	Standard
Ashley village, Ohio	1,147	\$35,441	0% Hardship
Ashtabula city, Ohio	18,976	\$27,876	Standard
Ashtabula County, Ohio	100,835	\$40,516	Standard
Ashville village, Ohio	4,097	\$51,923	Small Community
Athalia village, Ohio	418	\$44,917	0% Hardship
Athens city, Ohio	24,201	\$17,933	Standard
Athens County, Ohio	64,811	\$33,823	Standard
Attica village, Ohio	1,048	\$48,958	0% Hardship
Auglaize County, Ohio	45,906	\$52,239	Standard
Aurora city, Ohio	15,524	\$80,400	Standard
Avon city, Ohio	21,440	\$82,603	Standard
Avon Lake city, Ohio	22,708	\$80,271	Standard
Bailey Lakes village, Ohio	483	\$38,333	0% Hardship
Bainbridge village, Ohio	771	\$32,039	0% Hardship
Bairdstown village, Ohio	211	\$43,750	0% Hardship
Baltic village, Ohio	757	\$42,542	0% Hardship
Baltimore village, Ohio	2,970	\$44,738	1% Hardship
Barberton city, Ohio	26,461	\$37,819	Standard
Barnesville village, Ohio	4,212	\$40,994	1% Hardship
Barnhill village, Ohio	454	\$36,875	0% Hardship
Batavia village, Ohio	1,460	\$45,495	0% Hardship
Batesville village, Ohio	69	\$30,750	0% Hardship
Bay View village, Ohio	586	\$41,071	0% Hardship

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Entity	Population	MHI	Interest Rate Type
Bay Village city, Ohio	15,550	\$83,679	Standard
Beach City village, Ohio	926	\$38,571	0% Hardship
Beachwood city, Ohio	11,884	\$79,722	Standard
Beallsville village, Ohio	478	\$29,750	0% Hardship
Beaver village, Ohio	348	\$18,462	0% Hardship
Beavercreek city, Ohio	45,459	\$76,162	Standard
Beaverdam village, Ohio	455	\$43,906	0% Hardship
Bedford city, Ohio	12,994	\$40,417	Standard
Bedford Heights city, Ohio	10,699	\$34,662	Standard
Bellaire village, Ohio	4,261	\$26,833	1% Hardship
Bellbrook city, Ohio	7,008	\$71,935	Standard
Belle Center village, Ohio	937	\$50,781	Small Community
Belle Valley village, Ohio	308	\$33,750	0% Hardship
Bellefontaine city, Ohio	13,162	\$39,821	Standard
Bellevue city, Ohio	8,181	\$46,509	Standard
Bellville village, Ohio	1,836	\$44,545	0% Hardship
Belmont County, Ohio	69,990	\$41,534	Standard
Belmont village, Ohio	476	\$35,500	0% Hardship
Belmore village, Ohio	116	\$33,542	0% Hardship
Beloit village, Ohio	1,247	\$32,717	0% Hardship
Belpre city, Ohio	6,440	\$34,819	1% Hardship
Bentleyville village, Ohio	914	\$155,625	Small Community
Benton Ridge village, Ohio	430	\$40,357	0% Hardship
Berea city, Ohio	19,072	\$55,942	Standard
Bergholz village, Ohio	742	\$37,031	0% Hardship
Berkey village, Ohio	464	\$68,646	Small Community
Berlin Heights village, Ohio	630	\$42,083	0% Hardship
Bethel village, Ohio	2,734	\$32,278	1% Hardship
Bethesda village, Ohio	1,548	\$35,402	0% Hardship
Bettsville village, Ohio	663	\$36,397	0% Hardship
Beverly village, Ohio	1,029	\$37,652	0% Hardship
Bexley city, Ohio	13,204	\$93,478	Standard
Blakeslee village, Ohio	61	\$37,083	0% Hardship
Blanchester village, Ohio	4,287	\$43,182	1% Hardship
Bloomdale village, Ohio	691	\$55,643	Small Community
Bloomington village, Ohio	1,115	\$40,547	0% Hardship
Bloomington village, Ohio	140	\$42,143	0% Hardship
Bloomville village, Ohio	1,073	\$31,250	0% Hardship
Blue Ash city, Ohio	12,116	\$70,787	Standard
Bluffton village, Ohio	4,091	\$62,679	Small Community
Bolivar village, Ohio	921	\$45,833	0% Hardship
Boston Heights village, Ohio	1,325	\$88,750	Small Community
Botkins village, Ohio	1,473	\$45,104	0% Hardship
Bowerston village, Ohio	428	\$20,000	0% Hardship
Bowersville village, Ohio	286	\$31,685	0% Hardship
Bowling Green city, Ohio	31,049	\$34,550	Standard
Bradford village, Ohio	1,882	\$48,375	0% Hardship
Bradner village, Ohio	1,023	\$48,542	0% Hardship
Brady Lake village, Ohio	487	\$50,750	Small Community
Bratenahl village, Ohio	1,260	\$79,722	Small Community
Brecksville city, Ohio	13,584	\$90,924	Standard
Bremen village, Ohio	1,329	\$40,952	0% Hardship
Brewster village, Ohio	2,372	\$39,228	0% Hardship
Brice village, Ohio	160	\$17,010	0% Hardship
Bridgeport village, Ohio	1,940	\$27,000	0% Hardship
Broadview Heights city, Ohio	19,292	\$75,882	Standard

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Entity	Population	MHI	Interest Rate Type
Brook Park city, Ohio	19,126	\$49,010	Standard
Brooklyn city, Ohio	11,080	\$41,637	Standard
Brooklyn Heights village, Ohio	1,494	\$62,500	Small Community
Brookside village, Ohio	836	\$47,500	0% Hardship
Brookville city, Ohio	6,162	\$41,784	1% Hardship
Broughton village, Ohio	118	\$56,000	Small Community
Brown County, Ohio	44,604	\$44,341	Standard
Brunswick city, Ohio	34,386	\$63,924	Standard
Bryan city, Ohio	8,536	\$37,374	1% Hardship
Buchtel village, Ohio	539	\$50,833	Small Community
Buckeye Lake village, Ohio	2,713	\$27,764	1% Hardship
Buckland village, Ohio	259	\$41,250	0% Hardship
Bucyrus city, Ohio	12,235	\$35,280	Standard
Burbank village, Ohio	227	\$48,125	0% Hardship
Burgoon village, Ohio	191	\$57,500	Small Community
Burkettsville village, Ohio	197	\$48,750	0% Hardship
Burton village, Ohio	1,309	\$41,129	0% Hardship
Butler County, Ohio	369,650	\$56,610	Standard
Butler village, Ohio	953	\$45,045	0% Hardship
Butlerville village, Ohio	123	\$73,750	Small Community
Byesville village, Ohio	2,731	\$31,418	1% Hardship
Cadiz village, Ohio	3,366	\$36,578	1% Hardship
Cairo village, Ohio	440	\$44,911	0% Hardship
Caldwell village, Ohio	1,631	\$29,006	0% Hardship
Caledonia village, Ohio	643	\$46,458	0% Hardship
Cambridge city, Ohio	10,622	\$26,987	Standard
Camden village, Ohio	2,299	\$37,530	0% Hardship
Campbell city, Ohio	8,181	\$32,724	1% Hardship
Canal Fulton city, Ohio	5,480	\$50,332	Standard
Canal Winchester city, Ohio	7,068	\$76,500	Standard
Canfield city, Ohio	7,478	\$71,133	Standard
Canton city, Ohio	73,027	\$30,209	Standard
Cardington village, Ohio	2,148	\$38,571	0% Hardship
Carey village, Ohio	3,752	\$37,519	1% Hardship
Carlisle village, Ohio	4,891	\$52,296	Small Community
Carroll County, Ohio	28,689	\$43,779	Standard
Carroll village, Ohio	440	\$40,417	0% Hardship
Carrollton village, Ohio	3,273	\$38,513	1% Hardship
Casstown village, Ohio	326	\$57,083	Small Community
Castalia village, Ohio	893	\$49,063	0% Hardship
Castine village, Ohio	151	\$43,250	0% Hardship
Catawba village, Ohio	363	\$31,827	0% Hardship
Cecil village, Ohio	176	\$31,250	0% Hardship
Cedarville village, Ohio	3,379	\$30,511	1% Hardship
Celina city, Ohio	10,388	\$40,665	Standard
Centerburg village, Ohio	1,771	\$45,781	0% Hardship
Centerville city, Ohio	23,965	\$60,162	Standard
Centerville village, Ohio	157	\$45,192	0% Hardship
Chagrin Falls village, Ohio	4,090	\$57,434	Small Community
Champaign County, Ohio	39,855	\$49,157	Standard
Chardon city, Ohio	5,162	\$52,318	Standard
Chatfield village, Ohio	165	\$46,618	0% Hardship
Chauncey village, Ohio	1,218	\$30,888	0% Hardship
Cherry Fork village, Ohio	209	\$60,865	Small Community
Chesapeake village, Ohio	969	\$36,146	0% Hardship
Cheshire village, Ohio	213	\$34,219	0% Hardship

