


PROGRAM GUIDANCE

PROGRAM: Indian Housing Block Grant (IHBG)

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

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

Purpose: This guidance replaces Program Guidance 2020-01 with the latest Housing and Urban Development (HUD) Income Limits applicable to the Native American Housing Assistance and Self Determination Act (NAHASDA) programs.

Background: HUD Notice [PDR-2021-02](#), published April 1, 2021, contains the latest published Median Family Income (MFI) limits that are applicable to establishing MFI limits for the purposes of providing NAHASDA assistance. The income limits published in the HUD Notice are in effect for Fiscal Year (FY) 2021. They are calculated for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions. The HUD Notice, along with county and state medium income limits, are available on HUD's website at: https://www.huduser.gov/portal/datasets/il.html#2021_data. MFIs can be accessed here: https://www.huduser.gov/portal/datasets/il/il2021/select_Geography.odn.

Guidance: Pursuant to 24 CFR §1000.10, median income for an Indian area for the Indian Housing Block Grant (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 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 2021 is \$79,900. Therefore, the adjusted income limits for family size and 80/100 percent of median income are shown below:

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		2021 U.S. Median Family Income			79,900			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 44,744	\$ 51,136	\$57,528	\$ 63,920	\$ 69,034	\$ 74,147	\$ 79,261	\$ 84,374
100%	\$ 55,930	\$ 63,920	\$ 71,910	\$ 79,900	\$ 86,292	\$ 92,684	\$ 99,076	\$ 105,468

2021 U.S. Median Family Income Limits

To calculate the United States adjusted income limit for families with more than eight members, add eight 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 89,488 (84,374 + [63,920 * .08]). Please note that in keeping with HUD policy, the MFI is rounded to the nearest \$100.

The FY 2021 MFI estimates are based on the Office of Management and Budget’s (OMB) metropolitan area definitions as updated and include HUD modifications that were first used in the determination of FY 2006 FMR areas.

Due to prevailing levels of construction costs, Tribes or TDHEs located within Alaska but outside of the service area that are listed below should use the Alaska MFI to determine income eligibility of families applying for assistance under NAHASDA programs.

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

2021 Alaska MFI Limits

		2021 Median Family Income			93,900				Alaska	
	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		

		2021 Median Family Income			97,100				Aleutians West	
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons		
80%	\$ 54,376	\$ 62,144	\$ 69,912	\$ 77,680	\$ 83,894	\$ 90,109	\$ 96,323	\$ 102,538		
100%	\$ 67,970	\$ 77,680	\$ 87,390	\$ 97,100	\$ 104,868	\$ 112,636	\$ 120,404	\$ 128,172		

		2021 Median Family Income			104,300				Anchorage	
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons		
80%	\$ 58,408	\$ 66,752	\$ 75,096	\$ 83,440	\$ 90,115	\$ 96,790	\$ 103,466	\$ 110,141		
100%	\$ 73,010	\$ 83,440	\$ 93,870	\$ 104,300	\$ 112,644	\$ 120,988	\$ 129,332	\$ 137,676		

		2021 Median Family Income			102,900				Bristol Bay	
	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		

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2021 Median Family Income		110,000			Denali			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 61,600	\$ 70,400	\$ 79,200	\$ 88,000	\$ 95,040	\$ 102,080	\$ 109,120	\$ 116,160
100%	\$ 77,000	\$ 88,000	\$ 99,000	\$ 110,000	\$ 118,800	\$ 127,600	\$ 136,400	\$ 145,200

2021 Median Family Income		97,700			Kodiak Island Borough			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 54,712	\$ 62,528	\$ 70,344	\$ 78,160	\$ 84,413	\$ 90,666	\$ 96,918	\$ 103,171
100%	\$ 68,390	\$ 78,160	\$ 87,930	\$ 97,700	\$ 105,516	\$ 113,332	\$ 121,148	\$ 128,964

2021 Median Family Income		117,000			Juneau			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 65,520	\$ 74,880	\$ 84,240	\$ 93,600	\$ 101,088	\$ 108,576	\$ 116,064	\$ 123,552
100%	\$ 81,900	\$ 93,600	\$ 105,300	\$ 117,000	\$ 126,360	\$ 135,720	\$ 145,080	\$ 154,440

2021 Median Family Income		103,500			Valdez-Cordova			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$ 57,960	\$ 66,240	\$ 74,520	\$ 82,800	\$ 89,424	\$ 96,048	\$ 102,672	\$ 109,296
100%	\$ 72,450	\$ 82,800	\$ 93,150	\$ 103,500	\$ 111,780	\$ 120,060	\$ 128,340	\$ 136,620

For additional information on the income limits for your area, see the following web site: https://www.huduser.gov/portal/datasets/il/il2021/select_Geography.odn. Search under “Access Individual Median Family Income Areas” to access applicable MFIs in your area. For additional information, please contact your local Area Office of Native American Programs.