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# PROGRAM GUIDANCE

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**PROGRAM:** Indian Housing Block Grant

**FOR:** All Tribal Government Leaders and Tribally Designated Housing Entities

**FROM:** Heidi J. Frechette, Deputy Assistant Secretary for Native American Programs, PN 

**TOPIC:** Fiscal Year 2019 Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996

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**Purpose:** This Guidance provides the latest published HUD Income Limits applicable to the Indian Housing Block Grant (IHBG) program, effective April 24, 2019. This Guidance replaces Program Guidance 2018-03a.

**Background:** HUD Notice PDR-2019-02, published April 24, 2019, contains the latest published Median Family Income (MFI) limits for HUD's public housing and Section 8 programs. These limits are also applicable to establishing median income limits for the IHBG program. The income limits published in the Notice are in effect for Fiscal Year (FY) 2019. They are calculated for each metropolitan and non-metropolitan area using the Fair Market Rent (FMR) area definitions. The HUD Notice, along with the county and State median income limits, are available on HUD's website at: [https://www.huduser.gov/portal/datasets/il.html#2019\\_data](https://www.huduser.gov/portal/datasets/il.html#2019_data).

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

Median income for an Indian area is the greater of:

- (1) The median income for the counties, previous 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 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

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MFI for FY 2019 is \$75,500. Therefore, the adjusted US Median Family Income limit for family size and 80/100 percent of median income are shown below

| 2019 U.S. MFI |           | \$75,500  |           |           |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|               | 1 Person  | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
| 80%           | \$ 42,280 | \$ 48,320 | \$ 54,360 | \$ 60,400 | \$ 65,232 | \$ 70,064 | \$ 74,896 | \$ 79,728 |
| 100%          | \$ 52,850 | \$ 60,400 | \$ 67,950 | \$ 75,500 | \$ 81,540 | \$ 87,580 | \$ 93,620 | \$ 99,660 |

**2019 U.S. MFI Limits**

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 \$84,560 (\$79,728 + [\$60,400 \* 0.08]). 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 2019 MFI estimates are based on Office of Management and Budget metropolitan area definitions as updated and include HUD modifications that were first used in the determination of FY 2006 FMR areas. Tribes or TDHEs located outside the service areas listed below should use the Alaska MFI to determine income eligibility of applicants.

**2019 MFI Limits in Alaska**

| 2019 MFI |           | \$94,200  |           |           |            |            |            |            |
|----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|
|          |           | Alaska    |           |           |            |            |            |            |
|          | 1 Person  | 2 Persons | 3 Persons | 4 Persons | 5 Persons  | 6 Persons  | 7 Persons  | 8 Persons  |
| 80%      | \$ 52,752 | \$60,288  | \$ 67,824 | \$ 75,360 | \$ 81,389  | \$ 87,418  | \$ 93,446  | \$ 99,475  |
| 100%     | \$ 65,940 | \$ 75,360 | \$ 84,780 | \$ 94,200 | \$ 101,736 | \$ 109,272 | \$ 116,808 | \$ 124,344 |

| 2019 MFI |           | \$97,000       |           |           |           |            |            |            |
|----------|-----------|----------------|-----------|-----------|-----------|------------|------------|------------|
|          |           | Aleutians West |           |           |           |            |            |            |
|          | 1 Person  | 2 Persons      | 3 Persons | 4 Persons | 5 Persons | 6 Persons  | 7 Persons  | 8 Persons  |
| 80%      | \$ 54,320 | \$ 62,080      | \$ 69,840 | \$ 77,600 | \$ 83,808 | \$ 90,016  | \$ 96,224  | \$ 102,432 |
| 100%     | \$ 67,900 | \$ 77,600      | \$ 87,300 | \$ 97,000 | \$104,760 | \$ 112,520 | \$ 120,280 | \$ 128,040 |

| 2019 MFI |           | \$104,900 |           |            |           |            |            |            |
|----------|-----------|-----------|-----------|------------|-----------|------------|------------|------------|
|          |           | Anchorage |           |            |           |            |            |            |
|          | 1 Person  | 2 Persons | 3 Persons | 4 Persons  | 5 Persons | 6 Persons  | 7 Persons  | 8 Persons  |
| 80%      | \$ 58,744 | \$67,136  | \$ 75,528 | \$ 83,920  | \$ 90,634 | \$ 97,347  | \$ 104,061 | \$ 110,774 |
| 100%     | \$ 73,430 | \$ 83,920 | \$ 94,410 | \$ 104,900 | \$113,292 | \$ 121,684 | \$ 130,076 | \$ 138,468 |