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Chesterhill village, Ohio	325	\$44,750	0% Hardship
Chesterville village, Ohio	277	\$37,375	0% Hardship
Cheviot city, Ohio	8,344	\$37,302	1% Hardship
Chickasaw village, Ohio	361	\$54,643	Small Community
Chillicothe city, Ohio	21,885	\$36,927	Standard
Chilo village, Ohio	61	\$28,125	0% Hardship
Chippewa Lake village, Ohio	790	\$54,375	Small Community
Christiansburg village, Ohio	485	\$34,444	0% Hardship
Cincinnati city, Ohio	297,150	\$34,116	Standard
Circleville city, Ohio	13,410	\$38,480	Standard
Clarington village, Ohio	405	\$40,000	0% Hardship
Clark County, Ohio	137,763	\$43,136	Standard
Clarksburg village, Ohio	607	\$37,500	0% Hardship
Clarksville village, Ohio	494	\$41,250	0% Hardship
Clay Center village, Ohio	290	\$36,250	0% Hardship
Clayton city, Ohio	13,207	\$65,187	Standard
Clermont County, Ohio	198,417	\$60,365	Standard
Cleveland city, Ohio	394,335	\$26,217	Standard
Cleveland Heights city, Ohio	45,851	\$50,109	Standard
Cleves village, Ohio	3,323	\$54,961	Small Community
Clifton village, Ohio	185	\$36,071	0% Hardship
Clinton County, Ohio	42,013	\$46,048	Standard
Clinton village, Ohio	1,087	\$53,400	Small Community
Cloverdale village, Ohio	266	\$40,833	0% Hardship
Clyde city, Ohio	6,336	\$44,071	1% Hardship
Coal Grove village, Ohio	2,097	\$42,381	0% Hardship
Coalton village, Ohio	615	\$27,614	0% Hardship
Coldwater village, Ohio	4,485	\$54,825	Small Community
College Corner village, Ohio	397	\$41,500	0% Hardship
Columbiana city, Ohio	6,231	\$40,598	1% Hardship
Columbiana County, Ohio	107,078	\$42,300	Standard
Columbus city, Ohio	800,594	\$44,072	Standard
Columbus Grove village, Ohio	1,806	\$45,729	0% Hardship
Commercial Point village, Ohio	1,398	\$90,259	Small Community
Conesville village, Ohio	293	\$43,750	0% Hardship
Congress village, Ohio	231	\$41,429	0% Hardship
Conneaut city, Ohio	12,839	\$33,065	Standard
Continental village, Ohio	932	\$49,167	0% Hardship
Convoy village, Ohio	1,228	\$48,264	0% Hardship
Coolville village, Ohio	541	\$34,167	0% Hardship
Corning village, Ohio	719	\$32,500	0% Hardship
Cortland city, Ohio	7,064	\$59,656	Standard
Corwin village, Ohio	575	\$56,250	Small Community
Coshocton city, Ohio	11,223	\$34,663	Standard
Coshocton County, Ohio	36,862	\$41,274	Standard
Covington village, Ohio	2,597	\$41,806	1% Hardship
Craig Beach village, Ohio	1,112	\$34,779	0% Hardship
Crawford County, Ohio	43,348	\$40,783	Standard
Crestline village, Ohio	4,545	\$35,313	1% Hardship
Creston village, Ohio	2,286	\$47,734	0% Hardship
Cridersville village, Ohio	1,786	\$38,229	0% Hardship
Crooksville village, Ohio	2,538	\$31,447	1% Hardship
Crown City village, Ohio	435	\$31,071	0% Hardship
Cumberland village, Ohio	333	\$42,500	0% Hardship
Custar village, Ohio	131	\$41,875	0% Hardship
Cuyahoga County, Ohio	1,272,533	\$43,804	Standard

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Entity	Population	MHI	Interest Rate Type
Cuyahoga Falls city, Ohio	49,430	\$49,438	Standard
Cuyahoga Heights village, Ohio	583	\$56,250	Small Community
Cygnets village, Ohio	695	\$52,938	Small Community
Dalton village, Ohio	1,893	\$50,750	Small Community
Danville village, Ohio	1,100	\$32,279	0% Hardship
Darbyville village, Ohio	255	\$46,667	0% Hardship
Darke County, Ohio	52,666	\$43,425	Standard
Dayton city, Ohio	143,446	\$28,456	Standard
De Graff village, Ohio	1,363	\$36,033	0% Hardship
Deer Park city, Ohio	5,714	\$45,618	1% Hardship
Deersville village, Ohio	52	\$18,036	0% Hardship
Defiance city, Ohio	16,658	\$42,395	Standard
Defiance County, Ohio	38,911	\$47,593	Standard
Delaware city, Ohio	35,599	\$56,963	Standard
Delaware County, Ohio	178,139	\$89,757	Standard
Dellroy village, Ohio	288	\$31,932	0% Hardship
Delphos city, Ohio	7,212	\$41,755	1% Hardship
Delta village, Ohio	3,121	\$44,412	1% Hardship
Dennison village, Ohio	2,924	\$32,604	1% Hardship
Deshler village, Ohio	1,764	\$38,500	0% Hardship
Dexter City village, Ohio	158	\$35,521	0% Hardship
Dillonvale village, Ohio	785	\$33,333	0% Hardship
Donnelsville village, Ohio	391	\$41,719	0% Hardship
Dover city, Ohio	12,828	\$41,732	Standard
Doylestown village, Ohio	3,051	\$49,375	Small Community
Dresden village, Ohio	1,705	\$39,107	0% Hardship
Dublin city, Ohio	41,958	\$113,182	Standard
Dunkirk village, Ohio	1,003	\$42,784	0% Hardship
Dupont village, Ohio	266	\$41,538	0% Hardship
East Canton village, Ohio	1,512	\$47,500	0% Hardship
East Cleveland city, Ohio	17,812	\$20,577	Standard
East Liverpool city, Ohio	11,164	\$27,886	Standard
East Palestine village, Ohio	4,690	\$41,368	1% Hardship
East Sparta village, Ohio	888	\$49,167	0% Hardship
Eastlake city, Ohio	18,549	\$52,441	Standard
Eaton city, Ohio	8,362	\$34,677	1% Hardship
Edgerton village, Ohio	2,175	\$44,740	0% Hardship
Edison village, Ohio	398	\$45,000	0% Hardship
Edon village, Ohio	1,097	\$37,794	0% Hardship
Eldorado village, Ohio	591	\$54,196	Small Community
Elgin village, Ohio	42	\$37,083	0% Hardship
Elida village, Ohio	1,885	\$65,192	Small Community
Elmore village, Ohio	1,428	\$54,250	Small Community
Elmwood Place village, Ohio	1,999	\$21,446	0% Hardship
Elyria city, Ohio	54,290	\$41,600	Standard
Empire village, Ohio	413	\$46,375	0% Hardship
Englewood city, Ohio	13,440	\$51,042	Standard
Enon village, Ohio	2,733	\$48,958	Small Community
Erie County, Ohio	76,634	\$46,498	Standard
Euclid city, Ohio	48,564	\$36,272	Standard
Evendale village, Ohio	2,768	\$109,853	Small Community
Fairborn city, Ohio	32,798	\$41,720	Standard
Fairfax village, Ohio	1,766	\$57,857	Small Community
Fairfield city, Ohio	42,623	\$56,318	Standard
Fairfield County, Ohio	147,110	\$58,786	Standard
Fairlawn city, Ohio	7,427	\$62,662	Standard

