

## Assist Homeownership Program with Forgivable Second Mortgage

### Household Income Calculation

Qualifying income in this program includes ONLY the 1003 income used to qualify borrower(s) for the loan. See page 10 of this guide for the program income limits.

### **Program Income Limits**

Standard Mortgage Insurance coverage

COUNTY	INCOME NON-TARGETED 1-2 Persons	INCOME NON-TARGETED 3 + Persons	INCOME TARGETED 1-2 Persons	INCOME TARGETED 3 + Persons
COOK	\$89,100	\$102,465	\$106,920	\$124,740
DUPAGE	\$89,100	\$102,465	N/A	N/A
GRUNDY	\$85,300	\$98,095	\$102,360	\$119,420
KANE	\$89,100	\$102,465	\$106,920	\$124,740
KENDALL	\$103,400	\$118,910	N/A	N/A
LAKE	\$89,100	\$102,465	\$106,920	\$124,740
MCLEAN	\$88,300	\$101,545	\$105,960	\$123,620
WILL	\$89,100	\$102,465	\$106,920	\$124,740
OTHER PROGRAM AREAS	\$81,800	\$94,070	\$98,160	\$114,520

(Rev 01/13/20)

### **Freddie Mac HFA Advantage - 80% AMI and Lower Income Limits**

Reduced Mortgage Insurance coverage (eff 6-1-22)

County	At or below 80% AMI
Boone	\$64,400
Bureau	\$62,800
Champaign	\$73,040
Coles	\$60,880
Cook	\$84,560
Dekalb	\$84,560
Dupage	\$84,560
Grundy	\$84,560
Kane	\$84,560

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Kankakee	\$68,160
Kendall	\$84,560
La Salle	\$66,800
Lake	\$84,560
Macon	\$67,280
Madison	\$77,440
Mclean	\$86,800
Ogle	\$66,640
Peoria	\$70,960
Rock Island	\$69,760
Sangamon	\$76,320
St. Clair	\$77,440
Tazewell	\$70,960
Will	\$84,560
Winnebago	\$64,400

(Effective 06/16/21 Revised 07/28/21)