



IMPORTANT MEMO

TO: Participating Lenders
FROM: NIFA Homeownership Team
DATE: April 1, 2024
SUBJECT: Update #24-2, Target Areas & Maps

The qualified census tracts (“target areas”) applicable to the NIFA homeownership program are developed by HUD, for publication by the Internal Revenue Service (IRS). An updated list of target areas (based on 2020 census data) has been published by the IRS.

See the chart below for a list of the new target areas for Nebraska. This list is available on Lender Online (LOL) under “Program Documents” and on [NIFA's website](#).

Adams County Census Tracts: 9661.00

Douglas County Census Tracts (City of Omaha): 3*, 4*, 6, 7, 11, 12, 18*, 19, 21*, 22*, 24, 29*, 32*, 51*, 52, 53, 59.01, 59.02, 60, 61.01, 61.02

Jefferson County Census Tracts: 9638.00

Lancaster County Census Tracts (City of Lincoln): 3, 4, 5*, 7, 8*, 17*, 18, 19*, 20.01, 20.02, 21*, 32.02

Saline County Census Tracts: 9602.02

Scotts Bluff County Census Tracts: 9537.00

Lenders must use the 2020 maps for all loan reservations on and after April 1, 2024.

The following link will take you to an interactive map of Nebraska. Type in an exact address and the site will indicate (by shading) whether a home is in a target area.

[Target Area Interactive Map](#)

The new target area census tracts are set up in LOL. The first-time homebuyer requirement does not apply to the borrower when a home is in a target area. Additionally, higher income limits and purchase price limits apply in connection with the purchase of a home in a target area.

Please reach out to the Homeownership Team with any questions. Thanks for your partnership!