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Fairport Harbor village, Ohio	3,109	\$40,523	1% Hardship
Fairview Park city, Ohio	16,704	\$52,844	Standard
Fairview village, Ohio	88	\$23,333	0% Hardship
Farmersville village, Ohio	987	\$52,813	Small Community
Fayette County, Ohio	28,902	\$37,619	Standard
Fayette village, Ohio	1,285	\$36,477	0% Hardship
Fayetteville village, Ohio	336	\$42,500	0% Hardship
Felicity village, Ohio	916	\$17,473	0% Hardship
Findlay city, Ohio	41,373	\$42,901	Standard
Fletcher village, Ohio	445	\$47,500	0% Hardship
Florida village, Ohio	359	\$47,917	0% Hardship
Flushing village, Ohio	766	\$34,286	0% Hardship
Forest Park city, Ohio	18,687	\$46,949	Standard
Forest village, Ohio	1,606	\$40,885	0% Hardship
Fort Jennings village, Ohio	408	\$58,750	Small Community
Fort Loramie village, Ohio	1,264	\$62,344	Small Community
Fort Recovery village, Ohio	1,414	\$56,250	Small Community
Fostoria city, Ohio	13,209	\$35,090	Standard
Frankfort village, Ohio	958	\$41,528	0% Hardship
Franklin city, Ohio	11,825	\$43,220	Standard
Franklin County, Ohio	1,181,824	\$50,877	Standard
Frazeysburg village, Ohio	1,711	\$42,750	0% Hardship
Fredericksburg village, Ohio	392	\$43,750	0% Hardship
Fredericktown village, Ohio	2,676	\$39,737	1% Hardship
Freeport village, Ohio	406	\$34,444	0% Hardship
Fremont city, Ohio	16,633	\$37,948	Standard
Fulton County, Ohio	42,601	\$52,856	Standard
Fulton village, Ohio	257	\$36,591	0% Hardship
Fultonham village, Ohio	151	\$44,375	0% Hardship
Gahanna city, Ohio	33,570	\$71,201	Standard
Galena village, Ohio	861	\$70,250	Small Community
Galion city, Ohio	10,404	\$33,414	Standard
Gallia County, Ohio	30,859	\$39,226	Standard
Gallipolis village, Ohio	3,312	\$32,193	1% Hardship
Gambier village, Ohio	2,223	\$58,750	Small Community
Gann village, Ohio	157	\$44,107	0% Hardship
Garfield Heights city, Ohio	28,650	\$42,511	Standard
Garrettsville village, Ohio	2,777	\$50,526	Small Community
Gates Mills village, Ohio	2,320	\$124,479	Small Community
Geauga County, Ohio	93,610	\$67,663	Standard
Geneva city, Ohio	6,175	\$41,305	1% Hardship
Geneva-on-the-Lake village, Ohio	1,409	\$23,875	0% Hardship
Genoa village, Ohio	2,453	\$50,313	Small Community
Georgetown village, Ohio	4,731	\$33,333	1% Hardship
Germantown city, Ohio	5,523	\$52,418	Standard
Gettysburg village, Ohio	692	\$43,750	0% Hardship
Gibsonburg village, Ohio	2,704	\$42,857	1% Hardship
Gilboa village, Ohio	235	\$38,594	0% Hardship
Girard city, Ohio	9,874	\$40,298	1% Hardship
Glandorf village, Ohio	927	\$76,500	Small Community
Glendale village, Ohio	2,178	\$94,306	Small Community
Glenford village, Ohio	221	\$48,750	0% Hardship
Glenmont village, Ohio	250	\$44,625	0% Hardship
Glenwillow village, Ohio	837	\$70,625	Small Community
Gloria Glens Park village, Ohio	448	\$50,000	Small Community
Glouster village, Ohio	1,840	\$21,953	0% Hardship

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Gnadenhutten village, Ohio	1,445	\$45,729	0% Hardship
Golf Manor village, Ohio	3,603	\$35,191	1% Hardship
Gordon village, Ohio	154	\$50,000	Small Community
Grafton village, Ohio	6,244	\$51,932	Standard
Grand Rapids village, Ohio	1,081	\$47,250	0% Hardship
Grand River village, Ohio	369	\$48,750	0% Hardship
Grandview Heights city, Ohio	6,695	\$85,089	Standard
Granville village, Ohio	5,659	\$103,333	Standard
Gratiot village, Ohio	292	\$40,250	0% Hardship
Gratis village, Ohio	855	\$49,688	Small Community
Graysville village, Ohio	66	\$42,500	0% Hardship
Green Camp village, Ohio	383	\$41,125	0% Hardship
Green city, Ohio	25,742	\$61,150	Standard
Green Springs village, Ohio	1,551	\$32,917	0% Hardship
Greene County, Ohio	162,588	\$58,080	Standard
Greenfield village, Ohio	4,594	\$27,945	1% Hardship
Greenhills village, Ohio	3,602	\$54,214	Small Community
Greenville city, Ohio	13,152	\$31,758	Standard
Greenwich village, Ohio	1,355	\$37,917	0% Hardship
Grove City city, Ohio	36,261	\$66,299	Standard
Groveport city, Ohio	5,429	\$58,065	Standard
Grover Hill village, Ohio	409	\$34,531	0% Hardship
Guernsey County, Ohio	39,935	\$38,841	Standard
Hamden village, Ohio	1,068	\$30,240	0% Hardship
Hamersville village, Ohio	537	\$48,194	0% Hardship
Hamilton city, Ohio	62,350	\$40,426	Standard
Hamilton County, Ohio	802,481	\$48,593	Standard
Hamler village, Ohio	660	\$51,667	Small Community
Hancock County, Ohio	75,239	\$49,589	Standard
Hanging Rock village, Ohio	173	\$50,417	Small Community
Hanover village, Ohio	1,052	\$51,333	Small Community
Hanoverton village, Ohio	399	\$42,083	0% Hardship
Harbor View village, Ohio	250	\$36,250	0% Hardship
Hardin County, Ohio	31,886	\$40,415	Standard
Harpster village, Ohio	236	\$41,750	0% Hardship
Harrisburg village, Ohio	388	\$37,917	0% Hardship
Harrison city, Ohio	10,054	\$62,569	Standard
Harrison County, Ohio	15,766	\$39,002	Standard
Harrisville village, Ohio	285	\$31,500	0% Hardship
Harrod village, Ohio	468	\$57,604	Small Community
Hartford village, Ohio	520	\$59,464	Small Community
Hartville village, Ohio	2,932	\$58,044	Small Community
Harveysburg village, Ohio	607	\$50,833	Small Community
Haskins village, Ohio	1,224	\$62,143	Small Community
Haviland village, Ohio	171	\$27,000	0% Hardship
Hayesville village, Ohio	342	\$50,750	Small Community
Heath city, Ohio	10,351	\$43,657	Standard
Hebron village, Ohio	2,465	\$37,625	0% Hardship
Helena village, Ohio	224	\$39,531	0% Hardship
Hemlock village, Ohio	275	\$51,250	Small Community
Henry County, Ohio	28,164	\$49,439	Standard
Hicksville village, Ohio	3,221	\$37,544	1% Hardship
Higginsport village, Ohio	336	\$21,339	0% Hardship
Highland County, Ohio	43,395	\$39,091	Standard
Highland Heights city, Ohio	8,315	\$100,469	Standard
Highland Hills village, Ohio	1,087	\$19,828	0% Hardship

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Estimated Median Household Incomes (MHIs) from 2009 - 2013 American Community Survey (ACS)

