Office of Native American Programs
Office of Public & Indian Housing

No. 2026-01
June 11, 2026

PROGRAM GUIDANCE

PROGRAMS:	Indian Housing Block Grant (IHBG) and IHBG Competitive
FOR:	All Tribal Government Leaders and Tribally Designated Housing Entities
FROM:	Hilary C. Atkin, Acting Deputy Assistant Secretary for Native American Programs
TOPIC:	FY 2026 Income Limits for the IHBG program under the Native American Housing Assistance and Self-Determination Act of 1996

Purpose: This guidance replaces ONAP Program Guidance 2025-01 and provides the latest U.S. Housing and Urban Development (HUD) Income Limits applicable to the Indian Housing Block Grant (IHBG) program.

Background: HUD Notice PDR 2026-01: Estimated Median Family Incomes for Fiscal Year (FY) 2026 published May 1, 2026, provides median family incomes for FY 2026. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions for its median family incomes, which means that HUD develops medians for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. For FY 2026, the geographic definitions incorporate all changes provided in the OMB Bulletin 23-01, published by the Office of Management and Budget (OMB) on July 21, 2023.

HUD uses the U.S. Census Bureau's 2024 American Community Survey (ACS) and Puerto Rico Community Survey (PRCS) median family income data (as opposed to household income data) as the basis of FY 2026 income limits for all areas of geography, except for the U.S. Virgin Islands and the Pacific Islands. HUD inflates median family income estimates from the time of the survey to FY 2026 using the most recent projected change in national per capita wages published by the Congressional Budget Office (CBO). The inflation factor, representing the projected change in national per capita wages from CY 2024 through FY 2026, is approximately 1.05 (a 5.5 percent increase). See HUD Notice PDR 2026-01 for additional information on calculations and limitations.

The FY 2026 State Median Family Income (MFI) limits used for the IHBG program are available at the HUD USER: Income Limits page: FY 2026 STATE INCOME LIMITS.

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%

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 factors listed in increments of eight percent (8%), increasing for each additional person as shown in the following table.

Factors for Calculating MFI limits of Larger Households

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 80% MFI Limits for a 10-person household, start with the 2026 U.S. MFI limit for a 4-person household of $85,440. Then multiply this base amount by 148%, the factor for a 10-person household per the chart above.

$85,440	**x**	**1.48**	**=**	**$126,451**
80% 4-person Base	*times*	*148% 10- person Factor*	*equals*	*80% MFI limit for 10-persons*

Adjustments for Alaska Tribes

Pursuant to Section 4(14) of NAHASDA, HUD is authorized to set higher income ceilings upon a finding that variations are necessary because of prevailing levels of construction costs or unusually low family incomes. Due to geographic remoteness and other factors, HUD is adjusting income limits for areas in Alaska as outlined below.

Tribes or TDHEs located in Alaska, but outside of the specifically listed service areas below, must utilize the higher State of Alaska Median Family Income (MFI) table listed. This adjustment ensures that income eligibility thresholds realistically account for higher costs to transport materials, secure labor, and develop housing in these areas under NAHASDA.

2026 Median Family Income $120,300 State of Alaska

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$67,368	$76,992	$86,616	$96,240	$103,939	$111,638	$119,338	$127,037
100%	$84,210	$96,240	$108,270	$120,300	$129,924	$139,548	$149,172	$158,796

Alaska Areas with 2026 MFI Exceeding the State of Alaska

Tribes or TDHEs located in Alaska listed below have income limits that exceed the State of Alaska Median Family Income limit. These Tribes and TDHEs should use the following income limits:

2026 Median Family Income $139,000 Aleutians West Census Area

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$77,840	$88,960	$100,080	$111,200	$120,096	$128,992	$137,888	$146,784
100%	$97,300	$111,200	$125,100	$139,000	$150,120	$161,240	$172,360	$183,480

2026 Median Family Income **$135,100** **Anchorage Metro Area**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$75,656	$86,464	$97,272	$108,080	$116,726	$125,373	$134,019	$142,666
100%	$94,570	$108,080	$121,590	$135,100	$145,908	$156,716	$167,524	$178,332

2026 Median Family Income **$122,200** **Bristol Bay Borough**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$68,432	$78,208	$87,984	$97,760	$105,581	$113,402	$121,222	$129,043
100%	$85,540	$97,760	$109,980	$122,200	$131,976	$141,752	$151,528	$161,304

2026 Median Family Income **$146,200** **Denali Borough**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$81,872	$93,568	$105,264	$116,960	$126,317	$135,674	$145,030	$154,387
100%	$102,340	$116,960	$131,580	$146,200	$157,896	$169,592	$181,288	$192,984

2026 Median Family Income **$137,500** **Juneau City and Borough**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$77,000	$88,000	$99,000	$110,000	$118,800	$127,600	$136,400	$145,200
100%	$96,250	$110,000	$123,750	$137,500	$148,500	$159,500	$170,500	$181,500

2026 Median Family Income **$127,400** **Ketchikan Gateway Borough**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$71,344	$81,536	$91,728	$101,920	$110,074	$118,227	$126,381	$134,534
100%	$89,180	$101,920	$114,660	$127,400	$137,592	$147,784	$157,976	$168,168

2026 Median Family Income **$123,800** **Sitka City and Borough**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$69,328	$79,232	$89,136	$99,040	$106,963	$114,886	$122,810	$130,733
100%	$86,660	$99,040	$111,420	$123,800	$133,704	$143,608	$153,512	$163,416

2026 Median Family Income **$134,800** **Skagway Municipality**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$75,488	$86,272	$97,056	$107,840	$116,467	$125,094	$133,722	$142,349
100%	$94,360	$107,840	$121,320	$134,800	$145,584	$156,368	$167,152	$177,936

For additional information on the MFI limits listed above, please contact your local Area Office of Native American Programs.