

## Introduction

The following pages list the Pool A income limits for the IHDA Smart Move program. Homebuyers with household income at or below these limits qualify for 5% of the purchase price up to a maximum of \$6,000.

Homebuyers with household incomes above the Pool A limits may still qualify for the Smart Move program. To determine whether a buyer qualifies for the regular Smart Move program, please refer to the general Smart Move income and purchase price limits found at [www.ihda.org](http://www.ihda.org). The regular Smart Move program provides 3% of the purchase price up to a maximum of \$6,000.

For an example of how the Pool A and general program limits work please see below.

A single person in Champaign County earns \$35,000 a year. Below you'll find the Pool A limits for Champaign County

### County and Household Size

#### Champaign/Ford/Piatt

|   |             |
|---|-------------|
| 1 | \$36,350.00 |
| 2 | \$41,550.00 |
| 3 | \$46,750.00 |
| 4 | \$51,900.00 |
| 5 | \$56,100.00 |
| 6 | \$60,250.00 |
| 7 | \$64,400.00 |
| 8 | \$68,550.00 |

Since the buyer makes less than \$36,350 he qualifies for 5% of the purchase price up to \$6,000.

If the buyer earns \$40,000, he does not qualify for the Pool A program but does qualify under the general Smart Move program income limit. Therefore, the buyer would qualify for 3% of the purchase price up to a maximum of \$6,000. If the buyer earns more than the general program limits then they cannot participate in the program.

If you have any questions regarding IHDA's income limits, please call (312) 836-5200 and ask to speak with a Home Ownership Loan Officer.

## HOME START POOL A INCOME LIMITS

| County and Household size | Pool A Limits |
|---------------------------|---------------|
| <b>Adams and Iroquois</b> |               |
| 1                         | \$31,850.00   |
| 2                         | \$36,400.00   |
| 3                         | \$40,950.00   |
| 4                         | \$45,500.00   |
| 5                         | \$49,150.00   |
| 6                         | \$52,800.00   |
| 7                         | \$56,450.00   |
| 8                         | \$60,100.00   |
| <b>Alexander County</b>   |               |
| 1                         | \$30,050.00   |
| 2                         | \$34,350.00   |
| 3                         | \$38,650.00   |
| 4                         | \$42,900.00   |
| 5                         | \$46,350.00   |
| 6                         | \$49,800.00   |
| 7                         | \$53,200.00   |
| 8                         | \$56,650.00   |
| <b>Bond County</b>        |               |
| 1                         | \$31,850.00   |
| 2                         | \$36,400.00   |
| 3                         | \$40,950.00   |
| 4                         | \$45,500.00   |
| 5                         | \$49,150.00   |
| 6                         | \$52,800.00   |
| 7                         | \$56,450.00   |
| 8                         | \$60,100.00   |
| <b>Boone Winnebago</b>    |               |
| 1                         | \$35,600.00   |
| 2                         | \$40,650.00   |
| 3                         | \$45,750.00   |
| 4                         | \$50,800.00   |
| 5                         | \$54,900.00   |
| 6                         | \$58,950.00   |
| 7                         | \$63,000.00   |
| 8                         | \$67,100.00   |

## HOME START POOL A INCOME LIMITS

### County and Household size

#### Bureau

|   |             |
|---|-------------|
| 1 | \$32,950.00 |
| 2 | \$37,650.00 |
| 3 | \$42,350.00 |
| 4 | \$47,050.00 |
| 5 | \$50,850.00 |
| 6 | \$54,600.00 |
| 7 | \$58,350.00 |
| 8 | \$62,150.00 |

#### Calhoun

|   |             |
|---|-------------|
| 1 | \$38,300.00 |
| 2 | \$43,750.00 |
| 3 | \$49,200.00 |
| 4 | \$54,650.00 |
| 5 | \$59,050.00 |
| 6 | \$63,400.00 |
| 7 | \$67,800.00 |
| 8 | \$72,150.00 |

#### Carroll

|   |             |
|---|-------------|
| 1 | \$30,650.00 |
| 2 | \$35,000.00 |
| 3 | \$39,400.00 |
| 4 | \$43,750.00 |
| 5 | \$47,250.00 |
| 6 | \$50,750.00 |
| 7 | \$54,250.00 |
| 8 | \$57,750.00 |

