Office of Native American Programs
Office of Public & Indian Housing

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PROGRAM GUIDANCE

PROGRAM: Indian Housing Block Grant (IHBG)

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

FROM: Hilary Atkin, Director for Office of Grants Management, PNPG

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

Purpose: This guidance replaces Program Guidance 2021-01 and provides the latest Housing and Urban Development (HUD) Income Limits applicable to the Indian Housing Block Grant (IHBG) program.

Background: HUD Notice PDR-2022-01, published April 18, 2022, contains the methods used to calculate the FY 2022 Fair Market Rents (FMR) and enumerates the procedures for interested parties to request reevaluations of their FMRs. The FY 2022 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 2019 American Community Survey data. FMRs are used to establish Median Family Income (MFI) limits for the IHBG program.

The FY 2022 area and State FMI are available on HUD's website at:

https://www.huduser.gov/portal/datasets/il.html#2022

To find an FMI 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 Annual Income of program participants do not exceed FMI. 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 United States FMI limit. The United States MFI for FY 2022 is $90,000. Therefore, the adjusted income limits for family size and 80 and100 percent of MFI are shown below.

2022 Median Family Income $90,000

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$50,400	$57,600	$64,800	$72,000	$77,800	$83,600	$89,300	$95,100
100%	$63,000	$72,000	$81,000	$90,000	$97,200	$104,400	$111,600	$118,800

2022 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-person	3-person	4-person	5-person	6-person	7-person	8-person
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 increasing for each additional person as shown in the following table.

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

For example, to calculate the 10-person, 80 percent 2022 U.S. MFI Limit first find that for 4-persons. The 4-person, 80 percent 2022 U.S. MFI Limit is equal to $72,000. 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 $72,000 x 1.48 = $106,560. Rounding up to the nearest $100, as is HUD's policy, results in the 10-person, 80 percent 2022 U.S. MFI Limit being $106,600.

2022 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 programs.

2022 Median Family Income $102,200 Alaska

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$57,300	$65,400	$73,700	$81,800	$88,400	$94,900	$101,500	$108,000
100%	$71,600	$81,800	$92,000	$102,200	$110,400	$118,600	$126,800	$135,000

2022 Median Family Income $106,200 Aleutians West

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$59,500	$68,000	$76,500	$85,000	$91,800	$98,600	$105,400	$112,200
100%	$74,400	$85,000	$95,600	$106,200	$114,700	$123,200	$131,700	$140,200

2022 Median Family Income $116,300 Anchorage

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$65,200	$74,500	$83,800	$93,100	$100,600	$108,000	$115,500	$122,900
100%	$81,500	$93,000	$104,700	$116,300	$125,700	$135,000	$144,300	$153,600

2022 Median Family Income $109,200 Bristol Bay

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$61,200	$69,900	$78,700	$87,400	$94,400	$101,400	$108,400	$115,400
100%	$76,500	$87,400	$98,300	$109,200	$118,000	$126,700	$135,500	$144,200

2022 Median Family Income $117,600 Denali

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$65,900	$75,300	$84,700	$94,100	$101,700	$109,200	$116,700	$124,300
100%	$82,400	$94,100	$105,900	$117,600	$127,100	$136,500	$145,900	$155,300

2022 Median Family Income $120,900 Juneau

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$67,800	$77,400	$87,200	$96,800	$104,600	$112,300	$120,100	$127,800
100%	$84,700	$96,700	$108,900	$120,900	$130,600	$140,300	$150,000	$159,600

2022 Median Family Income $108,400 Kodiak Island

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$60,800	$69,400	$78,200	$86,800	$93,800	$100,700	$107,700	$114,600
100%	$75,900	$86,700	$97,600	$108,400	$117,100	$125,800	$134,500	$143,100

	2022 Median Family Income			$110,200		Valdez-Cordova		
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$61,800	$70,600	$79,400	$88,200	$95,300	$102,400	$109,400	$116,500
100%	$77,200	$88,200	$99,200	$110,200	$119,100	$127,900	$136,700	$145,500

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