

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

NON-TARGETED INCOME AND PURCHASE PRICE LIMITS – Effective 6/1/2022

~ MAXIMUM INCOME LIMITS ~

SUBJECT PROPERTY COUNTY	NON-MCC LOANS	LOANS WITH MCC	
	ANY HOUSEHOLD SIZE	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+
Cook, Kane, Lake, McHenry, McLean, Will	\$125,040	\$104,200	\$119,830
DuPage	\$125,040	\$107,350.28	123,452.82
Kendall	\$136,920	\$114,100	\$131,215
*All Other Counties	\$117,120	\$97,600	\$112,240

~ MAXIMUM PURCHASE PRICE LIMITS ~

SUBJECT PROPERTY COUNTY	ALL NEW AND EXISTING NON-TARGETED PROPERTIES	
	ONE UNIT	TWO UNITS
Cook, Kane, Lake, McHenry, McLean, Will	\$349,525	\$447,542
DuPage	\$349,525	\$447,542
Kendall	\$349,525	\$447,542
*All Other Counties	\$349,525	\$447,542

- Some of these limits have been determined by a Private Letter Ruling issued by the IRS to the Authority.
- These limits may be used only in connection with Authority Programs.
- Use of these limits in connection with other Bond Programs is prohibited.
- MCC is a Mortgage Credit Certificate, [please visit IHDAMortgage.org for details](http://please.visit.IHDAMortgage.org)

*All other counties includes the following ninety-four (94) counties: Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Crawford, Cumberland, De Witt, DeKalb, Douglas, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Jo Daviess, Johnson, Kankakee, Knox, La Salle, Lawrence, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, McDonough, Menard, Mercer, Montgomery, Monroe, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Stark, Stephenson, Tazewell, Union, Vermillion, Wabash, Warren, Washington, Wayne, White, Whiteside, Williamson, Winnebago, Woodford.



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TARGETED INCOME AND PURCHASE PRICE LIMITS – Effective 6/1/2022

~ MAXIMUM INCOME LIMITS ~

SUBJECT PROPERTY COUNTY	NON-MCC LOANS	LOANS WITH MCC	
	ANY HOUSEHOLD SIZE	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+
Cook, Kane, Lake, McLean, Will	\$125,040	\$125,040	\$145,880
*All Other Counties	\$117,120	\$117,120	\$136,640

~ MAXIMUM PURCHASE PRICE LIMITS ~

SUBJECT PROPERTY COUNTY	ALL NEW AND EXISTING TARGETED PROPERTIES	
	ONE UNIT	TWO UNITS
Cook, Kane, Lake, McLean, Will	\$427,198	\$546,995
*All Other Counties	\$427,198	\$546,995

These limits are for subject properties located within targeted area, to determine whether a property is located in a targeted area, please use [the property lookup tool on ihda.org](http://the.property.lookup.tool.on.ihda.org)

- Some of these limits have been determined by a Private Letter Ruling issued by the IRS to the Authority.
- These limits may be used only in connection with Authority Programs.
- Use of these limits in connection with other Bond Programs is prohibited.

*All other counties includes the following thirty (30) counties: Adams, Alexander, Champaign, Christian, Coles, De Kalb, Fayette, Franklin, Jackson, Jefferson, Kankakee, Knox, Livingston, Macon, Madison, Marion, McDonough, Morgan, Peoria, Richland, Rock Island, Saline, St. Clair, Sangamon, Stephenson, Vermillion, White, Whiteside, Williamson, Winnebago





ILLINOIS HOUSING DEVELOPMENT AUTHORITY

2022 - Below 80% AMI Income Limits

Effective 6/1/2022

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 / Piatt	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750	\$90,600	\$96,450

Since the buyer makes less than \$51,150, the buyer qualifies for “Below 80%” AMI. If the buyer earns \$49,000, they do not qualify for the “Below 80%” AMI program but do 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

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>
Adams / Moultrie	\$44,450	\$50,800	\$57,150	\$63,500	\$68,600	\$73,700	\$78,750	\$83,850
	<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	\$39,900	\$45,600	\$51,300	\$56,950	\$61,550	\$66,100	\$70,650	\$75,200
	<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>
Bond	\$47,250	\$54,000	\$60,750	\$67,450	\$72,850	\$78,250	\$83,650	\$89,050
	<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>
Boone / Winnebago	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
	<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>
Brown	\$49,800	\$56,900	\$64,000	\$71,100	\$76,800	\$82,500	\$88,200	\$93,900
	<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>
Bureau / Cumberland	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
	<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	\$53,150	\$60,750	\$68,350	\$75,900	\$82,000	\$88,050	\$94,150	\$100,200
	<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>
Carroll / Douglas / Iroquois / Jasper / Macoupin / Whiteside	\$42,650	\$48,750	\$54,850	\$60,900	\$65,800	\$70,650	\$75,550	\$80,400

	<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>
Champaign / Piatt	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750	\$90,600	\$96,450
	<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>
Cook / Du Page / Kane / Lake / McHenry / McLean / Will	\$58,350	\$66,700	\$75,050	\$83,350	\$90,050	\$96,700	\$103,400	\$110,050
	<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>
De Witt	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600	\$76,550	\$81,450
	<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	\$54,250	\$62,000	\$69,750	\$77,450	\$83,650	\$89,850	\$96,050	\$102,250
	<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>
Edwards	\$42,700	\$48,800	\$54,900	\$61,000	\$65,900	\$70,800	\$75,650	\$80,550
	<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>
Effingham	\$45,600	\$52,100	\$58,600	\$65,100	\$70,350	\$75,550	\$80,750	\$85,950
	<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>
Ford	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750
	<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	\$54,700	\$62,500	\$70,300	\$78,100	\$84,350	\$90,600	\$96,850	\$103,100
	<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>
Henry / Marshall / Mercer / Peoria / Rock Island / Stark / Tazewell / Woodford	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750	\$79,200	\$84,650	\$90,100

	<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>
Jo Daviess / Kankakee / Ogle	\$46,700	\$53,350	\$60,000	\$66,650	\$72,000	\$77,350	\$82,650	\$88,000
	<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>
Kendall	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
	<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>
La Salle	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,950	\$76,900	\$81,850
	<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	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
	<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	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450
	<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>
Logan	\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
	<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>
Macon	\$43,050	\$49,200	\$55,350	\$61,450	\$66,400	\$71,300	\$76,200	\$81,150
	<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>
McDonough	\$43,900	\$50,150	\$56,400	\$62,650	\$67,700	\$72,700	\$77,700	\$82,700
	<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>
Menard / Sangamon	\$53,450	\$61,050	\$68,700	\$76,300	\$82,450	\$88,550	\$94,650	\$100,750

	<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	\$48,250	\$55,150	\$62,050	\$68,900	\$74,450	\$79,950	\$85,450	\$90,950
	<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>
Randolph	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
	<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>
Scott	\$43,600	\$49,800	\$56,050	\$62,250	\$67,250	\$72,250	\$77,200	\$82,200
	<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>
Wabash	\$44,100	\$50,400	\$56,700	\$62,950	\$68,000	\$73,050	\$78,100	\$83,100
	<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>
Washington	\$48,850	\$55,800	\$62,800	\$69,750	\$75,350	\$80,950	\$86,500	\$92,100
	<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>
Williamson	\$43,500	\$49,700	\$55,900	\$62,100	\$67,100	\$72,050	\$77,050	\$82,000
	<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>
*All other counties	\$42,500	\$48,600	\$54,650	\$60,700	\$65,600	\$70,450	\$75,300	\$80,150

*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