



# FY 2024 INCOME LIMITS DOCUMENTATION SYSTEM

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## FY 2024 State Income Limits

### Alaska

#### Median Family Income

\$111,800

#### Very Low-Income Limit (VLIL)

50% of Median\*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800

#### Extremely Low-Income Limit (ELIL)

30% of Median\*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$23,500	\$26,850	\$30,200	\$33,550	\$36,250	\$38,950	\$41,650	\$44,300

#### Low-Income Limit (LIL)

80% of Median\*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$62,650	\$71,600	\$80,550	\$89,450	\$96,650	\$103,800	\$110,950	\$118,100

\*Note: Income Limits may not equal exactly 50%, 30%, or 80% of the statewide Median Family Income due to the application of ceilings and floors.

*\$125,250  
9 pers*

Select any FY2024 HUD Metropolitan FMR Area's Income Limits:

Abilene, TX MSA



Select HMFA Income Limits Area

Or press below to start over and select a different

# AVCP Regional Housing Authority

FY 2013 Income Guidelines  
FY 14


## Census Area

### Bethel

Maximum Income Limits	Homeownership
1 Person	\$ 44,150
2 Person	\$ 50,450
3 Person	\$ 56,750
4 Person	\$ 63,050
5 Person	\$ 68,100
6 Person	\$ 73,150
7 Person	\$ 78,200
8 Person	\$ 83,250

Village	2 bdrm	3 bdrm	4 bdrm	5 bdrm	Village	2 bdrm	3 bdrm	4 bdrm	5 bdrm
Atiachak	\$ 20,840	\$ 22,600	\$ 25,040	\$ 28,400	Mekoryuk	\$ 25,200	\$ 27,160	\$ 29,960	\$ 33,600
Akiak	\$ 22,960	\$ 25,480	\$ 29,080	\$ 34,120	Mtn Village	\$ 24,880	\$ 27,040	\$ 30,080	\$ 34,120
Alakanuk	\$ 25,400	\$ 27,640	\$ 30,840	\$ 35,280	Napaklak	\$ 24,640	\$ 26,640	\$ 29,400	\$ 33,200
Aniak	\$ 21,920	\$ 24,040	\$ 27,080	\$ 31,320	Napaskiak	\$ 26,920	\$ 28,880	\$ 31,600	\$ 35,400
Atmaituak	\$ 21,320	\$ 23,360	\$ 26,240	\$ 30,240	Newtok	\$ 22,080	\$ 24,360	\$ 27,560	\$ 32,040
Bethel	\$ 24,440	\$ 26,400	\$ 29,160	\$ 33,000	Nightmute	\$ 27,720	\$ 30,040	\$ 33,360	\$ 37,800
Cheformak	\$ 24,880	\$ 26,920	\$ 29,760	\$ 33,760	Nunam Iqua	\$ 21,080	\$ 23,200	\$ 26,240	\$ 30,480
Chevak	\$ 23,960	\$ 26,000	\$ 28,880	\$ 32,640	Nunapitchuk	\$ 26,160	\$ 28,240	\$ 31,200	\$ 35,120
Chuathbaluk	\$ 25,120	\$ 27,640	\$ 31,080	\$ 35,040	Oscarville	\$ 20,920	\$ 22,880	\$ 25,600	\$ 29,400
Crooked Creek	\$ 24,960	\$ 27,400	\$ 30,840	\$ 35,560	Pilot Station	\$ 23,160	\$ 25,320	\$ 28,320	\$ 32,320
Eek	\$ 22,000	\$ 24,040	\$ 26,960	\$ 30,800	Pitka's Point	\$ 24,920	\$ 27,080	\$ 30,120	\$ 34,200
Emmonak	\$ 24,040	\$ 26,000	\$ 28,760	\$ 32,400	Platinum	\$ 20,000	\$ 21,920	\$ 24,640	\$ 28,400
Goodnews Bay	\$ 22,040	\$ 23,920	\$ 26,600	\$ 30,120	Quinhagak	\$ 23,920	\$ 25,880	\$ 28,640	\$ 32,280
Hooper Bay	\$ 24,240	\$ 26,560	\$ 29,800	\$ 34,160	Russian Mission	\$ 21,320	\$ 23,240	\$ 26,000	\$ 29,560
Kasigluk	\$ 23,840	\$ 26,320	\$ 29,800	\$ 34,440	Scammon Bay	\$ 24,600	\$ 27,120	\$ 30,680	\$ 35,680
Kipnuk	\$ 21,720	\$ 24,080	\$ 27,480	\$ 32,200	Sleethmute	\$ 25,760	\$ 28,200	\$ 31,640	\$ 36,360
Kongiganak	\$ 19,640	\$ 21,280	\$ 23,600	\$ 26,800	Stony River	\$ 25,360	\$ 27,520	\$ 30,560	\$ 34,640
Kotlik	\$ 23,480	\$ 25,720	\$ 28,920	\$ 33,440	St. Mary's	\$ 23,960	\$ 26,160	\$ 29,240	\$ 33,480
Kwethluk	\$ 22,160	\$ 24,040	\$ 26,640	\$ 30,200	Toksook Bay	\$ 22,800	\$ 24,760	\$ 27,560	\$ 31,240
Kwigillingok	\$ 20,120	\$ 21,840	\$ 24,240	\$ 27,560	Tuluksak	\$ 21,480	\$ 23,360	\$ 26,040	\$ 29,680
Lime Village	\$ 26,680	\$ 29,480	\$ 33,480	\$ 39,000	Tuntutuliak	\$ 25,040	\$ 26,880	\$ 29,440	\$ 32,960
Lower Kalskag	\$ 24,600	\$ 26,880	\$ 30,120	\$ 34,440	Tununak	\$ 24,560	\$ 26,320	\$ 28,760	\$ 31,920
Marshall	\$ 24,240	\$ 26,360	\$ 29,320	\$ 33,280	Upper Kalskag	\$ 24,560	\$ 26,800	\$ 29,960	\$ 34,200

