

2025 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 (AHPAA). Per the Act, exemption status is determined on a 5-year cycle by IHDA, by calculating the percentage of total housing units in each community that are affordable to homebuyers at 80% of the Area Median Income (AMI) and renters at 60% of the AMI.

To build 2025's supplemental affordability charts, IHDA sourced annually updated **Income Limits** and **Affordable Rent Limits** information from HUD, to generate affordability figures for the Chicago metro area (Cook, DuPage, Kane, Lake, McHenry, and Will Counties), select subdivisions of the Chicago metro (DeKalb, Grundy, and Kendall counties), and the Rockford metro area (Boone and Winnebago Counties). HUD's 2025 limits data are effective as of 04/01/2025. Source data used to calculate 2025's affordability charts are accessible on the IHDA website:

- <https://www.ihda.org/>

The affordability charts, which begin on the next page, may be interpreted as a rule of thumb for what would constitute an affordable owner-occupied unit and an affordable rental unit in the listed metro areas. Adding housing units considered affordable by the guidelines shown on the next page may not numerically affect results in the calculation of AHPAA exemption status but tracking such additions to local affordable housing stock may show a measure of progress by communities.

Data Notes:

HUD may publish Income and Rent limits for select portions of larger Office of Management and Budget (OMB) defined metropolitan areas. In Illinois for 2025, this includes the counties of DeKalb, Grundy, and Kendall, which are part of the broader Chicago-Naperville-Elgin MSA but had their own Income and Rent limits published by HUD. Affordability figures for these areas are displayed in the charts alongside the Chicago and Rockford MSAs.

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 0.36 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.

For more information on the affordability charts, please contact IHDA's strategic Planning and Reporting Department at AHPAA@ihda.org.

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
2025 Income Limits for HH at 80% AMI	\$67,150	\$76,750	\$86,350	\$95,900	\$103,600	\$111,250	\$118,950	\$126,600
Affordable Purchase Price	\$186,528	\$213,194	\$239,861	\$266,389	\$287,778	\$309,028	\$330,417	\$351,667

Please Note: The Above chart uses 2025 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)

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2025 Affordable Rent Limits for HH at 60% AMI	\$1,260	\$1,350	\$1,620	\$1,871	\$2,087	\$2,303

Please Note: The above chart uses 2025 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 DeKalb Metro Area (DeKalb County)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
2025 Income Limits for HH at 80% AMI	\$56,650	\$64,750	\$72,850	\$80,900	\$87,400	\$93,850	\$100,350	\$106,800
Affordable Purchase Price	\$157,361	\$179,861	\$202,361	\$224,722	\$242,778	\$260,694	\$278,750	\$296,667

Please Note: The Above chart uses 2025 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 DeKalb Metro Area (DeKalb County)

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2025 Affordable Rent Limits for HH at 60% AMI	\$1,062	\$1,138	\$1,365	\$1,577	\$1,760	\$1,942

Please Note: The above chart uses 2025 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 Grundy Metro Area (Grundy County)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
2025 Income Limits for HH at 80% AMI	\$66,550	\$76,050	\$85,550	\$95,050	\$102,700	\$110,300	\$117,900	\$125,500
Affordable Purchase Price	\$184,861	\$211,250	\$237,639	\$264,028	\$285,278	\$306,389	\$327,500	\$348,611

Please Note: The Above chart uses 2025 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 Grundy Metro Area (Grundy County)

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2025 Affordable Rent Limits for HH at 60% AMI	\$1,248	\$1,337	\$1,605	\$1,854	\$2,069	\$2,282

Please Note: The above chart uses 2025 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
2025 Income Limits for HH at 80% AMI	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
Affordable Purchase Price	\$202,639	\$231,667	\$260,556	\$289,444	\$312,639	\$335,833	\$359,028	\$382,083

Please Note: The Above chart uses 2025 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)

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2025 Affordable Rent Limits for HH at 60% AMI	\$1,391	\$1,490	\$1,788	\$2,066	\$2,304	\$2,543

Please Note: The above chart uses 2025 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
2025 Income Limits for HH at 80% AMI	\$48,550	\$55,450	\$62,400	\$69,300	\$74,850	\$80,400	\$85,950	\$91,500
Affordable Purchase Price	\$134,861	\$154,028	\$173,333	\$192,500	\$207,917	\$223,333	\$238,750	\$254,167

Please Note: The Above chart uses 2025 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)

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
2025 Affordable Rent Limits for HH at 60% AMI	\$911	\$975	\$1,170	\$1,352	\$1,508	\$1,664

Please Note: The above chart uses 2025 rental limits. Municipalities must make sure they are using the most current rental limits (available on IHDA's website: www.ihda.org).