

**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	\$110,035
100%	\$72,940	\$83,360	\$93,780	104,200	\$112,536	\$120,872	\$129,208	\$137,544

### 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%	<b>BASE</b>	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  $\$83,360 \times 1.48 = \$123,373$ .