


# PROGRAM GUIDANCE

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**PROGRAM:** Indian Housing Block Grant (IHBG)

**FOR:** All Tribal Government Leaders and Tribally Designated Housing Entities (TDHE)

**FROM:**   
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**TOPIC:** Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)

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**Purpose:** This guidance replaces Program Guidance 2019-02 with the latest HUD Income Limits applicable to NAHASDA programs.

**Background:** HUD Notice PDR-2020-02, published April 1, 2020, contains the latest published median family income (MFI) limits that are applicable to establishing MFI limits for the purposes of providing NAHASDA assistance. The income limits calculated from the median income published in the HUD Notice are in effect for Fiscal Year (FY) 2020. Income limits are calculated for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions. The HUD Notice, along with county and State income limits, are available on HUD's website at:  
[https://www.huduser.gov/portal/datasets/il.html#2020\\_data](https://www.huduser.gov/portal/datasets/il.html#2020_data). MFIs can be accessed here:  
[https://www.huduser.gov/portal/datasets/il/il2020/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2020/select_Geography.odn)

**Guidance:** Pursuant to 24 CFR §1000.10 median income for the IHBG program is defined as:

Median income for an Indian area is the greater of:

- 1) The median income of the counties, or their equivalent in which the Indian area is located; or
- 2) The median income for the United States.

Tribes with large reservations or those that encompass more than one county may have more than one income limit. To reduce administrative burden, the Tribe or Tribally Designated Housing Entity (TDHE) may set income limits for multi-county reservations at the income limit level of the county with the highest income limits.

If the income limit for a county located within your Indian area is lower than the United States median, you must use the United States median income as the basis of your

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income limits. The United States MFI for FY 2020 is \$78,500. Therefore, the adjusted income limit for family size and 80/100 percent of median income are shown below:

	2020 MFI		78,500					
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 43,960	\$ 50,240	\$ 56,520	\$ 62,800	\$ 67,824	\$ 72,848	\$ 77,872	\$ 82,896
100%	\$ 54,950	\$ 62,800	\$ 70,650	\$ 78,500	\$ 84,780	\$ 91,060	\$ 97,340	\$103,620

**2020 U.S. MFI Limits**

To calculate the United States adjusted income limit for families with more than eight members, add 8 percent of the four-person base to the eight-person income limit for each additional person. For example, the nine-person, 80 percent limit equals \$87,920 (\$82,896 + [\$62,800 \* .08]). Please also note that rounding income limits is no longer allowed, except to the nearest whole dollar.

The FY 2020 MFI estimates are based on Office of Management and Budget (OMB) metropolitan area definitions as updated and include HUD modifications that were first used in the determination of FY 2006 FMR areas.

Due to prevailing levels of construction costs, Tribes or TDHEs located within Alaska but outside the service areas listed below should use the Alaska MFI to determine income eligibility of families applying for assistance under NAHASDA programs.

Program Guidance 2013-05 provides information on how to calculate annual income under the IHBG program for the purpose of program eligibility.

**2020 Alaska MFI Limits**

The following MFI tables should be used when determining NAHASDA income eligibility in Alaska:

	2020 MFI		92,200			Alaska			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 51,632	\$ 59,008	\$ 66,384	\$ 73,760	\$ 79,661	\$ 85,562	\$ 91,462	\$ 97,363	
100%	\$ 64,540	\$ 73,760	\$ 82,980	\$ 92,200	\$ 99,576	\$ 106,952	\$ 114,328	\$ 121,704	

	2020 MFI		100,100			Aleutians West			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 56,056	\$ 64,064	\$ 72,072	\$ 80,080	\$ 86,486	\$ 92,893	\$ 99,299	\$ 105,706	
100%	\$ 70,070	\$ 80,080	\$ 90,090	\$ 100,100	\$ 108,108	\$ 116,116	\$ 124,124	\$ 132,132	

	2020 MFI		97,300			Anchorage			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 54,488	\$ 62,272	\$ 70,056	\$ 77,840	\$ 84,067	\$ 90,294	\$ 96,522	\$ 102,749	
100%	\$ 68,110	\$ 77,840	\$ 87,570	\$ 97,300	\$ 105,084	\$ 112,868	\$ 120,652	\$ 128,436	

	2020 MFI		102,500			Bristol Bay			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 57,400	\$ 65,600	\$ 73,800	\$ 82,000	\$ 88,560	\$ 95,120	\$ 101,680	\$ 108,240	

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100%	\$ 71,750	\$ 82,000	\$ 92,250	\$ 102,500	\$ 110,700	\$ 118,900	\$ 127,100	\$ 135,300
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2020 MFI		110,500				Denali			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 61,880	\$ 70,720	\$ 79,560	\$ 88,400	\$ 95,472	\$ 102,544	\$ 109,616	\$ 116,688	
100%	\$ 77,350	\$ 88,400	\$ 99,450	\$ 110,500	\$ 119,340	\$ 128,180	\$ 137,020	\$ 145,860	

2020 MFI		98,400				Kodiak Island Borough			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 55,104	\$ 62,976	\$ 70,848	\$ 78,720	\$ 85,018	\$ 91,315	\$ 97,613	\$ 103,910	
100%	\$ 68,880	\$ 78,720	\$ 88,560	\$ 98,400	\$ 106,272	\$ 114,144	\$ 122,016	\$ 129,888	

2020 MFI		117,800				Juneau			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 65,968	\$ 75,392	\$ 84,816	\$ 94,240	\$ 101,779	\$ 109,318	\$ 116,858	\$ 124,397	
100%	\$ 82,460	\$ 94,240	\$ 106,020	\$ 117,800	\$ 127,224	\$ 136,648	\$ 146,072	\$ 155,496	

2020 MFI		113,200				Valdez-Cordova			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 63,392	\$ 72,448	\$ 81,504	\$ 90,560	\$ 97,805	\$ 105,050	\$ 112,294	\$ 119,539	
100%	\$ 79,240	\$ 90,560	\$ 101,880	\$ 113,200	\$ 122,256	\$ 131,312	\$ 140,368	\$ 149,424	

2020 MFI		93,100				Fairbanks			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 52,136	\$ 59,584	\$ 67,032	\$ 74,480	\$ 80,438	\$ 86,397	\$ 92,355	\$ 98,314	
100%	\$ 65,170	\$ 74,480	\$ 83,790	\$ 93,100	\$ 100,548	\$ 107,996	\$ 115,444	\$ 122,892	

For additional information on the income limits for your area, visit the following website: [https://www.huduser.gov/portal/datasets/il/il2020/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2020/select_Geography.odn). Search under “Access Individual Median Family Income Areas” to access applicable MFIs in your area. For further information, contact your local Area Office of Native American Programs.