

MHDC AHAP Program For Owner Occupied Properties
FY 2026

Maximum Income/Maximum Mortgage Payment Schedule
as of January 7, 2026

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	1 Person Max Mortg	2 Person Max Mortg	3 Person Max Mortg	4 Person Max Mortg	5 Person Max Mortg	6 Person Max Mortg	7 Person Max Mortg	8 Person Max Mortg
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	\$1,717	\$1,962	\$2,207	\$2,453	\$2,649	\$2,845	\$3,041	\$3,237
Columbia (Boone)	\$74,060	\$84,640	\$95,220	\$105,800	\$114,264	\$122,728	\$131,192	\$139,656	\$105,800	\$96,000	\$1,852	\$2,116	\$2,381	\$2,645	\$2,857	\$3,068	\$3,280	\$3,491
Jefferson City (Callaway County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$93,600	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
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	\$1,978	\$2,260	\$2,543	\$2,825	\$3,051	\$3,277	\$3,503	\$3,729
Jefferson City (Moniteau County)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$92,500	\$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	\$73,400	\$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	\$82,500	\$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)																		
	\$77,980	\$89,120	\$100,260	\$111,400	\$120,312	\$129,224	\$138,136	\$147,048	\$111,400	\$96,000	\$1,950	\$2,228	\$2,507	\$2,785	\$3,008	\$3,231	\$3,454	\$3,676
McDonald (McDonald County only)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$59,000	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Springfield (Dallas Country)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$70,000	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
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	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
Springfield (Polk Country)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$76,400	\$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	\$83,400	\$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)																		
	\$77,980	\$89,120	\$100,260	\$111,400	\$120,312	\$129,224	\$138,136	\$147,048	\$111,400	\$96,000	\$1,950	\$2,228	\$2,507	\$2,785	\$3,008	\$3,231	\$3,454	\$3,676
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	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168
All Other Counties	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720	\$96,000	\$96,000	\$1,680	\$1,920	\$2,160	\$2,400	\$2,592	\$2,784	\$2,976	\$3,168