#### Champaign/Ford/Piatt

|   |             |
|---|-------------|
| 1 | \$36,350.00 |
| 2 | \$41,550.00 |
| 3 | \$46,750.00 |
| 4 | \$51,900.00 |
| 5 | \$56,100.00 |
| 6 | \$60,250.00 |
| 7 | \$64,400.00 |
| 8 | \$68,550.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Clinton/Jersey/Madison/Monroe/St. Clair

|   |             |
|---|-------------|
| 1 | \$38,300.00 |
| 2 | \$43,750.00 |
| 3 | \$49,200.00 |
| 4 | \$54,650.00 |
| 5 | \$59,050.00 |
| 6 | \$63,400.00 |
| 7 | \$67,800.00 |
| 8 | \$72,150.00 |

#### Coles

|   |             |
|---|-------------|
| 1 | \$32,050.00 |
| 2 | \$36,600.00 |
| 3 | \$41,200.00 |
| 4 | \$45,750.00 |
| 5 | \$49,450.00 |
| 6 | \$53,100.00 |
| 7 | \$56,750.00 |
| 8 | \$60,400.00 |

#### Cook/Dupage/Kane/Lake/Mchenry/Will

|   |             |
|---|-------------|
| 1 | \$42,100.00 |
| 2 | \$48,100.00 |
| 3 | \$54,100.00 |
| 4 | \$60,100.00 |
| 5 | \$64,950.00 |
| 6 | \$69,750.00 |
| 7 | \$74,550.00 |
| 8 | \$79,350.00 |

#### Dewitt

|   |             |
|---|-------------|
| 1 | \$35,400.00 |
| 2 | \$40,450.00 |
| 3 | \$45,500.00 |
| 4 | \$50,550.00 |
| 5 | \$54,600.00 |
| 6 | \$58,650.00 |
| 7 | \$62,700.00 |
| 8 | \$66,750.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Dekalb

|   |             |
|---|-------------|
| 1 | \$40,850.00 |
| 2 | \$46,650.00 |
| 3 | \$52,500.00 |
| 4 | \$58,300.00 |
| 5 | \$63,000.00 |
| 6 | \$67,650.00 |
| 7 | \$72,300.00 |
| 8 | \$77,000.00 |

#### Douglas

|   |             |
|---|-------------|
| 1 | \$32,400.00 |
| 2 | \$37,000.00 |
| 3 | \$41,650.00 |
| 4 | \$46,250.00 |
| 5 | \$49,950.00 |
| 6 | \$53,650.00 |
| 7 | \$57,350.00 |
| 8 | \$61,050.00 |

#### Effingham

|   |             |
|---|-------------|
| 1 | \$33,600.00 |
| 2 | \$38,400.00 |
| 3 | \$43,200.00 |
| 4 | \$48,000.00 |
| 5 | \$51,850.00 |
| 6 | \$55,700.00 |
| 7 | \$59,550.00 |
| 8 | \$63,400.00 |

#### Grundy

|   |             |
|---|-------------|
| 1 | \$41,950.00 |
| 2 | \$47,950.00 |
| 3 | \$53,950.00 |
| 4 | \$59,900.00 |
| 5 | \$64,700.00 |
| 6 | \$69,500.00 |
| 7 | \$74,300.00 |
| 8 | \$79,100.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Hancock

|   |             |
|---|-------------|
| 1 | \$31,200.00 |
| 2 | \$35,650.00 |
| 3 | \$40,100.00 |
| 4 | \$44,550.00 |
| 5 | \$48,150.00 |
| 6 | \$51,700.00 |
| 7 | \$55,250.00 |
| 8 | \$58,850.00 |

#### Henry/Mercer/Rock Island

|   |             |
|---|-------------|
| 1 | \$35,150.00 |
| 2 | \$40,150.00 |
| 3 | \$45,150.00 |
| 4 | \$50,150.00 |
| 5 | \$54,200.00 |
| 6 | \$58,200.00 |
| 7 | \$62,200.00 |
| 8 | \$66,200.00 |

#### Jo Daviess

|   |             |
|---|-------------|
| 1 | \$34,450.00 |
| 2 | \$39,400.00 |
| 3 | \$44,300.00 |
| 4 | \$49,200.00 |
| 5 | \$53,150.00 |
| 6 | \$57,100.00 |
| 7 | \$61,050.00 |
| 8 | \$64,950.00 |