Population Figures from 2009 - 2013 ACS Estimates

WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
Highland village, Ohio	222	\$30,833	0% Hardship
Hilliard city, Ohio	29,715	\$85,052	Standard
Hills and Dales village, Ohio	285	\$162,083	Small Community
Hillsboro city, Ohio	6,598	\$33,682	1% Hardship
Hiram village, Ohio	1,301	\$43,000	0% Hardship
Hocking County, Ohio	29,268	\$42,089	Standard
Holgate village, Ohio	1,154	\$45,833	0% Hardship
Holiday City village, Ohio	53	\$26,750	0% Hardship
Holland village, Ohio	1,828	\$47,500	0% Hardship
Hollansburg village, Ohio	316	\$34,063	0% Hardship
Holloway village, Ohio	375	\$33,125	0% Hardship
Holmes County, Ohio	42,841	\$45,477	Standard
Holmesville village, Ohio	473	\$42,986	0% Hardship
Hopedale village, Ohio	1,027	\$42,969	0% Hardship
Hoytville village, Ohio	252	\$49,167	0% Hardship
Hubbard city, Ohio	7,817	\$41,101	1% Hardship
Huber Heights city, Ohio	38,573	\$52,261	Standard
Hudson city, Ohio	22,335	\$119,212	Standard
Hunting Valley village, Ohio	752	250,000+	Small Community
Huntsville village, Ohio	354	\$49,167	0% Hardship
Huron city, Ohio	7,133	\$52,321	Standard
Huron County, Ohio	59,390	\$49,404	Standard
Independence city, Ohio	7,123	\$67,662	Standard
Irondale village, Ohio	396	\$35,833	0% Hardship
Ironton city, Ohio	10,989	\$34,448	Standard
Ithaca village, Ohio	148	\$46,250	0% Hardship
Jackson Center village, Ohio	1,707	\$52,885	Small Community
Jackson city, Ohio	6,363	\$36,545	1% Hardship
Jackson County, Ohio	33,034	\$36,356	Standard
Jacksonburg village, Ohio	62	\$44,375	0% Hardship
Jacksonville village, Ohio	584	\$45,208	0% Hardship
Jamestown village, Ohio	2,063	\$44,688	0% Hardship
Jefferson County, Ohio	68,928	\$40,577	Standard
Jefferson village, Ohio	3,150	\$42,604	1% Hardship
Jeffersonville village, Ohio	1,122	\$29,783	0% Hardship
Jenera village, Ohio	183	\$59,063	Small Community
Jeromesville village, Ohio	473	\$43,333	0% Hardship
Jerry City village, Ohio	473	\$39,688	0% Hardship
Jerusalem village, Ohio	151	\$40,625	0% Hardship
Jewett village, Ohio	603	\$30,000	0% Hardship
Johnstown village, Ohio	5,080	\$60,714	Standard
Junction City village, Ohio	898	\$25,819	0% Hardship
Kalida village, Ohio	1,338	\$69,301	Small Community
Kelleys Island village, Ohio	177	\$50,625	Small Community
Kent city, Ohio	31,301	\$31,035	Standard
Kenton city, Ohio	8,019	\$31,700	1% Hardship
Kettering city, Ohio	56,202	\$49,522	Standard
Kettlersville village, Ohio	173	\$49,167	0% Hardship
Killbuck village, Ohio	859	\$37,188	0% Hardship
Kingston village, Ohio	1,296	\$43,879	0% Hardship
Kipton village, Ohio	288	\$49,196	0% Hardship
Kirby village, Ohio	98	\$35,833	0% Hardship
Kirkersville village, Ohio	627	\$53,611	Small Community
Kirtland city, Ohio	6,848	\$83,281	Standard
Kirtland Hills village, Ohio	667	\$134,375	Small Community
Knox County, Ohio	60,925	\$49,750	Standard

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WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
La Rue village, Ohio	597	\$28,869	0% Hardship
Lafayette village, Ohio	353	\$39,375	0% Hardship
LaGrange village, Ohio	2,076	\$54,886	Small Community
Lake County, Ohio	229,850	\$56,018	Standard
Lakeline village, Ohio	241	\$57,500	Small Community
Lakemore village, Ohio	3,050	\$40,982	1% Hardship
Lakeview village, Ohio	1,177	\$45,417	0% Hardship
Lakewood city, Ohio	51,693	\$43,218	Standard
Lancaster city, Ohio	38,948	\$37,087	Standard
Latty village, Ohio	183	\$50,000	Small Community
Laura village, Ohio	418	\$45,833	0% Hardship
Laurelville village, Ohio	392	\$25,000	0% Hardship
Lawrence County, Ohio	62,309	\$41,552	Standard
Lebanon city, Ohio	20,287	\$58,649	Standard
Leesburg village, Ohio	1,447	\$39,615	0% Hardship
Leesville village, Ohio	135	\$31,250	0% Hardship
Leetonia village, Ohio	1,972	\$39,674	0% Hardship
Leipsic village, Ohio	2,146	\$45,195	0% Hardship
Lewisburg village, Ohio	1,673	\$44,531	0% Hardship
Lewisville village, Ohio	203	\$45,625	0% Hardship
Lexington village, Ohio	5,516	\$54,350	Standard
Liberty Center village, Ohio	1,210	\$46,364	0% Hardship
Licking County, Ohio	167,065	\$55,114	Standard
Lima city, Ohio	38,570	\$28,050	Standard
Limaville village, Ohio	269	\$26,894	0% Hardship
Lincoln Heights village, Ohio	3,345	\$25,568	1% Hardship
Lindsey village, Ohio	589	\$60,000	Small Community
Linndale village, Ohio	219	\$38,438	0% Hardship
Lisbon village, Ohio	2,807	\$40,071	1% Hardship
Lithopolis village, Ohio	1,092	\$59,167	Small Community
Lockbourne village, Ohio	393	\$41,719	0% Hardship
Lockington village, Ohio	147	\$36,071	0% Hardship
Lockland village, Ohio	3,453	\$33,163	1% Hardship
Lodi village, Ohio	2,775	\$36,897	1% Hardship
Logan city, Ohio	7,261	\$36,136	1% Hardship
Logan County, Ohio	45,678	\$47,542	Standard
London city, Ohio	9,892	\$44,558	1% Hardship
Lorain city, Ohio	64,017	\$33,610	Standard
Lorain County, Ohio	301,720	\$51,816	Standard
Lordstown village, Ohio	3,390	\$48,795	Small Community
Lore City village, Ohio	255	\$37,125	0% Hardship
Loudonville village, Ohio	3,231	\$40,795	1% Hardship
Louisville city, Ohio	9,161	\$48,401	Standard
Loveland city, Ohio	12,370	\$74,020	Standard
Lowell village, Ohio	462	\$36,354	0% Hardship
Lowellville village, Ohio	1,086	\$31,875	0% Hardship
Lower Salem village, Ohio	62	\$24,167	0% Hardship
Lucas County, Ohio	439,511	\$41,556	Standard
Lucas village, Ohio	520	\$52,614	Small Community
Luckey village, Ohio	1,001	\$56,583	Small Community
Ludlow Falls village, Ohio	260	\$33,125	0% Hardship
Lynchburg village, Ohio	1,429	\$36,625	0% Hardship
Lyndhurst city, Ohio	13,916	\$63,593	Standard
Lyons village, Ohio	496	\$43,500	0% Hardship
Macedonia city, Ohio	11,268	\$80,930	Standard
Macksburg village, Ohio	155	\$28,750	0% Hardship

