

**MHDC AHAP Program For Owner Occupied Properties  
FY 2026**

**Maximum Income/Maximum Mortgage Payment Schedule  
as of May 1, 2026**

<b>Geographic Area</b>	<b>1 Person Income</b>	<b>2 Person Income</b>	<b>3 Person Income</b>	<b>4 Person Income</b>	<b>5 Person Income</b>	<b>6 Person Income</b>	<b>7 Person Income</b>	<b>8 Person Income</b>	<b>Geographic Median</b>	<b>State-Wide Median</b>	<b>1 Person Max Mortg</b>	<b>2 Person Max Mortg</b>	<b>3 Person Max Mortg</b>	<b>4 Person Max Mortg</b>	<b>5 Person Max Mortg</b>	<b>6 Person Max Mortg</b>	<b>7 Person Max Mortg</b>	<b>8 Person Max Mortg</b>
Cape Girardeau (Cape Girardeau & Bollinger County)	\$67,970	\$77,680	\$87,390	\$97,100	\$104,868	\$112,636	\$120,404	\$128,172	\$90,200	\$97,100	\$1,700	\$1,942	\$2,185	\$2,428	\$2,622	\$2,816	\$3,010	\$3,204
Columbia (Boone)	\$83,440	\$95,360	\$107,280	\$119,200	\$128,736	\$138,272	\$147,808	\$157,344	\$119,200	\$96,000	\$2,086	\$2,384	\$2,682	\$2,980	\$3,218	\$3,457	\$3,695	\$3,934
Jefferson City (Callaway County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$94,400	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Jefferson City (Cole & Osage Counties)	\$73,850	\$84,400	\$94,950	\$105,500	\$113,940	\$122,380	\$130,820	\$139,260	\$105,500	\$96,000	\$1,847	\$2,110	\$2,374	\$2,638	\$2,849	\$3,060	\$3,271	\$3,482
Jefferson City (Moniteau County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$85,300	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Joplin (Jasper & Newton Counties)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$80,200	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Kansas City (Bates County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$84,100	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Kansas City (Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, & Ray Counties)	\$79,380	\$90,720	\$102,060	\$113,400	\$122,472	\$131,544	\$140,616	\$149,688	\$113,400	\$96,000	\$1,985	\$2,268	\$2,552	\$2,835	\$3,062	\$3,289	\$3,515	\$3,742
McDonald (McDonald County only)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$61,700	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Springfield (Dallas County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$70,500	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Springfield (Greene, Christian & Webster Counties)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$91,400	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Springfield (Polk County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$80,300	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
St. Joseph (Andrew, Buchanan & DeKalb Counties)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$91,800	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
St. Louis (Franklin, Jefferson, Lincoln, St. Charles, St. Louis and Warren Counties, St. Louis City, Sullivan City part of Crawford & Warren Counties)	\$79,450	\$90,800	\$102,150	\$113,500	\$122,580	\$131,660	\$140,740	\$149,820	\$113,500	\$96,000	\$1,986	\$2,270	\$2,554	\$2,838	\$3,065	\$3,292	\$3,519	\$3,746
Ste. Genevieve (Ste. Genevieve County only)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$95,200	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
All Other Counties	\$67,970	\$77,680	\$87,390	\$97,100	\$104,868	\$112,636	\$120,404	\$128,172	\$97,100	\$96,000	\$1,700	\$1,942	\$2,185	\$2,428	\$2,622	\$2,816	\$3,010	\$3,204