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PROGRAM GUIDANCE

PROGRAM: Indian Housing Block Grant (IHBG)

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

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 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 The income limits published in that notice are in effect for FY 2015, and will remain in effect until superseded.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

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]).

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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 Anchorage, Juneau, or Fairbanks service areas 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

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.