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WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
Madeira city, Ohio	8,749	\$87,750	Standard
Madison County, Ohio	43,221	\$54,956	Standard
Madison village, Ohio	3,180	\$53,011	Small Community
Magnetic Springs village, Ohio	291	\$36,029	0% Hardship
Magnolia village, Ohio	971	\$55,417	Small Community
Mahoning County, Ohio	237,033	\$41,058	Standard
Maineville village, Ohio	954	\$65,350	Small Community
Malinta village, Ohio	244	\$34,000	0% Hardship
Malta village, Ohio	993	\$40,286	0% Hardship
Malvern village, Ohio	1,124	\$37,571	0% Hardship
Manchester village, Ohio	2,080	\$24,186	0% Hardship
Mansfield city, Ohio	47,360	\$32,722	Standard
Mantua village, Ohio	1,196	\$43,409	0% Hardship
Maple Heights city, Ohio	22,996	\$36,664	Standard
Marble Cliff village, Ohio	668	\$81,875	Small Community
Marblehead village, Ohio	869	\$67,500	Small Community
Marengo village, Ohio	321	\$36,250	0% Hardship
Mariemont village, Ohio	3,387	\$84,740	Small Community
Marietta city, Ohio	14,067	\$31,739	Standard
Marion city, Ohio	36,857	\$33,586	Standard
Marion County, Ohio	66,323	\$42,572	Standard
Marseilles village, Ohio	151	\$41,875	0% Hardship
Marshallville village, Ohio	770	\$52,083	Small Community
Martins Ferry city, Ohio	6,885	\$31,795	1% Hardship
Martinsburg village, Ohio	234	\$24,926	0% Hardship
Martinsville village, Ohio	480	\$34,803	0% Hardship
Marysville city, Ohio	22,581	\$53,880	Standard
Mason city, Ohio	30,905	\$85,697	Standard
Massillon city, Ohio	32,130	\$38,142	Standard
Matamoras village, Ohio	938	\$29,792	0% Hardship
Maumee city, Ohio	14,212	\$54,128	Standard
Mayfield Heights city, Ohio	19,029	\$43,615	Standard
Mayfield village, Ohio	3,435	\$75,375	Small Community
McArthur village, Ohio	1,656	\$30,250	0% Hardship
McClure village, Ohio	733	\$37,059	0% Hardship
McComb village, Ohio	1,633	\$45,208	0% Hardship
McConnelsville village, Ohio	1,894	\$30,997	0% Hardship
McDonald village, Ohio	3,239	\$49,139	Small Community
McGuffey village, Ohio	449	\$32,102	0% Hardship
Mechanicsburg village, Ohio	1,857	\$42,866	0% Hardship
Medina city, Ohio	26,617	\$53,586	Standard
Medina County, Ohio	173,252	\$65,951	Standard
Meigs County, Ohio	23,659	\$35,469	Standard
Melrose village, Ohio	214	\$33,750	0% Hardship
Mendon village, Ohio	650	\$41,250	0% Hardship
Mentor city, Ohio	47,134	\$65,888	Standard
Mentor-on-the-Lake city, Ohio	7,459	\$46,721	Standard
Mercer County, Ohio	40,811	\$52,535	Standard
Metamora village, Ohio	675	\$55,625	Small Community
Meyers Lake village, Ohio	630	\$46,719	0% Hardship
Miami County, Ohio	102,867	\$52,040	Standard
Miamisburg city, Ohio	20,148	\$52,007	Standard
Middle Point village, Ohio	539	\$37,679	0% Hardship
Middleburg Heights city, Ohio	15,863	\$56,002	Standard
Middlefield village, Ohio	2,703	\$41,632	1% Hardship
Middleport village, Ohio	2,520	\$24,311	1% Hardship

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Entity	Population	MHI	Interest Rate Type
Middletown city, Ohio	48,664	\$35,853	Standard
Midland village, Ohio	456	\$39,044	0% Hardship
Midvale village, Ohio	862	\$41,875	0% Hardship
Midway village, Ohio	304	\$59,583	Small Community
Mifflin village, Ohio	121	\$22,981	0% Hardship
Milan village, Ohio	1,385	\$64,808	Small Community
Milford Center village, Ohio	760	\$50,625	Small Community
Milford city, Ohio	6,715	\$40,024	1% Hardship
Millbury village, Ohio	1,230	\$61,875	Small Community
Milledgeville village, Ohio	177	\$32,500	0% Hardship
Miller City village, Ohio	113	\$43,750	0% Hardship
Millersburg village, Ohio	3,061	\$32,419	1% Hardship
Millersport village, Ohio	1,299	\$47,826	0% Hardship
Millville village, Ohio	834	\$56,705	Small Community
Milton Center village, Ohio	152	\$35,179	0% Hardship
Miltonsburg village, Ohio	49	\$48,125	0% Hardship
Mineral City village, Ohio	714	\$42,422	0% Hardship
Minerva Park village, Ohio	1,379	\$69,167	Small Community
Minerva village, Ohio	3,853	\$39,817	1% Hardship
Mingo Junction village, Ohio	3,294	\$40,720	1% Hardship
Minster village, Ohio	2,878	\$71,912	Small Community
Mogadore village, Ohio	3,824	\$55,212	Small Community
Monroe city, Ohio	13,009	\$67,046	Standard
Monroe County, Ohio	14,646	\$40,573	Standard
Monroeville village, Ohio	1,235	\$51,083	Small Community
Montezuma village, Ohio	211	\$33,594	0% Hardship
Montgomery city, Ohio	10,283	\$107,620	Standard
Montgomery County, Ohio	536,433	\$43,401	Standard
Montpelier village, Ohio	4,070	\$35,777	1% Hardship
Moraine city, Ohio	6,314	\$40,080	1% Hardship
Moreland Hills village, Ohio	3,319	\$119,194	Small Community
Morgan County, Ohio	15,008	\$37,865	Standard
Morral village, Ohio	436	\$48,021	0% Hardship
Morristown village, Ohio	228	\$50,833	Small Community
Morrow County, Ohio	34,932	\$51,484	Standard
Morrow village, Ohio	1,485	\$39,000	0% Hardship
Moscow village, Ohio	163	\$43,250	0% Hardship
Mount Blanchard village, Ohio	567	\$53,654	Small Community
Mount Cory village, Ohio	247	\$55,089	Small Community
Mount Eaton village, Ohio	243	\$36,979	0% Hardship
Mount Gilead village, Ohio	3,369	\$38,299	1% Hardship
Mount Healthy city, Ohio	6,060	\$34,167	1% Hardship
Mount Orab village, Ohio	4,026	\$39,335	1% Hardship
Mount Pleasant village, Ohio	449	\$36,346	0% Hardship
Mount Sterling village, Ohio	1,650	\$35,238	0% Hardship
Mount Vernon city, Ohio	16,947	\$35,162	Standard
Mount Victory village, Ohio	618	\$50,455	Small Community
Mowrystown village, Ohio	260	\$36,250	0% Hardship
Munroe Falls city, Ohio	5,027	\$64,654	Standard
Murray City village, Ohio	451	\$50,625	Small Community
Muskingum County, Ohio	85,872	\$40,524	Standard
Mutual village, Ohio	204	\$47,500	0% Hardship
Napoleon city, Ohio	9,000	\$42,578	1% Hardship
Nashville village, Ohio	295	\$32,969	0% Hardship
Navarre village, Ohio	2,105	\$38,438	0% Hardship
Nellie village, Ohio	122	\$42,188	0% Hardship

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Entity	Population	MHI	Interest Rate Type
Nelsonville city, Ohio	5,491	\$24,422	1% Hardship
Nevada village, Ohio	729	\$46,354	0% Hardship
Neville village, Ohio	122	\$24,375	0% Hardship
New Albany city, Ohio	8,135	\$185,076	Standard
New Alexandria village, Ohio	234	\$49,500	Small Community
New Athens village, Ohio	312	\$34,464	0% Hardship
New Bavaria village, Ohio	88	\$50,893	Small Community
New Bloomington village, Ohio	435	\$23,229	0% Hardship
New Boston village, Ohio	2,421	\$16,605	0% Hardship
New Bremen village, Ohio	3,172	\$55,121	Small Community
New Carlisle city, Ohio	5,765	\$39,518	1% Hardship
New Concord village, Ohio	2,552	\$44,483	1% Hardship
New Franklin city, Ohio	14,239	\$65,892	Standard
New Holland village, Ohio	671	\$41,630	0% Hardship
New Knoxville village, Ohio	891	\$59,464	Small Community
New Lebanon village, Ohio	4,015	\$37,232	1% Hardship
New Lexington village, Ohio	4,978	\$32,277	1% Hardship
New London village, Ohio	2,620	\$39,421	1% Hardship
New Madison village, Ohio	825	\$42,344	0% Hardship
New Miami village, Ohio	2,166	\$40,909	0% Hardship
New Middletown village, Ohio	1,907	\$50,461	Small Community
New Paris village, Ohio	1,646	\$30,429	0% Hardship
New Philadelphia city, Ohio	17,321	\$39,905	Standard
New Richmond village, Ohio	2,597	\$50,893	Small Community
New Riegel village, Ohio	262	\$44,231	0% Hardship
New Straitsville village, Ohio	629	\$27,188	0% Hardship
New Vienna village, Ohio	1,501	\$34,333	0% Hardship
New Washington village, Ohio	1,140	\$44,464	0% Hardship
New Waterford village, Ohio	1,136	\$50,789	Small Community
New Weston village, Ohio	100	\$28,125	0% Hardship
Newark city, Ohio	47,708	\$38,295	Standard
Newburgh Heights village, Ohio	2,074	\$36,979	0% Hardship
Newcomerstown village, Ohio	3,834	\$29,269	1% Hardship
Newton Falls village, Ohio	4,758	\$35,434	1% Hardship
Newtonsville village, Ohio	456	\$54,583	Small Community
Newtown village, Ohio	2,670	\$69,122	Small Community
Ney village, Ohio	332	\$45,000	0% Hardship
Niles city, Ohio	18,988	\$37,169	Standard
Noble County, Ohio	14,639	\$38,290	Standard
North Baltimore village, Ohio	3,668	\$43,393	1% Hardship
North Bend village, Ohio	910	\$85,417	Small Community
North Canton city, Ohio	17,433	\$50,728	Standard
North College Hill city, Ohio	9,379	\$42,367	1% Hardship
North Fairfield village, Ohio	650	\$51,786	Small Community
North Hampton village, Ohio	528	\$51,806	Small Community
North Kingsville village, Ohio	2,899	\$54,806	Small Community
North Lewisburg village, Ohio	1,518	\$47,604	0% Hardship
North Olmsted city, Ohio	32,504	\$59,411	Standard
North Perry village, Ohio	781	\$57,625	Small Community
North Randall village, Ohio	985	\$30,893	0% Hardship
North Ridgeville city, Ohio	30,103	\$67,156	Standard
North Robinson village, Ohio	134	\$28,750	0% Hardship
North Royalton city, Ohio	30,355	\$66,683	Standard
North Star village, Ohio	269	\$56,250	Small Community
Northfield village, Ohio	3,669	\$55,401	Small Community
Northwood city, Ohio	5,289	\$46,767	Standard

