**Eligibility Information**

**Certified Section 3 Worker**

A Section 3 worker is a designation established by the Department of Housing and Urban Development (HUD) to promote economic opportunities for low-income individuals in housing and community development projects receiving federal assistance.

The term applies to workers who currently meet, or within the past five years, have met at least one of the following criteria [1][3][7]:

**1.** **Income-based eligibility**:

 - Low-income: Earns 80% or less of the area’s median income.

 - Very low-income: Earns 50% or less of the area’s median income [2][6].

- See Income Limits Summary below.

**2.** **YouthBuild participant**: Engaged in a federally recognized pre-apprenticeship program [3][4].

**3.** **Employment by a Section 3 business concern**:

 - A business ≥51% owned/controlled by low-income individuals, or

 - A business where ≥75% of labor hours are performed by low-income workers [2][6].

A Section 3 Worker must self-certify (or be verified by their employer) that they meet one of those qualifications.

**Certified Targeted Section 3 Worker**

This is a subset of Section 3 workers who meet more specific criteria. To qualify, they must be a Section 3 worker and meet one of the following criteria [3][5][6]:

**1.** Living within the service area or neighborhood of the Section 3 project (typically within one mile or the local government boundary).

**2.** A YouthBuild participant.

**3.** Living in public housing or receiving assistance from HUD programs (like Section 8, Housing Choice Voucher, etc.).

**Income Limits Summary**

Under HUD's Section 3 program, employment and training opportunities must be directed to low- and very low-income individuals. These income categories are defined annually by HUD based on the Area Median Income (**AMI**) for specific regions and family sizes.

For Itasca, IL, which is part of the Chicago-Joliet-Naperville, IL HUD Metro Fair Market Rent (FMR) Area, the 2025 income limits are as follows [8]:

Area Median Income (**AMI**): $119,900

|  |  |  |
| --- | --- | --- |
| **Household Size** | **Low Income (80%)** | **Very Low Income (50%)** |
| 1 Person | $67,150 | $42,000 |
| 2 Persons | $76,750 | $48,000 |
| 3 Persons | $86,350 | $54,000 |
| 4 Persons | $95,900 | $59,950 |
| 5 Persons | $103,600 | $64,750 |
| 6 Persons | $111,250 | $69,550 |
| 7 Persons | $118,950 | $74,350 |
| 8 Persons | $126,600 | $79,150 |

**Citations:**

[1] https://www.hudexchange.info/faqs/crosscutting-requirements/section-3/general/what-does-section-3-worker-mean/

[2] https://cintimha.com/section-3/

[3] https://www.hud.gov/sites/documents/11secfaqs.pdf

[4] https://www.nhlp.org/wp-content/uploads/2018/04/4-Section-3-Fact-Sheet.pdf

[5] https://worc.thecha.org/AboutS3.aspx

[6] https://dceo.illinois.gov/content/dam/soi/en/web/dceo/communitydevelopment/section3/section-3-plan\_il-cdbg.pdf

[7] https://www.hudexchange.info/programs/section-3/section-3-guidebook/section-3-in-action/hiring-eligible-and-qualified-workers/

[8] https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?inputname=METRO16980M16980\*Chicago-Joliet-Naperville%2C+IL+HUD+Metro+FMR+Area&wherefrom=&selection\_type=hmfa&year=2025