

**PROGRAM GUIDANCE**

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

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

**FROM:** Heidi J. Frechette, Deputy Assistant Secretary for Native American Programs, PN *Heidi J. Frechette*

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

**Purpose:** This guidance amends Program Guidance 2018-03 with corrected HUD Income Limits.

**Background:** HUD Notice PDR-2018-02, published April 1, 2018, contains the latest published median family income (MFI) limits that are applicable to establishing median family income limits for the purposes of providing NAHASDA assistance. The income limits published in the Notice are in effect for Fiscal Year (FY) 2018. They are calculated for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions. The national MFI for the United States for FY 2018 had an increase of 5.7 percent compared to the national MFI for FY 2017.

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 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 limits. The United States MFI for FY 2018 is \$71,900. Therefore, the adjusted income limit for family size and 80/100 percent of median income is as follows:

**2018 United States Median Family Income Limits**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$40,264	\$46,016	\$51,768	\$57,520	\$62,122	\$66,723	\$71,325	\$75,926
100%	\$50,330	\$57,520	\$64,710	\$71,900	\$77,652	\$83,404	\$89,156	\$94,908

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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 80,528. ( $75,926 + [57,520 * .08]$ ). Please also note that rounding income limits is allowed, to the nearest whole dollar.

The following MFI tables should be used when determining NAHASDA income eligibility in Alaska. The FY 2018 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. Tribes or TDHEs located outside the service areas listed below should use the Alaska MFI to determine income eligibility of applicants.

**2018 Median Family Income Limits in Alaska**

2018 Median Family Income		91,000				Alaska			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 50,960	\$ 58,240	\$ 65,520	\$ 72,800	\$ 78,624	\$ 84,448	\$ 90,272	\$ 96,096	
100%	\$ 63,700	\$ 72,800	\$ 81,900	\$ 91,000	\$ 98,280	\$ 105,560	\$ 112,840	\$ 120,120	

2018 Median Family Income		94,300				Aleutians West			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 52,808	\$ 60,352	\$ 67,896	\$ 75,440	\$ 81,475	\$ 87,510	\$ 93,546	\$ 99,581	
100%	\$ 66,010	\$ 75,440	\$ 84,870	\$ 94,300	\$ 101,844	\$ 109,388	\$ 116,932	\$ 124,476	

2018 Median Family Income		99,500				Anchorage			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 55,720	\$ 63,680	\$ 71,640	\$ 79,600	\$ 85,968	\$ 92,336	\$ 98,704	\$ 105,072	
100%	\$ 69,650	\$ 79,600	\$ 89,550	\$ 99,500	\$ 107,460	\$ 115,420	\$ 123,380	\$ 131,340	

2018 Median Family Income		94,900				Bristol Bay			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 53,144	\$ 60,736	\$ 68,328	\$ 75,920	\$ 81,994	\$ 88,067	\$ 94,141	\$ 100,214	
100%	\$ 66,430	\$ 75,920	\$ 85,410	\$ 94,900	\$ 102,492	\$ 110,084	\$ 117,676	\$ 125,268	

2018 Median Family Income		102,900				Denali			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 57,624	\$ 65,856	\$ 74,088	\$ 82,320	\$ 88,906	\$ 95,491	\$ 102,077	\$ 108,662	
100%	\$ 72,030	\$ 82,320	\$ 92,610	\$ 102,900	\$ 111,132	\$ 119,364	\$ 127,596	\$ 135,828	

2018 Median Family Income		93,000				Fairbanks			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 52,080	\$ 59,520	\$ 66,960	\$ 74,400	\$ 80,352	\$ 86,304	\$ 92,256	\$ 98,208	
100%	\$ 65,100	\$ 74,400	\$ 83,700	\$ 93,000	\$ 100,440	\$ 107,880	\$ 115,320	\$ 122,760	

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2018 Median Family Income		104,900				Juneau			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 58,744	\$ 67,136	\$ 75,528	\$ 83,920	\$ 90,634	\$ 97,347	\$ 104,061	\$ 110,774	
100%	\$ 73,430	\$ 83,920	\$ 94,410	\$ 104,900	\$ 113,292	\$ 121,684	\$ 130,076	\$ 138,468	

2018 Median Family Income		92,000				Matanuska-Susitna			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 51,520	\$ 58,880	\$ 66,240	\$ 73,600	\$ 79,488	\$ 85,376	\$ 91,264	\$ 97,152	
100%	\$ 64,400	\$ 73,600	\$ 82,800	\$ 92,000	\$ 99,360	\$ 106,720	\$ 114,080	\$ 121,440	

2018 Median Family Income		91,700				Sitka			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 51,352	\$ 58,688	\$ 66,024	\$ 73,360	\$ 79,229	\$ 85,098	\$ 90,966	\$ 96,835	
100%	\$ 64,190	\$ 73,360	\$ 82,530	\$ 91,700	\$ 99,036	\$ 106,372	\$ 113,708	\$ 121,044	

2018 Median Family Income		95,000				Valdez-Cordova			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 53,200	\$ 60,800	\$ 68,400	\$ 76,000	\$ 82,080	\$ 88,160	\$ 94,240	\$ 100,320	
100%	\$ 66,500	\$ 76,000	\$ 85,500	\$ 95,000	\$ 102,600	\$ 110,200	\$ 117,800	\$ 125,400	

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

For additional information on the income limits for your area, see the following web site [https://www.huduser.gov/portal/datasets/il/il2018/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2018/select_Geography.odn) . For further information, contact your local Area Office of Native American Programs.