

# PROGRAM GUIDANCE




**NHHBG 2025-01**  
**May 5, 2025**

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**PROGRAMS:** Native Hawaiian Housing Block Grant

**FOR:** Department of Hawaiian Home Lands

**FROM:**  Erna F. Reeves, Acting Deputy Assistant Secretary for Native American Programs

**TOPIC:** Income Limits for the NHHBG program under the Native American Housing Assistance and Self-Determination Act of 1996

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**Purpose:** This guidance replaces NHHBG 2024-01 and provides the latest U.S. Housing and Urban Development (HUD) Income Limits applicable to the Native Hawaiian Housing Block Grant (NHHBG) program.

**Background:** HUD Notice [PDR 2025-01](https://www.huduser.gov/portal/datasets/il.html#year2025) issued April 1, 2025, contains the latest published Median Family Income (MFI) limits that are applicable to establishing MFI limits for the NHHBG program. The income limits published in the HUD Notice are in effect for Fiscal Year (FY) 2025. They are calculated for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions. The HUD Notice, along with the area and State median income limits, are available on HUD's website at: <https://www.huduser.gov/portal/datasets/il.html#year2025>

**Guidance:** Pursuant to 24 CFR § 1006.10, median income for the NHHBG program is defined as:

With respect to an area that is a housing area [an area to which the Department of Hawaiian Home Lands (DHHL) is authorized to provide affordable housing assistance], the greater of:

- (1) the median income for the housing area, which shall be determined by HUD; or
- (2) the median income for the State of Hawaii.

Thus, if the income limit for a county located within the housing area is greater than the income limit for the State of Hawaii, the median income limit for the county must be used as the income limit for that housing area.

The HUD published, State of Hawaii median income limit by family size for FY 2025 is as follows:

State of Hawaii	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Low-Income	\$68,900	\$78,750	\$88,600	\$98,400	\$106,300	\$114,150	\$122,050	\$129,900

The HUD published County median income limits (80%) by family size for FY 2025 are as follows:

County	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Honolulu	\$85,150	\$97,300	\$109,450	\$121,600	\$131,350	\$141,100	\$150,800	\$160,550
Hawaii	\$67,700	\$77,400	\$87,050	\$96,700	\$104,450	\$112,200	\$119,950	\$127,650
Kauai	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
Maui	\$75,400	\$86,200	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200

Therefore, in accordance with § 1006.10, the FY 2025 Median Income Limits applicable to providing NHHBG assistance are:

County	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Honolulu	\$85,150	\$97,300	\$109,450	\$121,600	\$131,350	\$141,100	\$150,800	\$160,550
Hawaii	\$68,900	\$78,750	\$88,600	\$98,400	\$106,300	\$114,150	\$122,050	\$129,900
Kauai	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
Maui	\$75,400	\$86,200	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200

To calculate the income limit 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. DHHL may round the calculated income limits for nine or more persons to the nearest \$50 or DHHL may use the unrounded numbers.

1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
70%	80%	90%	BASE	108%	116%	124%	132%

Using the four-person income limit as the base amount:

9 person limit = 4 person limit x 140%

10 person limit = 4 person limit x 148%

Then round up to the nearest \$50, if DHHL chooses to do so.

Example: 9 person limit = 4 person limit x 140%

Using the Honolulu income limits, \$121,600 x 140% = \$170,240

Rounded up to the nearest \$50 = \$170,250

Thus, the nine-person income limit for Honolulu is \$170,250.

If you have any questions regarding the information provided in this Program Guidance, please contact the Native Hawaiian Housing Block Grant staff via email at [nhhbg@hud.gov](mailto:nhhbg@hud.gov).