1. General Provisions
- a. Purpose. AVCP RHA's Admissions and Occupancy Policy has several purposes:
    - 1. To provide guidelines enabling the AVCP RHA staff to administer the programs consistently and fairly.
    - 2. To provide training and orientation for newly hired staff.
    - 3. To provide answers to program questions beyond the scope of the Federal Regulations.
    - 4. To educate AVCP RHA clients and the public of the basis for AVCP RHA decisions.
  - b. Scope of Policy, This Admissions and Occupancy Policy covers the following programs:
    - 1. The Mutual Help Homeownership Program (see also Mutual Help Program Policy for specific requirements).
    - 2. Home Mortgage Program (see also Home Mortgage Program Policy for specific requirements).
    - 3. Very Low Income Housing Program (see also Very Low Income Program Policy for specific requirements).
    - 4. All Rental Programs, in which the Tenant enters into a Rental Agreement with the AVCP RHA.
  - c. Adoption. The Admissions and Occupancy Policy is adopted by the AVCP RHA Board of Commissioners, and may only be amended by the Board of Commissioners.
  - d. Interpretation. If any provision of the Admissions and Occupancy Policy conflicts with Federal or State regulations, or any statute governing the administration of the program, the regulation or statute shall prevail. If any provision of this policy conflicts with any Agreement or Contract between a family and the AVCP RHA, or between any other service provider and the AVCP RHA, the Agreement or Contract shall prevail.

-  2. Eligibility for Housing Assistance
- a. Family Composition. Housing assistance is provided to eligible families. A Family can consist of any of the following:
    - 1. Single persons who are otherwise eligible;
    - 2. An Elderly Family whose head or spouse meets the following definition:
      - a. 62 years of age or older; or
      - b. Disabled or Handicapped person, as defined.
    - 3. Two or more persons who will live regularly together in the same home, and whose income and resources are available to meet the Family's needs, with the following clarifications:
      - 1. There can also be other unrelated persons living in the household, such as foster children; if it is determined the home will not be overcrowded.
      - 2. Persons residing with a Family to permit the employment of a sole wage-earner, or solely because the person is essential to the care of a family member, shall not be considered a family member when determining eligibility.
    - 4. The remaining member of a family.

