

## **2019 Owner-Occupied and Rental Unit Affordability Charts: Affordable Housing Planning and Appeal Act (310 ILCS 67/)**

IHDA publishes annual Owner-Occupied and Rental Unit Affordability Charts as supplemental guidance for communities concerned about exemption status under the Affordable Housing Planning and Appeals Act. Exemption status is determined by calculating the percentage of total housing units in a given community that are affordable to homebuyers at 80 percent of the Area Median Income (AMI) and renters at 60 percent of the AMI. The charts below may be interpreted as a rule of thumb for what would constitute an affordable owner-occupied unit and an affordable rental unit in the Chicago Metropolitan Statistical Area (MSA) (Cook, DuPage, Kane, Lake, McHenry, and Will Counties), the Kendall MSA (Kendall County), and the Rockford MSA (Boone and Winnebago Counties). Adding housing units considered affordable by the guidelines shown below may not numerically affect results in the annual calculation of AHPAA exemption status, but tracking such additions may show a measure of progress.

The **Income Limits** and the **Affordable Rent Limits** are drawn from the U.S. Department of Housing and Urban Development (HUD) guides, published on an annual basis. The 2019 figures are effective as of 04/24/2019. A mortgage industry-standard measure is used to estimate the **Affordable Purchase Price** for families at 80 percent of the AMI. The Income Limits, adjusted by HUD for family size, are divided by .36 to give a rough idea of a purchase price that would result in an affordable monthly mortgage payment that includes principal, interest, taxes, insurance and assessments. Any prospective homebuyer would have to apply for a loan with a more exhaustive analysis of income and debt payments.

### **Owner Occupied Affordability Chart For Chicago Metro Area (Cook, DuPage, Kane, Lake, McHenry, Will Counties)**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>2019 Income Limits (80% AMI)</b>	<b>\$49,950</b>	<b>\$57,050</b>	<b>\$64,200</b>	<b>\$71,300</b>	<b>\$77,050</b>	<b>\$82,750</b>	<b>\$88,450</b>	<b>\$94,150</b>
<b>Affordable Purchase Price</b>	<b>\$138,750</b>	<b>\$158,472</b>	<b>\$178,333</b>	<b>\$198,056</b>	<b>\$214,028</b>	<b>\$229,861</b>	<b>\$245,694</b>	<b>\$261,528</b>

*Please Note: The Above chart uses 2019 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*

### **Affordable Rental Units For Chicago Metro Area (Cook, DuPage, Kane, Lake, McHenry, Will Counties)**

	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
<b>2019 Affordable Rent Limits for HH @ 60% AMI</b>	<b>\$936</b>	<b>\$1,002</b>	<b>\$1,203</b>	<b>\$1,390</b>	<b>\$1,551</b>	<b>\$1,711</b>

*Please Note: The above chart uses 2019 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*

## Owner Occupied Affordability Chart For Kendall Metro Area (Kendall County)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>2019 Income Limits (80% AMI)</b>	<b>\$52,850</b>	<b>\$60,400</b>	<b>\$67,950</b>	<b>\$75,500</b>	<b>\$81,550</b>	<b>\$87,600</b>	<b>\$93,650</b>	<b>\$99,700</b>
<b>Affordable Purchase Price</b>	<b>\$146,806</b>	<b>\$167,778</b>	<b>\$188,750</b>	<b>\$209,722</b>	<b>\$226,528</b>	<b>\$243,333</b>	<b>\$260,139</b>	<b>\$276,944</b>

*Please Note: The Above chart uses 2019 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*

## Affordable Rental Units For Kendall Metro Area (Kendall County)

	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
<b>2019 Affordable Rent Limits for HH @ 60% AMI</b>	<b>\$1,086</b>	<b>\$1,164</b>	<b>\$1,396</b>	<b>\$1,613</b>	<b>\$1,800</b>	<b>\$1,986</b>

*Please Note: The above chart uses 2019 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*

## Owner Occupied Affordability Chart For Rockford Metro Area (Boone and Winnebago Counties)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>2019 Income Limits (80% AMI)</b>	<b>\$37,150</b>	<b>\$42,450</b>	<b>\$47,750</b>	<b>\$53,050</b>	<b>\$57,300</b>	<b>\$61,550</b>	<b>\$65,800</b>	<b>\$70,050</b>
<b>Affordable Purchase Price</b>	<b>103,194</b>	<b>\$117,917</b>	<b>\$132,639</b>	<b>\$147,361</b>	<b>\$159,167</b>	<b>\$170,972</b>	<b>\$182,778</b>	<b>\$194,583</b>

*Please Note: The Above chart uses 2019 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*

## Affordable Rental Units For Rockford Metro Area (Boone and Winnebago Counties)

	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
<b>2019 Affordable Rent Limits for HH @ 60% AMI</b>	<b>\$697</b>	<b>\$747</b>	<b>\$895</b>	<b>\$1,035</b>	<b>\$1,155</b>	<b>\$1,274</b>

*Please Note: The above chart uses 2019 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's web site: [www.ihda.org](http://www.ihda.org)).*