

IHBG Low-Income Eligibility Verification: Recipients must verify the low-income eligibility of participants in IHBG funded programs. To qualify as low-income, participants’ annual income cannot exceed the applicable area’s 80% MFI limit, based on the number of people in their household.

Refer to HUD [Notice PIH 2024-07](#): Calculating Annual Income for Purposes of Eligibility under NAHASDA, which details the three Annual Income definitions that recipients may adopt in their policies to compute Annual Income to determine program eligibility.

To search for an MFI for a specific area, go to the [HUD USER Income Limits Page](#), scroll down and select the "Click Here for FY 2026 IL Documentation" button. On the Income Limits Documentation System page, you can enter an area name in the Search field or select an area using drop-down menus by State, County, Metro Area or Non-Metro area.

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 reservations 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 area is lower than the United States MFI limit, you must use the U.S. MFI limit.

The U.S. MFI for FY 2026 is \$106,800. Therefore, the adjusted income limits for 80% and 100% of MFI, broken down by household size, are shown below.

	2026 Median Family Income \$106,800				United States			
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$59,850	\$68,400	\$76,950	\$85,450	\$92,300	\$99,150	\$106,000	\$112,800
100%	\$74,760	\$85,440	\$96,120	\$106,800	\$115,344	\$123,888	\$132,432	\$140,976

2026 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%