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PROGRAM GUIDANCE

PROGRAM:	Indian Housing Block Grant
FOR:	All Tribal Government Leaders and Tribally Designated Housing Entities
FROM:	Hilary Atkin, Director for Office of Grants Management, PNPG <i>Hilary Atkin</i>
TOPIC:	Income Limits for the IHBG program under the Native American Housing Assistance and Self-Determination Act of 1996

Purpose: This guidance replaces Program Guidance 2022-01 and provides the latest U.S. Housing and Urban Development (HUD) Income Limits applicable to the Indian Housing Block Grant (IHBG) program.

Background: HUD Notice [PDR-2023-01](#), published May 15, 2023, contains the methods used to calculate the Fiscal Year (FY) 2023 Fair Market Rents (FMR) and enumerates the procedures for interested parties to request reevaluations of their FMRs. The FY 2023 FMRs are based on the updated metropolitan area definitions published by the Office of Management and Budget on September 14, 2018, and incorporated by the Census Bureau into the 2021 American Community Survey data. The FMRs are used to establish Median Family Income (MFI) limits for the IHBG program.

The FY 2023 area and State MFI are available on HUD's website at:
huduser.gov/portal/datasets/il/il2023/select_Geography.odn

To find an MFI for a specific area, under the section title, "Access Individual Median Family Income Areas" click the link, "Click Here for FY 2022 MFI Documentation" then search on the appropriate geographic area.

Recipients of IHBG funding must ensure the Annual Income of program participants does not exceed the MFI. [Program Guidance 2013-05](#) addresses the three Annual Income definitions that recipients may adopt in their policies to compute Annual Income to determine program eligibility.

Guidance: Pursuant to 24 CFR §1000.10, median income for the IHBG program is defined as 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 MFI limit for a county located within your Indian area is lower than the United States MFI limit, you must use the U.S. MFI limit. The U.S. MFI for FY 2023 is \$96,200. Therefore, the adjusted income limits broken out by family size and 80 and 100 percent (80/100%) of MFI are shown below.

2023 Median Family Income \$96,200

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$53,850	\$61,550	\$69,250	\$ 77,000	\$ 83,100	\$ 89,250	\$ 95,450	\$101,600
100%	\$67,350	\$77,000	\$86,600	\$ 96,200	\$103,900	\$111,600	\$119,300	\$127,000

2023 MFI Limits for Families with More Than Eight Members

MFI Limits for families of various sizes are determined by the following percentage relationship with the 4-person family size as the “Base” determinant.

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
70%	80%	90%	BASE	108%	116%	124%	132%

To calculate the MFI Limits for families with more than eight members, use the four-person income limit as the base amount. Multiply the base amount by increments of eight percent (8 %), increasing for each additional person as shown in the following table.

9 Person	10 Persons	11 Persons	12 Persons	13 Persons	14 Persons	15 Persons	16 Persons
140%	148%	156%	164%	172%	180%	188%	196%

For example, to calculate the 10-person, 80 percent 2023 U.S. MFI limit, first find that for 4-persons. The 4-person, 80 percent 2023 U.S. MFI limit is equal to \$77,000. Next, multiply this “Base” amount by 148% since we are extrapolating it to a 10-person household. One-hundred and forty-eight percent is equal to 148/100, which is equal to 1.48. The result is \$77,000 x 1.48 = \$113,960. Rounding to the nearest \$50, as is ONAP’s policy, results in the 10-person, 80 percent 2022 U.S. MFI limit being \$113,950.

2023 Alaska MFI Limits

Due to prevailing levels of construction costs, Tribes or TDHEs located within Alaska, but outside of the service areas that are listed below should use the Alaska MFI to determine income eligibility of families applying for assistance under the Native American and Housing Assistance and Self-Determination Act of 1996 programs.

2023 Median Family Income \$106,900 Alaska

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$59,850	\$68,400	\$77,000	\$ 85,500	\$ 92,350	\$ 99,200	\$106,050	\$112,900
100%	\$74,850	\$85,500	\$96,200	\$106,900	\$115,450	\$124,000	\$132,550	\$141,100

2023 Median Family Income \$122,300 Anchorage

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$68,450	\$78,250	\$ 88,050	\$ 97,850	\$105,650	\$113,500	\$121,300	\$129,150
100%	\$85,600	\$97,850	\$110,050	\$122,300	\$132,100	\$141,850	\$151,650	\$161,450

2023 Median Family Income \$122,200 Juneau

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$68,450	\$78,200	\$ 88,000	\$ 97,750	\$105,600	\$113,400	\$121,200	\$129,050
100%	\$85,550	\$97,750	\$110,000	\$122,200	\$132,000	\$141,750	\$151,550	\$161,300

2023 Median Family Income \$114,500 Aleutians West

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$64,100	\$73,300	\$ 82,450	\$ 91,600	\$ 98,950	\$106,250	\$113,600	\$121,950
100%	\$80,150	\$91,600	\$103,050	\$114,500	\$123,650	\$132,800	\$142,000	\$151,150

2023 Median Family Income \$109,700 Ketchikan

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$61,450	\$70,200	\$79,000	\$ 87,750	\$ 94,800	\$101,800	\$108,800	\$115,850
100%	\$76,800	\$87,750	\$98,750	\$109,700	\$118,500	\$127,250	\$136,050	\$144,800

2023 Median Family Income \$131,700 Denali

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$73,750	\$ 84,300	\$ 94,800	\$105,350	\$113,800	\$122,200	\$130,650	\$139,050
100%	\$92,200	\$105,350	\$118,550	\$131,700	\$142,250	\$152,800	\$163,300	\$173,850

2023 Median Family Income \$111,800 Chugach

% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$62,600	\$71,550	\$80,500	\$ 89,450	\$ 96,600	\$103,750	\$110,900	\$118,050
100%	\$78,600	\$87,500	\$98,450	\$109,400	\$118,150	\$126,900	\$135,650	\$144,400

2023 Median Family Income				\$109,400		Kodiak Island		
% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$61,250	\$70,000	\$78,750	\$ 87,500	\$ 94,500	\$101,500	\$108,500	\$115,500
100%	\$76,600	\$87,500	\$98,450	\$109,400	\$118,150	\$126,900	\$135,650	\$144,400

2023 Median Family Income				\$108,600		Sitka		
% Median Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$60,800	\$69,500	\$78,200	\$ 86,900	\$ 93,850	\$100,800	\$107,750	\$114,700
100%	\$76,000	\$86,900	\$97,750	\$108,600	\$117,300	\$126,000	\$134,650	\$143,350

For additional information, please contact your local Area Office of Native American Programs.