

2021 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 2021 figures are effective as of 04/01/2021. 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
2021 Income Limits (80% AMI)	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450
Affordable Purchase Price	\$145,000	\$165,694	\$186,389	\$207,083	\$223,750	\$240,278	\$256,806	\$273,472

Please Note: The Above chart uses 2021 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's website: 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
2021 Affordable Rent Limits for HH @ 60% AMI	\$979	\$1,049	\$1,258	\$1,454	\$1,623	\$1,790

Please Note: The above chart uses 2021 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's website: 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
2021 Income Limits (80% AMI)	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Affordable Purchase Price	\$155,417	\$177,639	\$199,861	\$221,944	\$239,722	\$257,500	\$275,278	\$293,056

Please Note: The Above chart uses 2021 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's website: www.ihda.org).

Affordable Rental Units For Kendall Metro Area (Kendall County)

	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2021 Affordable Rent Limits for HH @ 60% AMI	\$1,128	\$1,208	\$1,449	\$1,674	\$1,867	\$2,061

Please Note: The above chart uses 2021 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's website: 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
2021 Income Limits (80% AMI)	\$40,900	\$46,750	\$52,600	\$58,400	\$63,100	\$67,750	\$72,450	\$77,100
Affordable Purchase Price	\$113,611	\$129,861	\$146,111	\$162,222	\$175,278	\$188,194	\$201,250	\$214,167

Please Note: The Above chart uses 2021 income limits. Municipalities must make sure they are using the most current income limits (available on IHDA's website: 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
2021 Affordable Rent Limits for HH @ 60% AMI	\$766	\$821	\$985	\$1,139	\$1,270	\$1,402

Please Note: The above chart uses 2021 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's website: www.ihda.org).