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January 16, 2014

Directive 2014-2

TO: ALL PARTICIPATING LENDERS

SUBJECT: REVISED TARGETED AREA CENSUS TRACTS RESULTING FROM THE 2010 CENSUS

The purpose of this Directive is to inform you of the new Targeted Area Census Tracts resulting from the 2010 Census that became effective on January 6, 2014. The number of Targeted Area Census Tracts, commonly referred to as QCTs or Qualified Census Tracts, has more than doubled – previously there were 26 and now there are 57. The entire counties of Allegany, Caroline, Dorchester, Garrett, Kent and Somerset along with Baltimore City have retained their Targeted Area designation.

The advantages of buying a home in a Targeted Area are that the borrower does not have to be a first-time homebuyer and the Income and Purchase Price Limits are higher.

A summary of the changes follows:

Anne Arundel County: Targeted Area Census Tracts

- Deleted: 7401.05
- Added: 7406.02

Baltimore County: Targeted Area Census Tracts

- Deleted: 4016.02 and 4508.00
- Added: 4009.00, 4011.02 , 4013.02, 4023.05, 4027.01, 4210.00, 4211.01, 4301.01, 4303.00, 4505.03, 4513.00, 4523.00

Frederick County: Targeted Area Census Tracts

- Deleted: 7501.00
- Added: 7505.05

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Montgomery County: Targeted Area Census Tracts

- Added: 7007.24, 7014.22, 7016.01, 7032.13

Please note: Montgomery County now has Income Limits and a Maximum Purchase Price for its Targeted Areas (refer to the Income Limits and Maximum Acquisition Costs table located at <http://www.mmprogram.org/incomes.aspx> for the new limits)

Prince George's County: Targeted Area Census Tracts

- Added: 8002.10, 8019.08, 8020.01, 8021.04, 8022.01, 8035.25, 8040.01, 8048.01, 8048.02, 8049.00, 8051.01, 8052.01, 8059.06, 8059.07, 8059.08, 8059.09, 8067.13

Washington County: Targeted Area Census Tracts

- Added: 0008.00

Wicomico County: Targeted Area Census Tracts

- No changes

Worcester County: Targeted Area Census Tracts

- Deleted: 9903.00

Please note: No Targeted Areas in this county now; therefore, Worcester County no longer has Income Limits and a Maximum Purchase Price for a Targeted Area

The new Targeted Area Census Tracts will be updated on the website at http://www.mmprogram.org/documents/Target_Areas.htm. This Directive will be uploaded to the [mmprogram.org](http://www.mmprogram.org) website at <http://www.mmprogram.org/SnglFamHsgDir.aspx> and Lender Online.

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact Donna Mitchel at 410-514-7924 or mitchel@mdhousing.org; Jack Rouse at 410-514-7515 or rouse@mdhousing.org; or Bill Milko at 410-514-7563 or milko@mdhousing.org.

Sincerely,

William J. Manahan

William J. Manahan
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