

INCOME-QUALIFIED HOUSING IN MCLEAN COUNTY

**2025 AREA MEDIAN INCOME (AMI)
MARCH 2026**

Area Median Income

Income-Qualified Housing refers to housing restricted to households that receive incomes below certain thresholds, many of which are tied to **Area Median Income (AMI)**. The AMI is the midpoint of a region's income distribution, where 50 percent of the households earn above, and 50 percent earn less than the median figure. Each year, the U.S. Department of Housing and Urban Development (HUD) calculates the median income for each metropolitan area in the country.¹

For Bloomington-Normal, the metropolitan region is defined as McLean County. In 2025, the AMI for the region is **\$118,800**, an 8.6% increase from the 2024 AMI. Figure 1 shows the progression of AMI in McLean County since 2020.

Figure 1. Area Median Income (AMI) in McLean County, IL 2020-2025



Based on AMI, HUD defines and calculates three levels of affordability by household size. McLean County's levels of affordability for FY 2024 are listed below:²

Table 1. Area Median Income by Household Size (2025)

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
One-person	\$25,000	\$41,600	\$66,550
Two-person	\$28,550	\$47,550	\$76,050
Three-person	\$32,100	\$53,500	\$85,550
Four-person	\$35,650	\$59,400	\$95,050
Five-person	\$38,550	\$64,200	\$102,700
Six-person	\$43,150	\$68,950	\$110,300
Seven-person	\$48,650	\$73,700	\$117,900
Eight-person	\$54,150	\$78,450	\$125,550

Households earning below these income levels are eligible for certain government programs. For example, a household with an income at or below 50% AMI is eligible for a Housing Choice Voucher. A public housing agency (PHA) is legally required to provide 75% of its vouchers to applicants whose income do not exceed 30% of the AMI. Households with an income at or below 80% AMI are eligible to live in certain income-restricted housing throughout the community.

Real World Comparison

Comparing income levels to certain occupations helps us understand their significance to our community. A four-person household in the Bloomington Metropolitan Statistical Area (MSA) with one wage earner making the annual mean wage would fall into different Area Median Income categories depending on the occupation. In 2025, according to the Bureau of Labor Statistics (BLS), positions such as Laundry Workers or Receptionists correspond to the 30% AMI level. Jobs such as Maintenance and Repair Occupations or Mental Health Counselors align with the 50% AMI level. Roles such as Construction Managers or Real Estate Managers fall within the 80% AMI level.³



30% AMI
Receptionists or
Laundry Workers



50% AMI
Maintenance and Repair
Occupations



80% AMI
Real Estate or
Construction Managers

Data from the Census Bureau’s American Community Survey (ACS) sheds additional light on what these levels mean for our community. As of 2024, McLean County has an estimated 70,220 households. Of those, about 16,487 households (23.5%) make less than \$35,000, about 23,481 households (33.4%) make less than \$50,000, and about 33,428 households (47.6%) make less than \$75,000 a year.⁴ Given the higher threshold for 80% AMI, it is now important to note that 42,687 households (60.6%) in the county make less than \$100,000 annually.

Affordability in McLean County

Every year, HUD and the Illinois Housing Development Authority (IHDA) publish affordable rent values that are used as guides to estimate households’ ability to qualify for different housing assistance programs. The following are HUD’s 2025 Fair Market Rents for McLean County.⁵

Table 2. Fair Market Rents for McLean County (2025)

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$770	\$835	\$1,080	\$1,426	\$1,432

IHDA publishes several levels of housing affordability based on households’ income levels. A housing unit is generally considered “affordable” if a household can live there without spending 30% or more of their gross income on housing costs. Affordable gross rents include contract rent plus utilities and vary based on household size and number of bedrooms. The following are affordable gross rents⁶ in McLean County for different income levels in 2025.

