

MHDC AHAP Program For Owner Occupied Properties FY 2026

Maximum Income/Maximum Mortgage Payment Schedule

Geographic Area	1 Person Income	2 Person Income	3 Person Income	4 Person Income	5 Person Income	6 Person Income	7 Person Income	8 Person Income	Geographic Median	State-Wide Median	0 BR Mtge	1 BR Mtge	2 BR Mtge	3 BR Mtge	4 BR Mtge
Cape Girardeau (Cape Girardeau & Bollinger County)	\$68,670	\$78,480	\$88,290	\$98,100	\$105,948	\$113,796	\$121,644	\$129,492	\$98,100	\$96,000	\$858	\$919	\$1,103	\$1,275	\$1,422
Columbia (Boone)	\$74,060	\$84,640	\$95,220	\$105,800	\$114,264	\$122,728	\$131,192	\$139,656	\$105,800	\$96,000	\$925	\$991	\$1,190	\$1,375	\$1,534
Jefferson City (Callaway County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$93,600	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Jefferson City (Cole & Osage Counties)	\$79,100	\$90,400	\$101,700	\$113,000	\$122,040	\$131,080	\$140,120	\$149,160	\$113,000	\$96,000	\$988	\$1,059	\$1,271	\$1,469	\$1,638
Jefferson City (Moniteau County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$92,500	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Joplin (Jasper & Newton Counties)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$73,400	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Kansas City (Bates County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$82,500	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Kansas City (Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, & Ray Counties)	\$77,980	\$89,120	\$100,260	\$111,400	\$120,312	\$129,224	\$138,136	\$147,048	\$111,400	\$96,000	\$974	\$1,044	\$1,253	\$1,448	\$1,615
McDonald (McDonald County only)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$59,000	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Springfield (Dallas Country)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$70,000	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Springfield (Greene, Christian & Webster Countries)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$91,100	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Springfield (Polk Country)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$76,400	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
Ste. Genevieve (Ste. Genevieve County only)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$92,800	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
St. Joseph (Andrew, Buchanan & DeKalb Counties)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$83,400	\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392
St. Louis (Franklin, Jefferson, Lincoln, St. Charles, St. Louis and Warren Counties, St. Louis City, Sullivan City part of Crawford & Warren Counties)	\$77,980	\$89,120	\$100,260	\$111,400	\$120,312	\$129,224	\$138,136	\$147,048	\$111,400	\$96,000	\$974	\$1,044	\$1,253	\$1,448	\$1,615
All Other Counties	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720		\$96,000	\$840	\$900	\$1,080	\$1,248	\$1,392