

# ILLINOIS HOUSING DEVELOPMENT AUTHORITY

**NON-TARGETED** INCOME AND PURCHASE PRICE LIMITS – Effective 6/1/2021

~ MAXIMUM INCOME LIMITS ~

SUBJECT PROPERTY COUNTY	NON-MCC LOANS	LOANS WITH MCC	
	ANY HOUSEHOLD SIZE	HOUSEHOLD SIZE 1-2	HOUSEHOLD SIZE 3+
Cook, DuPage, Kane, Lake, McHenry, Will	\$111,840	\$93,200	\$107,180
DeKalb	\$105,120	\$87,600	\$100,740
Grundy	\$108,360	\$90,300	\$103,845
Kendall	\$128,760	\$107,300	\$123,395
McLean	\$114,360	\$95,300	\$109,595
Menard, Sangamon	\$102,600	\$85,500	\$98,325
Champaign, Ford, Piatt	\$103,680	\$86,400	\$99,360
*All Other Counties	\$102,000	\$85,000	\$97,750

~ MAXIMUM PURCHASE PRICE LIMITS ~

SUBJECT PROPERTY COUNTY	ALL NEW AND EXISTING NON-TARGETED PROPERTIES	
	ONE UNIT	TWO UNITS
Cook, DuPage, Kane, Lake, McHenry, Will	\$332,235	\$425,296
DeKalb	\$332,235	\$425,296
Grundy	\$332,235	\$425,296
Kendall	\$332,235	\$425,296
McLean	\$311,979	\$399,448
Menard, Sangamon	\$311,979	\$399,448
Champaign, Ford, Piatt	\$311,979	\$399,448
*All Other Counties	\$311,979	\$399,448

- 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.for.details)

\*All other counties includes the following eighty-seven (87) counties: Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Christian, Clark, Clay, Clinton, Coles, Crawford, Cumberland, De Witt, Douglas, Edgar, Edwards, Effingham, Fayette, Franklin, Fulton, Gallatin, Greene, 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, Mercer, Montgomery, Monroe, Morgan, Moultrie, Ogle, Peoria, Perry, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Schuyler, Scott, Shelby, St. Clair, Stark, Stephenson, Tazewell, Union, Vermillion, Wabash, Warren, Washington, Wayne, White, Whiteside, Williamson, Winnebago, Woodford.



# ILLINOIS HOUSING DEVELOPMENT AUTHORITY

**TARGETED** INCOME AND PURCHASE PRICE LIMITS – Effective 6/1/2021

## ~ 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, Will	\$111,840	\$111,840	\$130,480
DeKalb	\$105,120	\$108,360	\$122,640
McLean	\$114,360	\$114,360	\$133,420
Sangamon	\$102,600	\$102,600	\$119,700
Champaign	\$103,680	\$103,680	\$120,960
*All Other Counties	\$102,000	\$102,000	\$119,000

## ~ MAXIMUM PURCHASE PRICE LIMITS ~

SUBJECT PROPERTY COUNTY	ALL NEW AND EXISTING TARGETED PROPERTIES	
	ONE UNIT	TWO UNITS
Cook, Kane, Lake, Will	\$406,066	\$519,807
DeKalb	\$406,066	\$519,807
McLean	\$381,308	\$488,215
Sangamon	\$381,308	\$488,215
Champaign	\$381,308	\$488,215
*All Other Counties	\$381,308	\$488,215

*\*\*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](https://www.ihda.org/property-lookup)\*\**

- 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 twenty-seven (27) counties: Adams, Alexander, Christian, Coles, Fayette, Franklin, Jackson, Jefferson, Kankakee, Knox, Livingston, Macon, Madison, Marion, McDonough, Morgan, Peoria, Richland, Rock Island, Saline, St. Clair, Stephenson, Vermillion, White, Whiteside, Williamson, Winnebago





## **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.

	<b><u>1 Person</u></b>	<b><u>2 People</u></b>	<b><u>3 People</u></b>	<b><u>4 People</u></b>	<b><u>5 People</u></b>	<b><u>6 People</u></b>	<b><u>7 People</u></b>	<b><u>8 People</u></b>
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](mailto: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**

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

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

	<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	\$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