

IHBG Guidance: Notice PIH 2024-07: Calculating Annual Income for Purposes of Eligibility under NAHASDA addresses the three Annual Income definitions that recipients may adopt in their policies to compute Annual Income to determine program eligibility.

Pursuant to 24 CFR §1000.10, median income for the IHBG program is defined as the greater of:

- The median income of the counties, or their equivalent in which the Indian area is located, or 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. Tribes or Tribally Designated Housing Entities (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 2025 is \$104,200. Therefore, the adjusted income limits broken by family size and 80 and 100 percent (80/100%) of MFI are shown below.

2025 Median Family Income \$104,200 United States							
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$58,352	\$66,688	\$75,024	\$83,360	\$90,029	\$96,698	\$103,366
100%	\$72,940	\$83,360	\$93,780	104,200	\$112,536	\$120,872	\$129,208

2025 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 Persons	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 2024 U.S. MFI limit, first find that for 4-persons. The 4-person, 80 percent 2025 MFI limit is equal to \$83,360. 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 for 10-person, 80 percent is $\$83,360 \times 1.48 = \$123,373$.

PROGRAM GUIDANCE



No. 2025-01
May 5, 2025

PROGRAMS: Indian Housing Block Grant

FOR: All Tribal Government Leaders and Tribally Designated Housing Entities

FROM:  Erna F. Reeves, Acting Deputy Assistant Secretary for Native American Programs

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 2024-01 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 2025-01: Estimated Median Family Incomes for Fiscal Year (FY) 2025 published April 1, 2025, provides median family income for FY 2025. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions for its median family incomes, which means that HUD develops medians for each metropolitan area, parts of some metropolitan areas, and each nonmetropolitan county.

For FY 2025, the geographic definitions incorporate all changes published by the Office of Management and Budget (OMB) through July 21, 2023, Bulletin NO. 23-01. HUD uses the 2022 American Community Survey (ACS) and Puerto Rico Community Survey (PRCS) median family income data (as opposed to household income data) as the basis of FY 2025 median family incomes and income limits for all areas of geography. HUD does not impose any limitations on the year-to-year change in an area's median family income.

The Median Family Income (MFI) limits are used for the IHBG program. The FY 2025 Area and State MFI are available at HUD's website:
<https://www.huduser.gov/portal/datasets/il/il25/FY25-Median-Attachment-State-Medians.pdf>

To find an MFI for a specific area on the HUD User Income Limits page, under the section title, "Access Individual Income Limits Areas", click the "Click Here for FY 2025 IL Documentation" button, then search on the appropriate geographic area.

Recipients of IHBG funding must ensure the Annual Income of program participants does not exceed the applicable MFI.