5. The family must contain at least one member who is legally able to sign an Agreement with the AVCP RHA (either 18 years of age or older or an emancipated minor).
- b. Indian Families. To be eligible, the family must be an “Indian Family”, which is defined as a family that has one or more family members who are enrolled members of a federally recognized tribe, except for Lulu apartments and Ayalpik apartments. (See exception below for Essential Families).
  - c. Income Limitations. To be eligible, the Family's Annual Income must meet the requirements set out below.
    1. The Family's Annual Income cannot exceed the applicable income limits for Low Income families, as established by the Federal regulations.
    2. For the Homeownership Programs, families must have sufficient income to make monthly house payments, utility payments and perform maintenance of the home. To be eligible, the family's income must equal or exceed the minimum income requirements as established by AVCP RHA.
    3. For the Homeownership Programs, in addition to meeting minimum income limits, applicants must verify that their source of income is reliable and will be ongoing (for example, 3 years history of seasonal employment).
    4. For IHBG programs only, AVCP RHA may provide for admission of applicants whose income exceeds the low-income limits without HUD approval, under the following conditions:
      - a. The family's income cannot exceed 100% of median income; and
      - b. The total assistance for all over-income families cannot exceed 10% of the Indian Housing Block Grant; and
      - c. There is a need for housing that cannot reasonably be met without using IHBG funds.
    5. Families who are over income as described above cannot receive the same assistance as low-income families. Therefore, housing payments must be prorated by dividing the income of the over-income family by the income of a low-income family of the same size (according to the income limit schedule), and multiply the results time the payment the low-income family would be paying.
    6. Essential Families. AVCP RHA may serve non-Native families with IHBG funds under certain limited circumstances. In order for the program to be able to serve non-Native families with IHBG funds, both of the following conditions must be met.
      - a. The program must determine that the family's household needs cannot be met without IHBG assistance; and
      - b. The program must determine that the family's presence is essential to the well-being of the community as evidenced by approval of the governing body.
    7. Additional Criteria for Admission. In addition to meeting program eligibility requirement applicants must comply with additional criteria for admissions. Additional criteria review include the following:
      - a. Credit History. The credit history for the head of household and the spouse will be reviewed for amount of credit versus income, payment history, number of late payments, and collections issues. For late payments, the amount of late payments cannot be more than five percent of the family's income. Medical, education, and child support bills will not be considered as part of credit history.

- b. **Criminal History.** As required by section 208 of NAHASDA, the National Crime Information Center, police departments, and other law enforcement agencies shall provide criminal conviction information to AVCP RHA upon request. The criminal history of all of the adults that will live in the AVCP RHA unit will be reviewed. A criminal history is not an automatic denial. In applying criminal history the following will be considered the nature and seriousness of the crime, history of drug-related activity, history of engaging in violent criminal activity, and the number of criminal convictions in a five year period. Criminal history convictions such as sexual assault, rape, sexual abuse of a minor can be an automatic denial.
- c. **Landlord History.** The landlord history of the head of household and the spouse will be reviewed for adverse habits and practices including outstanding debt to a landlord or a housing authority, payment history, practices of being a renter or homebuyer, and recommendation of the previous landlord or housing authority.
- d. **Other Considerations**
  1. **Fraud.** Head of household or spouse who has committed fraud as a participant or applicant in any housing administered by AVCP RHA or other publicly funded housing program.
  2. **Current Participant.** Head of household or spouse is a current participant in an AVCP RHA homeownership program.
  3. **Conveyed Homebuyer.** Head of household or spouse has a conveyed AVCP RHA housing unit less than 20 years from time of housing application.
  4. **Terminated Homebuyer.** Head of household or spouse who were terminated for non-compliance from an AVCP RHA housing program.
  5. **Principle Place of Residence.** The family must agree that the home to be provided by the AVCP RHA shall be their principle place of residence. Ownership of a second home will make the family ineligible unless the home is used for one of the following purposes:
    - a. The second home is located in a different community and is necessary for the family's livelihood. All income associated with the rental of this home must be included in determining both eligibility and monthly payments.
    - b. The second home is used for cultural purposes, such as subsistence activities.
  6. **Confidentiality of Information.** Per 24 CFR 1000.154, the following shall be followed with respect to criminal records:
    - a. AVCP RHA will keep all the criminal conviction record information it receives from the official law enforcement agencies in files separate from all other housing records.
    - b. These criminal records will be kept under lock and key and be under the custody of the CEO and/or his/her designee for such records.
    - c. These criminal records may only be accessed with written permission of the CEO and/or his/her designee and are only to be used for purposes stated in these policies,

~~In applying the disqualifying factors AVCP RHA will consider the time, nature, and extent of the past occurrence and the reasonable probability of future favorable performance.~~