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Entity	Population	MHI	Interest Rate Type
Norton city, Ohio	12,048	\$59,261	Standard
Norwalk city, Ohio	16,959	\$42,142	Standard
Norwich village, Ohio	74	\$56,250	Small Community
Norwood city, Ohio	19,151	\$37,303	Standard
Oak Harbor village, Ohio	2,771	\$47,219	Small Community
Oak Hill village, Ohio	1,814	\$28,583	0% Hardship
Oakwood city, Ohio	9,165	\$99,975	Standard
Oakwood village (Cuyahoga County), Ohio	3,682	\$54,274	Small Community
Oakwood village (Paulding County), Ohio	714	\$36,705	0% Hardship
Oberlin city, Ohio	8,380	\$51,013	Standard
Obetz village, Ohio	4,432	\$49,779	Small Community
Octa village, Ohio	54	\$25,000	0% Hardship
Ohio City village, Ohio	689	\$30,938	0% Hardship
Old Washington village, Ohio	314	\$45,750	0% Hardship
Olmsted Falls city, Ohio	8,946	\$71,364	Standard
Ontario city, Ohio	6,172	\$47,698	Standard
Orange village, Ohio	3,305	\$114,833	Small Community
Orangeville village, Ohio	178	\$48,542	0% Hardship
Oregon city, Ohio	20,255	\$54,191	Standard
Orient village, Ohio	281	\$53,750	Small Community
Orrville city, Ohio	8,522	\$38,365	1% Hardship
Orwell village, Ohio	1,450	\$31,667	0% Hardship
Osgood village, Ohio	281	\$53,438	Small Community
Ostrander village, Ohio	780	\$60,000	Small Community
Ottawa County, Ohio	41,372	\$53,202	Standard
Ottawa Hills village, Ohio	4,499	\$111,364	Small Community
Ottawa village, Ohio	4,444	\$53,697	Small Community
Ottoville village, Ohio	904	\$70,515	Small Community
Otway village, Ohio	79	\$20,625	0% Hardship
Owensville village, Ohio	788	\$22,188	0% Hardship
Oxford city, Ohio	21,608	\$28,429	Standard
Painesville city, Ohio	19,616	\$35,536	Standard
Palestine village, Ohio	183	\$40,446	0% Hardship
Pandora village, Ohio	1,242	\$43,523	0% Hardship
Parma city, Ohio	81,055	\$49,654	Standard
Parma Heights city, Ohio	20,583	\$43,502	Standard
Parral village, Ohio	202	\$35,625	0% Hardship
Pataskala city, Ohio	14,969	\$65,593	Standard
Patterson village, Ohio	159	\$39,167	0% Hardship
Paulding County, Ohio	19,441	\$44,861	Standard
Paulding village, Ohio	3,746	\$36,610	1% Hardship
Payne village, Ohio	1,160	\$38,542	0% Hardship
Peebles village, Ohio	1,914	\$23,929	0% Hardship
Pemberville village, Ohio	1,529	\$52,660	Small Community
Peninsula village, Ohio	634	\$86,932	Small Community
Pepper Pike city, Ohio	6,020	\$141,845	Standard
Perry County, Ohio	36,051	\$41,446	Standard
Perry village, Ohio	1,671	\$73,850	Small Community
Perrysburg city, Ohio	20,982	\$71,220	Standard
Perrysville village, Ohio	681	\$32,100	0% Hardship
Phillipsburg village, Ohio	552	\$45,714	0% Hardship
Philo village, Ohio	768	\$45,859	0% Hardship
Pickaway County, Ohio	55,949	\$54,003	Standard
Pickerington city, Ohio	18,678	\$81,540	Standard
Pike County, Ohio	28,587	\$42,165	Standard
Piketon village, Ohio	1,736	\$29,479	0% Hardship

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Entity	Population	MHI	Interest Rate Type
Pioneer village, Ohio	1,471	\$38,750	0% Hardship
Piqua city, Ohio	20,600	\$36,260	Standard
Pittsburg village, Ohio	472	\$42,083	0% Hardship
Plain City village, Ohio	3,986	\$51,890	Small Community
Plainfield village, Ohio	155	\$58,750	Small Community
Pleasant City village, Ohio	488	\$37,266	0% Hardship
Pleasant Hill village, Ohio	1,201	\$47,560	0% Hardship
Pleasant Plain village, Ohio	133	\$60,000	Small Community
Pleasantville village, Ohio	1,163	\$37,721	0% Hardship
Plymouth village, Ohio	1,666	\$42,500	0% Hardship
Poland village, Ohio	2,706	\$57,159	Small Community
Polk village, Ohio	291	\$37,000	0% Hardship
Pomeroy village, Ohio	1,848	\$22,259	0% Hardship
Port Clinton city, Ohio	6,063	\$45,505	1% Hardship
Port Jefferson village, Ohio	504	\$34,821	0% Hardship
Port Washington village, Ohio	658	\$35,588	0% Hardship
Port William village, Ohio	331	\$42,750	0% Hardship
Portage County, Ohio	163,387	\$52,697	Standard
Portage village, Ohio	391	\$55,104	Small Community
Portsmouth city, Ohio	20,357	\$27,976	Standard
Potsdam village, Ohio	276	\$33,889	0% Hardship
Powell city, Ohio	11,746	\$132,598	Standard
Powhatan Point village, Ohio	1,679	\$42,647	0% Hardship
Preble County, Ohio	42,050	\$48,405	Standard
Proctorville village, Ohio	487	\$25,268	0% Hardship
Prospect village, Ohio	1,129	\$49,432	0% Hardship
Put-in-Bay village, Ohio	155	\$39,732	0% Hardship
Putnam County, Ohio	34,339	\$61,192	Standard
Quaker City village, Ohio	535	\$38,333	0% Hardship
Quincy village, Ohio	631	\$32,917	0% Hardship
Racine village, Ohio	610	\$35,781	0% Hardship
Rarden village, Ohio	154	\$27,000	0% Hardship
Ravenna city, Ohio	11,653	\$35,756	Standard
Rawson village, Ohio	547	\$45,357	0% Hardship
Rayland village, Ohio	402	\$36,500	0% Hardship
Reading city, Ohio	10,370	\$39,662	Standard
Reminderville village, Ohio	3,532	\$73,611	Small Community
Rendville village, Ohio	75	\$21,458	0% Hardship
Republic village, Ohio	546	\$47,000	0% Hardship
Reynoldsburg city, Ohio	35,652	\$58,257	Standard
Richfield village, Ohio	3,652	\$77,540	Small Community
Richland County, Ohio	123,387	\$41,835	Standard
Richmond Heights city, Ohio	10,524	\$48,233	Standard
Richmond village, Ohio	469	\$43,250	0% Hardship
Richwood village, Ohio	2,357	\$41,071	0% Hardship
Ridgeway village, Ohio	369	\$43,750	0% Hardship
Rio Grande village, Ohio	1,075	\$16,196	0% Hardship
Ripley village, Ohio	1,875	\$46,121	0% Hardship
Risingsun village, Ohio	604	\$33,000	0% Hardship
Rittman city, Ohio	6,503	\$45,913	1% Hardship
Riverlea village, Ohio	583	\$118,750	Small Community
Riverside city, Ohio	25,181	\$41,104	Standard
Roaming Shores village, Ohio	1,801	\$71,172	Small Community
Rochester village, Ohio	270	\$48,750	0% Hardship
Rock Creek village, Ohio	529	\$36,518	0% Hardship
Rockford village, Ohio	1,276	\$39,900	0% Hardship

