income limits. The United States MFI for FY 2020 is $78,500. Therefore, the adjusted income limit for family size and 80/100 percent of median income are shown below:

2020 MFI				78,500				
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	$ 43,960	$ 50,240	$ 56,520	$ 62,800	$ 67,824	$ 72,848	$ 77,872	$ 82,896
100%	$ 54,950	$ 62,800	$ 70,650	$ 78,500	$ 84,780	$ 91,060	$ 97,340	$103,620

2020 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 $87,920 ($82,896 + [$62,800 * .08]). Please also note that rounding income limits is no longer allowed, except to the nearest whole dollar.

The FY 2020 MFI estimates are based on Office of Management and Budget (OMB) metropolitan area definitions as updated and include HUD modifications that were first used in the determination of FY 2006 FMR areas.

Due to prevailing levels of construction costs, Tribes or TDHEs located within Alaska but outside the service areas listed below should use the Alaska MFI to determine income eligibility of families applying for assistance under NAHASDA programs.

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