



Targeted Areas

Federally Targeted Census Tract Areas

Homes purchased within federally Targeted Areas provide potential borrowers with certain advantages over other areas of the state.

- Borrowers do not need to be first-time homebuyers
- Purchase Price limitations are increased
- Income limits are increased
- Loans in these areas generally receive priority for the lowest interest rates

Targeted Areas are (1) federally designated qualified census tracts in which 70 percent or more of the families have an income that is 80 percent or less of the statewide median income or (2) areas of chronic economic distress that has been designated by MHDC and approved by the secretaries of the Treasury and Housing and Urban Development (HUD). At this time, there are no designated areas of chronic economic distress in Missouri.

Please use the website <https://geomap.ffiec.gov/ffiecgeomap/> to locate census tract numbers.

Most Recent Federally Targeted Census Tract Areas (2023)

County	Census Tract Area
Benton	4604
Boone	0021
Buchanan	0004, 0010, 0030.02
Butler	9504, 9505, 9507
Cole	0207
Crawford	4503.02
Dallas	4802
Dent	9603
Dunklin	3601
Greene	0005.01, 0005.02, 0006, 0008, 0014.02, 0017, 0018, 0022, 0031, 0033, 0036
Hickory	4705.02



Howell	0904, 0907
Jackson	0007, 0010, 0019, 0020, 0021, 0022, 0034, 0054, 0056.02, 0057, 0058.01, 0063, 0075, 0110.02, 0114.05, 0116.01, 0117.01, 0132.10, 0134.10, 0154.01, 0155, 0160, 0163, 0164, 0165, 0170, 0174
Jasper	0106.01, 0108
Johnson	9604.01
Lawrence	4706.02
Livingston	4805
McDonald	0701.01
Mississippi	9502, 9504
Morgan	4705.02
Oregon	4801 and 4802
Ozark	4701.01
Pemiscot	4702 & 4704
Pettis	4806
Phelps	8904.01
Randolph	4903
St. Charles	3115
St. Francois	9510.01
St. Louis City	1015, 1066, 1082, 1097, 1102, 1103, 1105, 1111, 1112, 1154, 1163.02, 1202, 1241, 1246, 1257, 1267, 1269, 1270, 1271, 1274, 1275, 1277
St. Louis County	2105.02, 2118.01, 2119, 2120.02, 2120.03, 2120.04, 2121.01, 2121.02, 2122.02, 2127.02, 2136, 2139, 2141, 2143, 2203, 2218
Scott	7812.01
Shannon	4702
Taney	4805.04
Texas	4801.02, 4802.01, 4803.02
Wayne	6904
Wright	4902, 4904