#### Johnson

|   |             |
|---|-------------|
| 1 | \$33,200.00 |
| 2 | \$37,950.00 |
| 3 | \$42,700.00 |
| 4 | \$47,400.00 |
| 5 | \$51,200.00 |
| 6 | \$55,000.00 |
| 7 | \$58,800.00 |
| 8 | \$62,600.00 |

**Home Start Pool A Income Limits**

**County and Household size**

**Kankakee**

|   |             |
|---|-------------|
| 1 | \$34,250.00 |
| 2 | \$39,150.00 |
| 3 | \$44,050.00 |
| 4 | \$48,900.00 |
| 5 | \$52,850.00 |
| 6 | \$56,750.00 |
| 7 | \$60,650.00 |
| 8 | \$64,550.00 |

**Kendall County**

|   |             |
|---|-------------|
| 1 | \$45,100.00 |
| 2 | \$51,550.00 |
| 3 | \$58,000.00 |
| 4 | \$64,400.00 |
| 5 | \$69,600.00 |
| 6 | \$74,750.00 |
| 7 | \$79,900.00 |
| 8 | \$85,050.00 |

**Lasalle County**

|   |             |
|---|-------------|
| 1 | \$34,550.00 |
| 2 | \$39,500.00 |
| 3 | \$44,450.00 |
| 4 | \$49,350.00 |
| 5 | \$53,300.00 |
| 6 | \$57,250.00 |
| 7 | \$61,200.00 |
| 8 | \$65,150.00 |

**Lee County**

|   |             |
|---|-------------|
| 1 | \$34,550.00 |
| 2 | \$39,500.00 |
| 3 | \$44,450.00 |
| 4 | \$49,350.00 |
| 5 | \$53,300.00 |
| 6 | \$57,250.00 |
| 7 | \$61,200.00 |
| 8 | \$65,150.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Livingston County

|   |             |
|---|-------------|
| 1 | \$34,000.00 |
| 2 | \$38,850.00 |
| 3 | \$43,700.00 |
| 4 | \$48,550.00 |
| 5 | \$52,450.00 |
| 6 | \$56,350.00 |
| 7 | \$60,250.00 |
| 8 | \$64,100.00 |

#### Logan County

|   |             |
|---|-------------|
| 1 | \$34,100.00 |
| 2 | \$39,000.00 |
| 3 | \$43,850.00 |
| 4 | \$48,700.00 |
| 5 | \$52,600.00 |
| 6 | \$56,500.00 |
| 7 | \$60,400.00 |
| 8 | \$64,300.00 |

#### Macon County

|   |             |
|---|-------------|
| 1 | \$33,000.00 |
| 2 | \$37,700.00 |
| 3 | \$42,400.00 |
| 4 | \$47,100.00 |
| 5 | \$50,900.00 |
| 6 | \$54,650.00 |
| 7 | \$58,450.00 |
| 8 | \$62,200.00 |

#### Macoupin

|   |             |
|---|-------------|
| 1 | \$31,200.00 |
| 2 | \$35,650.00 |
| 3 | \$40,100.00 |
| 4 | \$44,550.00 |
| 5 | \$48,150.00 |
| 6 | \$51,700.00 |
| 7 | \$55,250.00 |
| 8 | \$58,850.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Marshall, Peoria Stark, Tazwell, Woodford

|   |             |
|---|-------------|
| 1 | \$37,350.00 |
| 2 | \$42,700.00 |
| 3 | \$48,050.00 |
| 4 | \$53,350.00 |
| 5 | \$57,650.00 |
| 6 | \$61,900.00 |
| 7 | \$66,200.00 |
| 8 | \$70,450.00 |

#### Mclean

|   |             |
|---|-------------|
| 1 | \$42,950.00 |
| 2 | \$49,050.00 |
| 3 | \$55,200.00 |
| 4 | \$61,300.00 |
| 5 | \$66,250.00 |
| 6 | \$71,150.00 |
| 7 | \$76,050.00 |
| 8 | \$80,950.00 |

#### Menard, Sangamon

|   |             |
|---|-------------|
| 1 | \$37,350.00 |
| 2 | \$42,650.00 |
| 3 | \$48,000.00 |
| 4 | \$53,300.00 |
| 5 | \$57,600.00 |
| 6 | \$61,850.00 |
| 7 | \$66,100.00 |
| 8 | \$70,400.00 |