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Population Figures from 2009 - 2013 ACS Estimates

WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
Rocky Ridge village, Ohio	312	\$47,500	0% Hardship
Rocky River city, Ohio	20,107	\$67,926	Standard
Rogers village, Ohio	163	\$33,333	0% Hardship
Rome village, Ohio	77	\$17,500	0% Hardship
Roseville village, Ohio	1,926	\$26,250	0% Hardship
Ross County, Ohio	77,802	\$43,264	Standard
Rosburg village, Ohio	203	\$48,393	0% Hardship
Rossford city, Ohio	6,389	\$50,513	Standard
Roswell village, Ohio	195	\$40,357	0% Hardship
Rushsylvania village, Ohio	435	\$48,125	0% Hardship
Rushville village, Ohio	310	\$55,000	Small Community
Russells Point village, Ohio	1,256	\$30,313	0% Hardship
Russellville village, Ohio	513	\$35,250	0% Hardship
Russia village, Ohio	630	\$68,333	Small Community
Rutland village, Ohio	577	\$34,107	0% Hardship
Sabina village, Ohio	2,498	\$38,661	0% Hardship
Salem city, Ohio	12,264	\$36,122	Standard
Salesville village, Ohio	143	\$48,750	0% Hardship
Salineville village, Ohio	1,290	\$33,098	0% Hardship
Sandusky city, Ohio	25,606	\$35,776	Standard
Sandusky County, Ohio	60,619	\$46,140	Standard
Sarahsville village, Ohio	164	\$40,313	0% Hardship
Sardinia village, Ohio	1,200	\$36,150	0% Hardship
Savannah village, Ohio	422	\$38,000	0% Hardship
Scio village, Ohio	778	\$29,125	0% Hardship
Scioto County, Ohio	78,952	\$35,379	Standard
Scott village, Ohio	373	\$41,250	0% Hardship
Seaman village, Ohio	774	\$32,902	0% Hardship
Sebring village, Ohio	4,385	\$35,403	1% Hardship
Seneca County, Ohio	56,376	\$43,764	Standard
Senecaville village, Ohio	396	\$37,778	0% Hardship
Seven Hills city, Ohio	11,756	\$66,794	Standard
Seven Mile village, Ohio	750	\$38,125	0% Hardship
Seville village, Ohio	2,159	\$53,580	Small Community
Shadyside village, Ohio	3,877	\$43,453	1% Hardship
Shaker Heights city, Ohio	28,200	\$77,951	Standard
Sharonville city, Ohio	13,898	\$51,892	Standard
Shawnee Hills village, Ohio	817	\$86,786	Small Community
Shawnee village, Ohio	551	\$28,894	0% Hardship
Sheffield Lake city, Ohio	9,103	\$47,707	Standard
Sheffield village, Ohio	3,977	\$63,144	Small Community
Shelby city, Ohio	9,022	\$41,650	1% Hardship
Shelby County, Ohio	49,317	\$50,427	Standard
Sherrodsville village, Ohio	263	\$42,813	0% Hardship
Sherwood village, Ohio	694	\$41,442	0% Hardship
Shiloh village, Ohio	588	\$47,083	0% Hardship
Shreve village, Ohio	1,447	\$33,712	0% Hardship
Sidney city, Ohio	21,095	\$43,347	Standard
Silver Lake village, Ohio	2,517	\$96,833	Small Community
Silverton village, Ohio	4,777	\$37,351	1% Hardship
Sinking Spring village, Ohio	135	\$48,750	0% Hardship
Smithfield village, Ohio	812	\$32,917	0% Hardship
Smithville village, Ohio	1,221	\$43,864	0% Hardship
Solon city, Ohio	23,214	\$97,181	Standard
Somersset village, Ohio	1,438	\$37,604	0% Hardship
Somerville village, Ohio	240	\$39,750	0% Hardship

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WPCLF Interest Rate Determinations based on draft Program Year 2016 50th and 75th Percentile MHI Benchmarks (\$46,047 and \$49,432)

Entity	Population	MHI	Interest Rate Type
South Amherst village, Ohio	1,752	\$55,882	Small Community
South Bloomfield village, Ohio	2,234	\$53,225	Small Community
South Charleston village, Ohio	1,781	\$40,880	0% Hardship
South Euclid city, Ohio	22,139	\$59,968	Standard
South Lebanon village, Ohio	4,864	\$49,712	Small Community
South Point village, Ohio	3,643	\$46,875	Small Community
South Russell village, Ohio	3,832	\$112,431	Small Community
South Salem village, Ohio	251	\$25,000	0% Hardship
South Solon village, Ohio	396	\$47,125	0% Hardship
South Vienna village, Ohio	299	\$41,058	0% Hardship
South Webster village, Ohio	961	\$47,391	0% Hardship
South Zanesville village, Ohio	2,309	\$31,410	0% Hardship
Sparta village, Ohio	143	\$58,333	Small Community
Spencer village, Ohio	670	\$52,333	Small Community
Spencerville village, Ohio	2,029	\$35,721	0% Hardship
Spring Valley village, Ohio	494	\$61,193	Small Community
Springboro city, Ohio	17,693	\$96,094	Standard
Springdale city, Ohio	11,171	\$49,222	Standard
Springfield city, Ohio	60,423	\$31,635	Standard
St. Bernard village, Ohio	4,362	\$46,737	Small Community
St. Clairsville city, Ohio	5,158	\$50,625	Standard
St. Henry village, Ohio	2,527	\$70,052	Small Community
St. Louisville village, Ohio	321	\$49,250	0% Hardship
St. Marys city, Ohio	8,232	\$40,926	1% Hardship
St. Paris village, Ohio	2,186	\$45,250	0% Hardship
Stafford village, Ohio	78	\$45,208	0% Hardship
Stark County, Ohio	375,348	\$45,641	Standard
Steubenville city, Ohio	18,525	\$32,092	Standard
Stockport village, Ohio	430	\$31,250	0% Hardship
Stone Creek village, Ohio	191	\$53,250	Small Community
Stoutsville village, Ohio	544	\$42,273	0% Hardship
Stow city, Ohio	34,750	\$63,085	Standard
Strasburg village, Ohio	2,759	\$50,038	Small Community
Stratton village, Ohio	266	\$27,188	0% Hardship
Streetsboro city, Ohio	16,043	\$61,940	Standard
Strongsville city, Ohio	44,656	\$76,397	Standard
Struthers city, Ohio	10,630	\$36,628	Standard
Stryker village, Ohio	1,351	\$47,500	0% Hardship
Sugar Bush Knolls village, Ohio	135	\$90,625	Small Community
Sugar Grove village, Ohio	399	\$47,500	0% Hardship
Sugarcreek village, Ohio	2,417	\$47,453	0% Hardship
Summerfield village, Ohio	243	\$29,750	0% Hardship
Summit County, Ohio	541,592	\$49,669	Standard
Summitville village, Ohio	232	\$47,900	0% Hardship
Sunbury village, Ohio	4,505	\$62,353	Small Community
Swanton village, Ohio	3,477	\$52,824	Small Community
Sycamore village, Ohio	995	\$46,250	0% Hardship
Sylvania city, Ohio	18,929	\$67,817	Standard
Syracuse village, Ohio	800	\$35,417	0% Hardship
Tallmadge city, Ohio	17,492	\$54,225	Standard
Tarleton village, Ohio	288	\$36,250	0% Hardship
Terrace Park village, Ohio	2,253	\$117,143	Small Community
The Village of Indian Hill city, Ohio	5,797	\$207,069	Standard
Thornville village, Ohio	1,226	\$54,076	Small Community
Thurston village, Ohio	606	\$27,614	0% Hardship
Tiffin city, Ohio	17,896	\$35,179	Standard

