



ILLINOIS HOUSING DEVELOPMENT AUTHORITY

2019 - Below 80% AMI Income Limits

Effective 7/1/2019

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
	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,900	\$84,000

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 Mortgage@ihda.org or call (877) 456-2656 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
	\$35,650	\$40,750	\$45,850	\$50,900	\$55,000	\$59,050	\$63,150	\$67,200
Bond	1	2	3	4	5	6	7	8
	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
Brown / Livingston	1	2	3	4	5	6	7	8
	\$41,200	\$47,050	\$52,950	\$58,800	\$63,550	\$68,250	\$72,950	\$77,650
Bureau / Kankakee / McDonough	1	2	3	4	5	6	7	8
	\$38,750	\$44,300	\$49,850	\$55,350	\$59,800	\$64,250	\$68,650	\$73,100
Calhoun / Clinton / Jersey / Madison / Monroe / St. Clair	1	2	3	4	5	6	7	8
	\$45,550	\$52,050	\$58,550	\$65,050	\$70,300	\$75,500	\$80,700	\$85,900
Champaign / Ford / Piatt	1	2	3	4	5	6	7	8
	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,900	\$84,000
Cook / Du Page / Kane / Lake / McHenry / Will	1	2	3	4	5	6	7	8
	\$49,950	\$57,050	\$64,200	\$71,300	\$77,050	\$82,750	\$88,450	\$94,150
De Kalb	1	2	3	4	5	6	7	8
	\$43,350	\$49,550	\$55,750	\$61,900	\$66,900	\$71,850	\$76,800	\$81,750
De Witt	1	2	3	4	5	6	7	8
	\$41,350	\$47,250	\$53,150	\$59,050	\$63,800	\$68,500	\$73,250	\$77,950
Douglas	1	2	3	4	5	6	7	8
	\$39,500	\$45,150	\$50,800	\$56,400	\$60,950	\$65,450	\$69,950	\$74,450
Effingham	1	2	3	4	5	6	7	8
	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450
Grundy	1	2	3	4	5	6	7	8
	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750	\$79,200	\$84,650	\$90,100

Henry / Mercer / Rock Island	1	2	3	4	5	6	7	8
	\$40,750	\$46,550	\$52,350	\$58,150	\$62,850	\$67,500	\$72,150	\$76,800
Jasper	1	2	3	4	5	6	7	8
	\$41,550	\$47,450	\$53,400	\$59,300	\$64,050	\$68,800	\$73,550	\$78,300
Jo Daviess	1	2	3	4	5	6	7	8
	\$42,350	\$48,400	\$54,450	\$60,500	\$65,350	\$70,200	\$75,050	\$79,900
Kendall	1	2	3	4	5	6	7	8
	\$52,850	\$60,400	\$67,950	\$75,500	\$81,550	\$87,600	\$93,650	\$99,700
La Salle	1	2	3	4	5	6	7	8
	\$42,000	\$48,000	\$54,000	\$60,000	\$64,800	\$69,600	\$74,400	\$79,200
Lee	1	2	3	4	5	6	7	8
	\$39,700	\$45,400	\$51,050	\$56,700	\$61,250	\$65,800	\$70,350	\$74,850
Logan	1	2	3	4	5	6	7	8
	\$38,550	\$44,050	\$49,550	\$55,050	\$59,500	\$63,900	\$68,300	\$72,700
Macon	1	2	3	4	5	6	7	8
	\$37,450	\$42,800	\$48,150	\$53,500	\$57,800	\$62,100	\$66,350	\$70,650
Macoupin	1	2	3	4	5	6	7	8
	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
Marshall / Peoria / Stark / Tazewell / Woodford	1	2	3	4	5	6	7	8
	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
McLean	1	2	3	4	5	6	7	8
	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300
Menard / Sangamon	1	2	3	4	5	6	7	8
	\$42,800	\$48,900	\$55,000	\$61,100	\$66,000	\$70,900	\$75,800	\$80,700
Ogle	1	2	3	4	5	6	7	8
	\$41,100	\$47,000	\$52,850	\$58,700	\$63,400	\$68,100	\$72,800	\$77,500

Putnam	1	2	3	4	5	6	7	8
	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
Randolph	1	2	3	4	5	6	7	8
	\$38,050	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000	\$67,350	\$71,700
Washington	1	2	3	4	5	6	7	8
	\$41,100	\$46,950	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,450
Williamson	1	2	3	4	5	6	7	8
	\$38,950	\$44,500	\$50,050	\$55,600	\$60,050	\$64,500	\$68,950	\$73,400
*All Other Counties	1	2	3	4	5	6	7	8
	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300	\$61,550	\$65,800	\$70,050

*All Other Counties includes the following fifty-one (51) counties: Adam, Boone, Carroll, Cass, Christian, Clark, Clay, Coles, Crawford, Cumberland, Edgar, Edwards, Fayette, Franklin, Fulton, Gallatin, Greene, Hamilton, Hancock, Hardin, Henderson, Iroquois, Jackson, Jefferson, Johnson, Knox, Lawrence, Marion, Mason, Massac, Montgomery, Morgan, Moultrie, Perry, Pike, Pope, Pulaksi, Richland, Saline, Schuyler, Shelby, Scott, Stephenson, Union, Vermilion, Wabash, Warren, Wayne, White, Whiteside and Winnebago.