



ILLINOIS HOUSING DEVELOPMENT AUTHORITY

2018 - Below 80% AMI Income Limits

Effective 5/1/2018

Introduction

The following pages list the “Below 80%” Area Median Income (AMI) limits for IHDA programs.

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

General limits can be located at <https://www.ihda.org/lenders-realtors/common-forms/> in the first collapsible section.

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.

CHAMPAIGN / FORD / PIATT	1	2	3	4	5	6	7	8
	\$43,350	\$49,550	\$55,750	\$61,900	\$66,900	\$71,850	\$76,800	\$81,750

Since the buyer makes less than \$43,350, he qualifies for “Below 80%” AMI.

If the buyer earns \$47,000, he does not qualify for the “Below 80%” AMI program but does qualify under the general program income limits. 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 is ineligible for IHDA’s program.

If you have any questions regarding IHDA’s income limits, please email AtHomellinois@ihda.org or call (312) 836-5200 and ask to speak with a Homeownership Compliance Specialist or Account Manager.

COUNTY

HOUSEHOLD SIZE & INCOME LIMITS

Alexander	1	2	3	4	5	6	7	8
	\$36,200	\$41,400	\$46,550	\$51,700	\$55,850	\$60,000	\$64,150	\$68,250
Bond / Macon	1	2	3	4	5	6	7	8
	\$37,350	\$42,700	\$48,050	\$53,350	\$57,650	\$61,900	\$66,200	\$70,450
Boone / Winnebago	1	2	3	4	5	6	7	8
	\$37,100	\$42,400	\$47,700	\$52,950	\$57,200	\$61,450	\$65,700	\$69,900
Brown	1	2	3	4	5	6	7	8
	\$40,900	\$46,750	\$52,600	\$58,400	\$63,100	\$67,750	\$72,450	\$77,100
Bureau / McDonough	1	2	3	4	5	6	7	8
	\$37,250	\$42,600	\$47,900	\$53,200	\$57,500	\$61,750	\$66,000	\$70,250
Calhoun / Clinton / Jersey / Madison / Monroe / St. Clair	1	2	3	4	5	6	7	8
	\$43,050	\$49,200	\$55,350	\$61,450	\$66,400	\$71,300	\$76,200	\$81,150
Champaign / Ford / Piatt	1	2	3	4	5	6	7	8
	\$43,350	\$49,550	\$55,750	\$61,900	\$66,900	\$71,850	\$76,800	\$81,750
Cook / Du Page / Kane / Lake / McHenry / Will	1	2	3	4	5	6	7	8
	\$47,400	\$54,200	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
Crawford / Jo Daviess	1	2	3	4	5	6	7	8
	\$38,750	\$44,300	\$49,850	\$55,350	\$59,800	\$64,250	\$68,650	\$73,100
De Kalb	1	2	3	4	5	6	7	8
	\$41,900	\$47,900	\$53,900	\$59,850	\$64,650	\$69,450	\$74,250	\$79,050
De Witt	1	2	3	4	5	6	7	8
	\$40,000	\$45,700	\$51,400	\$57,100	\$61,700	\$66,250	\$70,850	\$75,400
Douglas	1	2	3	4	5	6	7	8
	\$38,300	\$43,750	\$49,200	\$54,650	\$59,050	\$63,400	\$67,800	\$72,150

Effingham	1	2	3	4	5	6	7	8
	\$39,050	\$44,600	\$50,200	\$55,750	\$60,250	\$64,700	\$69,150	\$73,600
Grundy	1	2	3	4	5	6	7	8
	\$47,350	\$54,100	\$60,850	\$67,600	\$73,050	\$78,450	\$83,850	\$89,250
Henry / Mercer / Rock Island	1	2	3	4	5	6	7	8
	\$40,500	\$46,300	\$52,100	\$57,850	\$62,500	\$67,150	\$71,750	\$76,400
Jasper / Washington	1	2	3	4	5	6	7	8
	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
Kankakee	1	2	3	4	5	6	7	8
	\$38,050	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000	\$67,350	\$71,700
Kendall / McLean	1	2	3	4	5	6	7	8
	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
La Salle	1	2	3	4	5	6	7	8
	\$38,200	\$43,650	\$49,100	\$54,550	\$58,950	\$63,300	\$67,650	\$72,050
Lee	1	2	3	4	5	6	7	8
	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550
Livingston	1	2	3	4	5	6	7	8
	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
Logan	1	2	3	4	5	6	7	8
	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500
Macoupin	1	2	3	4	5	6	7	8
	\$36,400	\$41,600	\$46,800	\$52,000	\$56,200	\$60,350	\$64,500	\$68,650
Marshall / Peoria / Stark / Tazewell / Woodford	1	2	3	4	5	6	7	8
	\$42,700	\$48,800	\$54,900	\$60,950	\$65,850	\$70,750	\$75,600	\$80,500
Menard / Sangamon	1	2	3	4	5	6	7	8
	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900

Morgan	1	2	3	4	5	6	7	8
	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050
Ogle	1	2	3	4	5	6	7	8
	\$40,450	\$46,200	\$52,000	\$57,750	\$62,400	\$67,000	\$71,650	\$76,250
Putnam	1	2	3	4	5	6	7	8
	\$43,600	\$49,800	\$56,050	\$62,250	\$67,250	\$72,250	\$77,200	\$82,200
Randolph	1	2	3	4	5	6	7	8
	\$36,250	\$41,400	\$46,600	\$51,750	\$55,900	\$60,050	\$64,200	\$68,350
Scott	1	2	3	4	5	6	7	8
	\$35,950	\$41,100	\$46,250	\$51,350	\$55,500	\$59,600	\$63,700	\$67,800
Wabash	1	2	3	4	5	6	7	8
	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Williamson	1	2	3	4	5	6	7	8
	\$35,950	\$41,050	\$46,200	\$51,300	\$55,450	\$59,550	\$63,650	\$67,750
*All Other Counties	1	2	3	4	5	6	7	8
	\$35,800	\$40,900	\$46,000	\$51,100	\$55,200	\$59,300	\$63,400	\$67,500

*All Other Counties includes the following forty-five (45) counties: Adam, Carroll, Cass, Christian, Clark, Clay, Coles, Cumberland, Edgar, Edwards, Fayette, Franklin, Fulton, Gallatin, Greene, Hamilton, Hancock, Hardin, Henderson, Iroquois, Jackson, Jefferson, Johnson, Knox, Lawrence, Marion, Mason, Massac, Montgomery, Moultrie, Perry, Pike, Pope, Pulaski, Richland, Saline, Schuyler, Shelby, Stephenson, Union, Vermilion, Warren, Wayne, White and Whiteside.