Table 3. Affordable Gross Rents by Income Level in McLean County (2025)

Bedrooms	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
Efficiency	\$625	\$1,040	\$1,664
One-bedroom	\$669	\$1,114	\$1,783
Two-bedroom	\$803	\$1,338	\$2,139
Three-bedroom	\$928	\$1,545	\$2,472
Four-bedroom	\$1,079	\$1,724	\$2,758
Five-bedroom	\$1,285	\$1,902	\$3,043

Median Family Income


According to HUD, Area Median Income is synonymous with what they refer to as Median Family Income. Area Median Income is the term commonly used in the affordable housing industry. Table 4 presents the Median Family Income for each municipality in McLean County using the 2024 ACS 5-Year estimates⁷ and compares it to the 2025 Area Median Income (AMI).

Among the municipalities in McLean County, Hudson has the highest Median Family Income at \$129,464, followed by Downs and Normal. Hudson's Median Family Income is 109% of the Area Median Income. On the other hand, Saybrook has the lowest Median Family Income with \$62,614, followed by Anchor and Colfax. Saybrook's Median Family Income is 53% of the Area Median Income.

Median Gross Rent

The American Community Survey data provides insight into the community's conditions. In 2024, the median gross rent is \$1,009 in McLean County, \$1,050 in Bloomington, and \$965 in Normal.⁸ While these rates may appear relatively affordable, households earning less than 30% AMI face a shortage of available housing options.

In terms of Median Gross Rent, Table 4 shows that within the county, the Village of McLean has the highest median gross rent at \$1,400, followed by Carlock and Danvers. Meanwhile, Lexington has the lowest median gross rent at \$728 followed by Gridley and Le Roy. In 2023, Bloomington's median gross rent surpassed \$1,000. In 2024, the county's median gross rent also exceeded \$1,000.



Nearly 35 percent of households
make less than \$50,000

MEDIAN GROSS RENT
\$1,009
in McLean County

\$1,050
in Bloomington

\$965
in Normal

Table 4. Comparison of Municipalities in McLean County (2024)

Municipality	Median Family Income	Percentage of AMI	Median Gross Rent
Anchor	\$70,000	59%	N/A
Arrowsmith	\$88,672	75%	\$975
Bellflower	\$96,250	81%	\$869
Bloomington	\$107,222	90%	\$1,050
Carlock	\$80,833	68%	\$1,348
Chenoa	\$86,042	72%	\$876
Colfax	\$78,333	66%	\$875
Cooksville	\$79,375	67%	\$955
Danvers	\$107,857	91%	\$1,319
Downs	\$117,500	99%	\$1,258
Ellsworth	\$96,000	81%	N/A
Gridley	\$96,458	81%	\$808
Heyworth	\$112,125	94%	\$1,053
Hudson	\$129,464	109%	\$1,063
Le Roy	\$92,500	78%	\$830
Lexington	\$104,659	88%	\$728
McLean	\$89,063	75%	\$1,400
Normal	\$115,492	97%	\$965
Saybrook	\$62,614	53%	\$923
Stanford	\$84,643	71%	\$1,292
Towanda	\$108,750	92%	\$1,000
McLean County			\$1,009

For more information on affordable housing in McLean County, please visit the [McLean County Regional Planning Commission](#) website.

1. HUD's calculation for AMI differs from the US Census Bureau's reported median income. HUD's calculation varies annually but typically uses a combination of 5-year or 1-year median income data, and the Consumer Price Index (CPI) published by the Bureau of Labor Statistics. To see HUD's methodology for calculating FY25's Income Limits, visit the [HUD Income Limits page](#).
2. HUD. (2025). [FY 2025 Income Limits Documentation System](#).
3. Based on FY 2025 HUD Income Limits for McLean County and May 2024 Bureau of Labor Statistics [Occupational Employment and Wage Statistics](#)
4. US Census Bureau. (2026). Table [S2503: Financial Characteristics](#). American Community Survey, 2024 ACS 5-Year Estimates Subject Tables
5. HUD. (2025). [2025 Fair Market Rent](#) Documentation System
6. Illinois Housing Development Authority. (2025). [2025 Income/Rent Limits](#)
7. US Census Bureau. (2026). [Table B25064](#): Median Gross Rents (Dollars). American Community Survey, 2024 ACS 5-Year Estimates Subject Tables
8. US Census Bureau. (2026). [Table B19113](#): Median Family Income in the Past 12 Months (in 2024 Inflation-Adjusted Dollars). American Community Survey, 2024 ACS 5-Year Estimates Subject Tables