



ILLINOIS HOUSING DEVELOPMENT AUTHORITY

2021 - Below 80% AMI Income Limits

Effective 6/1/2021

Introduction

The following Exhibit A lists the “Below 80%” Area Median Income (AMI) limits for IHDA programs.

Important Note: The Income limits are built into the IHDA Income Calculator. The Calculator can be located at <https://www.ihdamortgage.org/docs> under the section labels “Income Calculators.”

Homebuyers with incomes above these limits may still qualify for an IHDA program. Refer to the “General Income and Purchase Price Limits” at <https://www.ihdamortgage.org/limits> to determine whether a buyer qualifies for the IHDA program.

For an example of how program limits work, please see below:

A single person in Champaign County earns \$35,000 a year. Below you will find the “Below 80%” limits for Champaign County.

	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Champaign / Ford / Piatt	\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250

Since the buyer makes less than \$48,400, he qualifies for “Below 80%” AMI. If the buyer earns \$49,000, he does not qualify for the “Below 80%” AMI program but does qualify under the general program income limits.

Important - Therefore, the buyer would still qualify for DPA, but under the General (Above 80% AMI) Income Limits. If the buyer earns more than the general program limits, then he or she is ineligible for IHDA’s program.

If you have any questions regarding IHDA’s income limits, please email Mortgage@ihda.org or call (877) 456-2656 and ask to speak with a Homeownership Compliance Specialist or Account Manager.

Exhibit A – Below 80% AMI Income Limits per County and Household Size

<u>County</u>	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Adams / Moultrie / Wabash	\$39,800	\$45,450	\$51,150	\$56,800	\$61,350	\$65,900	\$70,450	\$75,000
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Alexander	\$35,700	\$40,800	\$45,900	\$50,950	\$55,050	\$59,150	\$63,200	\$67,300
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Bond	\$42,250	\$48,250	\$54,300	\$60,300	\$65,150	\$69,950	\$74,800	\$79,600
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Boone / Winnebago	\$40,900	\$46,750	\$52,600	\$58,400	\$63,100	\$67,750	\$72,450	\$77,100
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Brown	\$45,450	\$51,950	\$58,450	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Bureau	\$40,250	\$46,000	\$51,750	\$57,500	\$62,100	\$66,700	\$71,300	\$75,900
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Calhoun / Clinton / Jersey / Madison / Monroe / St. Clair	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800	\$84,200	\$89,650
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Carroll	\$38,750	\$44,300	\$49,850	\$55,350	\$59,800	\$64,250	\$68,650	\$73,100
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Champaign / Ford / Piatt	\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250

	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Cook / Du Page / Kane / Lake / McHenry / McLean / Will	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Cumberland	\$39,350	\$44,950	\$50,550	\$56,150	\$60,650	\$65,150	\$69,650	\$74,150
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
De Witt	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
DeKalb	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750	\$81,350	\$86,950	\$92,550
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Douglas	\$38,150	\$43,600	\$49,050	\$54,500	\$58,900	\$63,250	\$67,600	\$71,950
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Edwards / Iroquois	\$38,200	\$43,650	\$49,100	\$54,550	\$58,950	\$63,300	\$67,650	\$72,050
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Effingham	\$42,600	\$48,650	\$54,750	\$60,800	\$65,700	\$70,550	\$75,400	\$80,300
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Grundy	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,850	\$89,600	\$95,400
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Henry / Marshall / Mercer / Peoria / Rock Island / Stark / Tazewell / Woodford	\$42,750	\$48,850	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Jasper	\$38,300	\$43,750	\$49,200	\$54,650	\$59,050	\$63,400	\$67,800	\$72,150
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Jo Daviess	\$42,500	\$48,600	\$54,650	\$60,700	\$65,600	\$70,450	\$75,300	\$80,150
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Kankakee	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Kendall	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
La Salle	\$38,850	\$44,400	\$49,950	\$55,450	\$59,900	\$64,350	\$68,800	\$73,200
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Lee	\$43,550	\$49,750	\$55,950	\$62,150	\$67,150	\$72,100	\$77,100	\$82,050
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Livingston	\$41,550	\$47,450	\$53,400	\$59,300	\$64,050	\$68,800	\$73,550	\$78,300
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Logan	\$42,950	\$49,100	\$55,250	\$61,350	\$66,300	\$71,200	\$76,100	\$81,000
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Macon	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Macoupin	\$38,600	\$44,100	\$49,600	\$55,100	\$59,550	\$63,950	\$68,350	\$72,750

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McDonough	\$40,450	\$46,200	\$52,000	\$57,750	\$62,400	\$67,000	\$71,650	\$76,250
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Menard / Sangamon	\$47,900	\$54,750	\$61,600	\$68,400	\$73,900	\$79,350	\$84,850	\$90,300
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Ogle	\$42,500	\$48,550	\$54,600	\$60,650	\$65,550	\$70,400	\$75,250	\$80,100
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Putnam	\$45,550	\$52,050	\$58,550	\$65,050	\$70,300	\$75,500	\$80,700	\$85,900
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Randolph / Whiteside	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Scott	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Washington	\$43,700	\$49,950	\$56,200	\$62,400	\$67,400	\$72,400	\$77,400	\$82,400
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
Williamson	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	\$73,300
	<u>1 Person</u>	<u>2 People</u>	<u>3 People</u>	<u>4 People</u>	<u>5 People</u>	<u>6 People</u>	<u>7 People</u>	<u>8 People</u>
*All other counties	\$38,050	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000	\$67,350	\$71,700

***All other counties include the following forty-four (40) counties:** Cass, Christian, Clark, Clay, Coles, Crawford, Edgar, Fayette, Franklin, Fulton, Gallatin, Greene, Hamilton, Hancock, Hardin, Henderson, Jackson, Jefferson, Johnson, Knox, Lawrence, Marion, Mason, Massac, Montgomery, Morgan, Perry, Pike, Pope, Pulaski, Richland, Saline, Schuyler, Shelby, Stephenson, Union, Vermilion, Warren, Wayne, and White