#### Morgan

|   |             |
|---|-------------|
| 1 | \$32,700.00 |
| 2 | \$37,350.00 |
| 3 | \$42,000.00 |
| 4 | \$46,650.00 |
| 5 | \$50,400.00 |
| 6 | \$54,150.00 |
| 7 | \$57,850.00 |
| 8 | \$61,600.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Moultrie

|   |             |
|---|-------------|
| 1 | \$32,700.00 |
| 2 | \$37,400.00 |
| 3 | \$42,050.00 |
| 4 | \$46,700.00 |
| 5 | \$50,450.00 |
| 6 | \$54,200.00 |
| 7 | \$57,950.00 |
| 8 | \$61,650.00 |

#### Mcdonough

|   |             |
|---|-------------|
| 1 | \$30,750.00 |
| 2 | \$35,150.00 |
| 3 | \$39,550.00 |
| 4 | \$43,900.00 |
| 5 | \$47,450.00 |
| 6 | \$50,950.00 |
| 7 | \$54,450.00 |
| 8 | \$57,950.00 |

#### Ogle

|   |             |
|---|-------------|
| 1 | \$37,450.00 |
| 2 | \$42,800.00 |
| 3 | \$48,150.00 |
| 4 | \$53,450.00 |
| 5 | \$57,750.00 |
| 6 | \$62,050.00 |
| 7 | \$66,300.00 |
| 8 | \$70,600.00 |

#### Putnam

|   |             |
|---|-------------|
| 1 | \$35,600.00 |
| 2 | \$40,650.00 |
| 3 | \$45,750.00 |
| 4 | \$50,800.00 |
| 5 | \$54,900.00 |
| 6 | \$58,950.00 |
| 7 | \$63,000.00 |
| 8 | \$67,100.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Randolph

|   |             |
|---|-------------|
| 1 | \$31,500.00 |
| 2 | \$33,000.00 |
| 3 | \$40,500.00 |
| 4 | \$44,950.00 |
| 5 | \$48,550.00 |
| 6 | \$52,150.00 |
| 7 | \$55,750.00 |
| 8 | \$59,350.00 |

#### Shelby

|   |             |
|---|-------------|
| 1 | \$31,550.00 |
| 2 | \$36,050.00 |
| 3 | \$40,550.00 |
| 4 | \$45,050.00 |
| 5 | \$48,700.00 |
| 6 | \$52,300.00 |
| 7 | \$55,900.00 |
| 8 | \$59,500.00 |

#### Stephenson

|   |             |
|---|-------------|
| 1 | \$32,350.00 |
| 2 | \$36,950.00 |
| 3 | \$41,550.00 |
| 4 | \$46,150.00 |
| 5 | \$49,850.00 |
| 6 | \$53,550.00 |
| 7 | \$57,250.00 |
| 8 | \$60,950.00 |

#### Vermilion

|   |             |
|---|-------------|
| 1 | \$30,600.00 |
| 2 | \$35,000.00 |
| 3 | \$39,350.00 |
| 4 | \$43,700.00 |
| 5 | \$47,200.00 |
| 6 | \$50,700.00 |
| 7 | \$54,200.00 |
| 8 | \$57,700.00 |

## Home Start Pool A Income Limits

### County and Household size

#### Washington

|   |             |
|---|-------------|
| 1 | \$33,950.00 |
| 2 | \$38,800.00 |
| 3 | \$43,650.00 |
| 4 | \$48,500.00 |
| 5 | \$52,400.00 |
| 6 | \$56,300.00 |
| 7 | \$60,150.00 |
| 8 | \$64,050.00 |

#### Whiteside

|   |             |
|---|-------------|
| 1 | \$31,450.00 |
| 2 | \$35,950.00 |
| 3 | \$40,450.00 |
| 4 | \$44,900.00 |
| 5 | \$48,500.00 |
| 6 | \$52,100.00 |
| 7 | \$55,700.00 |
| 8 | \$59,300.00 |

#### All Other Counties

|   |             |
|---|-------------|
| 1 | \$30,600.00 |
| 2 | \$35,000.00 |
| 3 | \$39,350.00 |
| 4 | \$43,700.00 |
| 5 | \$47,200.00 |
| 6 | \$50,700.00 |
| 7 | \$54,200.00 |
| 8 | \$57,700.00 |