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Entity	Population	MHI	Interest Rate Type
Tiltonsville village, Ohio	1,333	\$37,672	0% Hardship
Timberlake village, Ohio	756	\$61,250	Small Community
Tipp City city, Ohio	9,731	\$58,984	Standard
Tiro village, Ohio	202	\$41,000	0% Hardship
Toledo city, Ohio	285,459	\$33,317	Standard
Tontogany village, Ohio	382	\$51,750	Small Community
Toronto city, Ohio	4,883	\$39,483	1% Hardship
Tremont City village, Ohio	526	\$47,031	0% Hardship
Trenton city, Ohio	11,977	\$58,181	Standard
Trimble village, Ohio	454	\$26,000	0% Hardship
Trotwood city, Ohio	24,375	\$36,277	Standard
Troy city, Ohio	25,134	\$48,570	Standard
Trumbull County, Ohio	208,792	\$42,880	Standard
Tuscarawas County, Ohio	92,528	\$43,739	Standard
Tuscarawas village, Ohio	1,346	\$50,326	Small Community
Twinsburg city, Ohio	18,765	\$70,958	Standard
Uhrichsville city, Ohio	5,411	\$30,343	1% Hardship
Union City village, Ohio	1,754	\$27,852	0% Hardship
Union city, Ohio	6,400	\$52,132	Standard
Union County, Ohio	52,683	\$65,086	Standard
Unionville Center village, Ohio	264	\$55,417	Small Community
Uniopolis village, Ohio	197	\$71,250	Small Community
University Heights city, Ohio	13,476	\$67,826	Standard
Upper Arlington city, Ohio	34,008	\$97,829	Standard
Upper Sandusky city, Ohio	6,844	\$36,227	1% Hardship
Urbana city, Ohio	11,669	\$37,010	Standard
Urbancrest village, Ohio	1,205	\$18,942	0% Hardship
Utica village, Ohio	2,421	\$41,385	0% Hardship
Valley Hi village, Ohio	283	\$33,929	0% Hardship
Valley View village, Ohio	1,964	\$78,393	Small Community
Valleyview village, Ohio	745	\$46,875	0% Hardship
Van Buren village, Ohio	599	\$56,786	Small Community
Van Wert city, Ohio	10,787	\$37,205	Standard
Van Wert County, Ohio	28,685	\$45,355	Standard
Vandalia city, Ohio	15,206	\$52,164	Standard
Vanlue village, Ohio	420	\$48,269	0% Hardship
Venedocia village, Ohio	132	\$25,625	0% Hardship
Vermilion city, Ohio	10,775	\$51,899	Standard
Verona village, Ohio	490	\$54,688	Small Community
Versailles village, Ohio	2,650	\$47,480	Small Community
Vinton County, Ohio	13,365	\$36,705	Standard
Vinton village, Ohio	282	\$38,750	0% Hardship
Wadsworth city, Ohio	21,678	\$57,539	Standard
Waite Hill village, Ohio	544	\$129,688	Small Community
Wakeman village, Ohio	918	\$49,732	Small Community
Walbridge village, Ohio	3,044	\$39,538	1% Hardship
Waldo village, Ohio	474	\$42,143	0% Hardship
Walton Hills village, Ohio	2,291	\$70,393	Small Community
Wapakoneta city, Ohio	9,861	\$46,180	Standard
Warren city, Ohio	41,199	\$29,317	Standard
Warren County, Ohio	215,274	\$72,487	Standard
Warrensville Heights city, Ohio	13,469	\$35,461	Standard
Warsaw village, Ohio	851	\$39,063	0% Hardship
Washington County, Ohio	61,600	\$42,834	Standard
Washington Court House city, Ohio	14,139	\$32,186	Standard
Washingtonville village, Ohio	804	\$36,250	0% Hardship

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Entity	Population	MHI	Interest Rate Type
Waterville city, Ohio	5,502	\$70,475	Standard
Wauseon city, Ohio	6,803	\$44,954	1% Hardship
Waverly village, Ohio	4,384	\$36,148	1% Hardship
Wayne County, Ohio	114,750	\$49,135	Standard
Wayne Lakes village, Ohio	731	\$41,563	0% Hardship
Wayne village, Ohio	1,043	\$43,125	0% Hardship
Waynesburg village, Ohio	969	\$36,333	0% Hardship
Waynesfield village, Ohio	804	\$54,375	Small Community
Waynesville village, Ohio	2,896	\$57,872	Small Community
Wellington village, Ohio	5,017	\$55,690	Standard
Wellston city, Ohio	5,625	\$33,643	1% Hardship
Wellsville village, Ohio	3,516	\$32,754	1% Hardship
West Alexandria village, Ohio	1,758	\$42,589	0% Hardship
West Carrollton city, Ohio	13,125	\$38,255	Standard
West Elkton village, Ohio	239	\$43,750	0% Hardship
West Farmington village, Ohio	498	\$54,375	Small Community
West Jefferson village, Ohio	4,222	\$48,459	Small Community
West Lafayette village, Ohio	2,157	\$37,708	0% Hardship
West Leipsic village, Ohio	355	\$41,875	0% Hardship
West Liberty village, Ohio	1,716	\$41,389	0% Hardship
West Manchester village, Ohio	540	\$44,417	0% Hardship
West Mansfield village, Ohio	776	\$46,250	0% Hardship
West Millgrove village, Ohio	143	\$28,906	0% Hardship
West Milton village, Ohio	4,655	\$50,833	Small Community
West Rushville village, Ohio	175	\$48,214	0% Hardship
West Salem village, Ohio	1,588	\$37,585	0% Hardship
West Union village, Ohio	2,969	\$33,063	1% Hardship
West Unity village, Ohio	1,781	\$42,772	0% Hardship
Westerville city, Ohio	36,778	\$82,146	Standard
Westfield Center village, Ohio	1,149	\$70,000	Small Community
Westlake city, Ohio	32,552	\$76,358	Standard
Weston village, Ohio	1,473	\$44,750	0% Hardship
Wharton village, Ohio	438	\$44,722	0% Hardship
Whitehall city, Ohio	18,291	\$33,311	Standard
Whitehouse village, Ohio	4,000	\$70,394	Small Community
Wickliffe city, Ohio	12,719	\$47,155	Standard
Wilkesville village, Ohio	85	\$40,313	0% Hardship
Willard city, Ohio	6,210	\$42,244	1% Hardship
Williams County, Ohio	37,623	\$43,089	Standard
Williamsburg village, Ohio	2,502	\$43,203	1% Hardship
Williamsport village, Ohio	1,269	\$40,833	0% Hardship
Willoughby city, Ohio	22,334	\$51,245	Standard
Willoughby Hills city, Ohio	9,470	\$56,593	Standard
Willowick city, Ohio	14,123	\$47,071	Standard
Willshire village, Ohio	467	\$40,688	0% Hardship
Wilmington city, Ohio	12,500	\$29,828	Standard
Wilmot village, Ohio	199	\$36,250	0% Hardship
Wilson village, Ohio	119	\$46,875	0% Hardship
Winchester village, Ohio	1,110	\$33,566	0% Hardship
Windham village, Ohio	2,132	\$24,718	0% Hardship
Winterville village, Ohio	4,121	\$40,321	1% Hardship
Wood County, Ohio	127,325	\$52,069	Standard
Woodlawn village, Ohio	3,274	\$50,814	Small Community
Woodmere village, Ohio	963	\$39,667	0% Hardship
Woodsfield village, Ohio	2,521	\$28,194	1% Hardship
Woodstock village, Ohio	334	\$55,893	Small Community

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Entity	Population	MHI	Interest Rate Type
Woodville village, Ohio	2,047	\$49,292	0% Hardship
Wooster city, Ohio	26,260	\$40,633	Standard
Worthington city, Ohio	13,521	\$86,855	Standard
Wren village, Ohio	310	\$45,227	0% Hardship
Wyandot County, Ohio	22,582	\$44,448	Standard
Wyoming city, Ohio	8,412	\$106,912	Standard
Xenia city, Ohio	25,835	\$39,756	Standard
Yankee Lake village, Ohio	93	\$53,750	Small Community
Yellow Springs village, Ohio	3,530	\$60,707	Small Community
Yorkshire village, Ohio	105	\$52,917	Small Community
Yorkville village, Ohio	1,133	\$35,556	0% Hardship
Youngstown city, Ohio	66,511	\$24,454	Standard
Zaleski village, Ohio	374	\$45,250	0% Hardship
Zanesfield village, Ohio	248	\$48,750	0% Hardship
Zanesville city, Ohio	25,481	\$26,986	Standard
Zoar village, Ohio	186	\$58,750	Small Community

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