



No. 2015-01a(R)
April 06, 2015

PROGRAM GUIDANCE

PROGRAM: Indian Housing Block Grant (IHBG)

FOR: All Tribal Government Leaders and Tribally Designated Housing Entities (TDHE)
R.J.B.

FROM: Rodger J. Boyd, Deputy Assistant Secretary for Native American Programs, PN

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

Purpose: This guidance amends the calculation chart for Alaska in Program Guidance 2015-01(R) and replaces Program Guidance 2014-01 with the latest HUD Income Limits.

Guidance: HUD Notice PDR-2015-02, issued March 6, 2015, contains the latest published median income limits that are applicable to establishing median income limits for purposes of providing NAHASDA assistance. The income limits published in that notice are in effect for FY 2015, and will remain in effect until superseded. For FY 2015 income limits, the national Median Family Income (MFI) increased by three percent compared with FY 2014, so the cap on increases is set at six percent. The information in the notice provides state-level MFI estimates.

Tribes located on 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 2015 is \$65,800. Therefore, the adjusted income limit for family size and 80/100 percent of median income is as follows:

2015 United States Median Family Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 36,848	\$ 42,112	\$ 47,376	\$ 52,640	\$ 56,851	\$ 61,062	\$ 65,274	\$ 69,485
100%	\$ 46,060	\$ 52,640	\$ 59,220	\$ 65,800	\$ 71,064	\$ 76,328	\$ 81,592	\$ 86,856

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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 \$73,696 ($69,485 + [52,640 * .08]$).

Please also note that rounding income limits is no longer allowed, except to the nearest whole dollar.

The following MFI tables should be used when determining NAHASDA income eligibility in Alaska. The FY 2015 MFI estimates are based on Office of Management and Budget (OMB) metropolitan area definitions as updated through December 1, 2009, 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.

2015 Median Family Income Limits in Alaska

2015 Median Family Income		84,400				Alaska			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 47,264	\$ 54,016	\$ 60,768	\$ 67,520	\$ 72,922	\$ 78,323	\$ 83,725	\$ 89,126	
100%	\$ 59,080	\$ 67,520	\$ 75,960	\$ 84,400	\$ 91,152	\$ 97,904	\$ 104,656	\$ 111,408	

2015 Median Family Income		89,600				Anchorage			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 50,176	\$ 57,344	\$ 64,512	\$ 71,680	\$ 77,414	\$ 83,149	\$ 88,883	\$ 94,618	
100%	\$ 62,720	\$ 71,680	\$ 80,640	\$ 89,600	\$ 96,768	\$ 103,936	\$ 111,104	\$ 118,272	

2015 Median Family Income		96,800				Juneau			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 54,208	\$ 61,952	\$ 69,696	\$ 77,440	\$ 83,635	\$ 89,830	\$ 96,026	\$ 102,221	
100%	\$ 67,760	\$ 77,440	\$ 87,120	\$ 96,800	\$ 104,544	\$ 112,288	\$ 120,032	\$ 127,776	

2015 Median Family Income		85,600				Fairbanks			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 47,936	\$ 54,784	\$ 61,632	\$ 68,480	\$ 73,958	\$ 79,437	\$ 84,915	\$ 90,394	
100%	\$ 59,920	\$ 68,480	\$ 77,040	\$ 85,600	\$ 92,448	\$ 99,296	\$ 106,144	\$ 112,992	

2015 Median Family Income		87,000				Aleutians West			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 48,720	\$ 55,680	\$ 62,640	\$ 69,600	\$ 75,168	\$ 80,736	\$ 86,304	\$ 91,872	
100%	\$ 60,900	\$ 69,600	\$ 78,300	\$ 87,000	\$ 93,960	\$ 100,920	\$ 107,880	\$ 114,840	

2015 Median Family Income		97,400				Bristol Bay			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	
80%	\$ 54,544	\$ 62,336	\$ 70,128	\$ 77,920	\$ 84,154	\$ 90,387	\$ 96,621	\$ 102,854	
100%	\$ 68,180	\$ 77,920	\$ 87,660	\$ 97,400	\$ 105,192	\$ 112,984	\$ 120,776	\$ 128,568	

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2015 Median Family Income			95,100			Denali		
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 53,256	\$ 60,864	\$ 68,472	\$ 76,080	\$ 82,166	\$ 88,253	\$ 94,339	\$ 100,426
100%	\$ 66,570	\$ 76,080	\$ 85,590	\$ 95,100	\$ 102,708	\$ 110,316	\$ 117,924	\$ 125,532

2015 Median Family Income			88,900			Ketchikan		
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 49,784	\$ 56,896	\$ 64,008	\$ 71,120	\$ 76,810	\$ 82,499	\$ 88,189	\$ 93,878
100%	\$ 62,230	\$ 71,120	\$ 80,010	\$ 88,900	\$ 96,012	\$ 103,124	\$ 110,236	\$ 117,348

2015 Median Family Income			86,400			North Slope		
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 48,384	\$ 55,296	\$ 62,208	\$ 69,120	\$ 74,650	\$ 80,179	\$ 85,709	\$ 91,238
100%	\$ 60,480	\$ 69,120	\$ 77,760	\$ 86,400	\$ 93,312	\$ 100,224	\$ 107,136	\$ 114,048

2015 Median Family Income			93,900			Skagway		
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 52,584	\$ 60,096	\$ 67,608	\$ 75,120	\$ 81,130	\$ 87,139	\$ 93,149	\$ 99,158
100%	\$ 65,730	\$ 75,120	\$ 84,510	\$ 93,900	\$ 101,412	\$ 108,924	\$ 116,436	\$ 123,948

2015 Median Family Income			93,000			Valdez-Cordova		
	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

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 <http://www.huduser.org/portal/datasets/il.html> or contact your local Area Office of Native American Programs.