

City of Rockford - Community & Economic Development Department
Federal Funding Program Limits – Updated 12/01/2025

CDBG Income Limits effective 06/01/2025
HOME Program Income Limits effective 06/01/2025

Extremely Low Income (30% of median income)

Family Size	Income Cannot Exceed:
1	\$18,200
2	\$20,800
3	\$23,400
4	\$26,000
5	\$28,100
6	\$30,200
7	\$32,250
8	\$34,350

Very Low-Income (50% of median income)

Family Size	Income Cannot Exceed:
1	\$30,350
2	\$34,650
3	\$39,000
4	\$43,300
5	\$46,800
6	\$50,250
7	\$53,700
8	\$57,200

60% Income Limits (60% of median income)

Family Size	Income Cannot Exceed:
1	\$36,420
2	\$41,580
3	\$46,800
4	\$51,960
5	\$56,160
6	\$60,300
7	\$64,440
8	\$68,640

Low-income (80% of median income)

Family Size	Income Cannot Exceed:
1	\$48,550
2	\$55,450
3	\$62,400
4	\$69,300
5	\$74,850
6	\$80,400
7	\$85,950
8	\$91,500

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NSP Program effective 06/01/2025

NSP Low-, moderate, and middle - income (LMMH - 50% of median income)

Family Size	Income Cannot Exceed:
1	\$30,350
2	\$34,650
3	\$39,000
4	\$43,300
5	\$46,800
6	\$50,250
7	\$53,700
8	\$57,200

NSP Low-, moderate, and middle - income (LMMH - 120% of median income)

Family Size	Income Cannot Exceed:
1	\$72,750
2	\$83,150
3	\$93,550
4	\$103,900
5	\$112,250
6	\$120,550
7	\$128,850
8	\$137,150

Fair Market Rents:

Effective Date: October 1, 2025

	Efficiency	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm	5-Bdrm	6-Bdrm
Rent	\$810	\$895	\$1,175	\$1,555	\$1,594	\$1833	\$2072

Rent Limits:

Effective Date: June 1, 2025

	Efficiency	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm	5-Bdrm	6-Bdrm
Low HOME Rent Limit	\$778	\$834	\$1,001	\$1,157	\$1,291	\$1,424	\$1,557
High HOME Rent Limit	\$810	\$900	\$1,181	\$1,470	\$1,603	\$1,770	\$1,919

HOME Homeownership Sales Price Limits:

Effective Date: September 1, 2024

Housing Type	One-Family	Two-Family	Three-Family	Four-Family
Existing Housing	\$209,000	\$268,000	\$324,000	\$401,000
New Construction	\$273,000	\$349,000	\$423,000	\$524,000

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HOME Maximum per unit subsidy limit:

For projects approved after February 13, 2024

Bedrooms	Basic Elevator Limit	Limit with 240% High Cost Percentage Multiplier – City of Rockford limit
0	\$75,620	\$181,488.00
1	\$86,687	\$208,048.80
2	\$105,414	\$252,993.60
3	\$136,372	\$327,292.80
4	\$149,693	\$359,263.20

Social Security – Cost of Living Adjustment (COLA):

Effective Date: 12/31/2025

Social Security and Supplemental Security Income beneficiaries will receive a 2.8% COLA.

Passbook Savings Rate:

Effective January 1, 2026

0.40% (.0040)

According to <https://www.huduser.gov/portal/sites/default/files/datasets/inflationary-adjustments/CY2026-Revised-Amounts-And-Passbook-Rate.pdf>, the passbook rate will be 0.40 percent for 2026.