| 2019 MFI |           | \$108,300   |           |            |            |            |            |            |
|----------|-----------|-------------|-----------|------------|------------|------------|------------|------------|
|          |           | Bristol Bay |           |            |            |            |            |            |
|          | 1 Person  | 2 Persons   | 3 Persons | 4 Persons  | 5 Persons  | 6 Persons  | 7 Persons  | 8 Persons  |
| 80%      | \$ 60,648 | \$ 69,312   | \$ 77,976 | \$ 86,640  | \$ 93,571  | \$ 100,502 | \$107,434  | \$ 114,365 |
| 100%     | \$ 75,810 | \$ 86,640   | \$ 97,470 | \$ 108,300 | \$ 116,964 | \$ 125,628 | \$ 134,292 | \$ 142,956 |

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**2019 MFI Limits in Alaska**

| <b>2019 MFI</b> |                 | <b>\$108,200</b> |                  |                  | <b>Denali</b>    |                  |                  |                  |
|-----------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                 | <b>1 Person</b> | <b>2 Persons</b> | <b>3 Persons</b> | <b>4 Persons</b> | <b>5 Persons</b> | <b>6 Persons</b> | <b>7 Persons</b> | <b>8 Persons</b> |
| <b>80%</b>      | \$ 60,592       | \$ 69,248        | \$ 77,904        | \$ 86,560        | \$ 93,485        | \$ 100,410       | \$ 107,334       | \$ 114,259       |
| <b>100%</b>     | \$ 75,740       | \$ 86,560        | \$ 97,380        | \$ 108,200       | \$ 116,856       | \$ 125,512       | \$ 134,168       | \$ 142,824       |

| <b>2019 MFI</b> |                 | <b>\$98,500</b>  |                  |                  | <b>Kodiak Island Borough</b> |                  |                  |                  |
|-----------------|-----------------|------------------|------------------|------------------|------------------------------|------------------|------------------|------------------|
|                 | <b>1 Person</b> | <b>2 Persons</b> | <b>3 Persons</b> | <b>4 Persons</b> | <b>5 Persons</b>             | <b>6 Persons</b> | <b>7 Persons</b> | <b>8 Persons</b> |
| <b>80%</b>      | \$ 55,160       | \$ 63,040        | \$ 70,920        | \$ 78,800        | \$ 85,104                    | \$ 91,408        | \$ 97,712        | \$ 104,016       |
| <b>100%</b>     | \$ 68,950       | \$ 78,800        | \$ 88,650        | \$ 98,500        | \$ 106,380                   | \$ 114,260       | \$ 122,140       | \$ 130,020       |

| <b>2019 MFI</b> |                 | <b>\$111,400</b> |                  |                  | <b>Juneau</b>    |                  |                  |                  |
|-----------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                 | <b>1 Person</b> | <b>2 Persons</b> | <b>3 Persons</b> | <b>4 Persons</b> | <b>5 Persons</b> | <b>6 Persons</b> | <b>7 Persons</b> | <b>8 Persons</b> |
| <b>80%</b>      | \$ 62,384       | \$ 71,296        | \$ 80,208        | \$ 89,120        | \$ 96,250        | \$ 103,379       | \$ 110,509       | \$ 117,638       |
| <b>100%</b>     | \$ 77,980       | \$ 89,120        | \$ 100,260       | \$ 111,400       | \$ 120,312       | \$ 129,224       | \$ 138,136       | \$ 147,048       |

| <b>2019 MFI</b> |                 | <b>\$106,200</b> |                  |                  | <b>Valdez-Cordova</b> |                  |                  |                  |
|-----------------|-----------------|------------------|------------------|------------------|-----------------------|------------------|------------------|------------------|
|                 | <b>1 Person</b> | <b>2 Persons</b> | <b>3 Persons</b> | <b>4 Persons</b> | <b>5 Persons</b>      | <b>6 Persons</b> | <b>7 Persons</b> | <b>8 Persons</b> |
| <b>80%</b>      | \$ 59,472       | \$ 67,968        | \$ 76,464        | \$ 84,960        | \$ 91,757             | \$ 98,554        | \$ 105,350       | \$ 112,147       |
| <b>100%</b>     | \$ 74,340       | \$ 84,960        | \$ 95,580        | \$ 106,200       | \$ 114,696            | \$ 123,192       | \$ 131,688       | \$ 140,184       |

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

For additional information on the income limits for your area, see the following website: [https://www.huduser.gov/portal/datasets/il/il2019/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2019/select_Geography.odn). For further information, contact your local Area Office of Native American Programs.