

First-Time Buyer Exception: Targeted Areas

Identified as Qualified Census Tracts and Areas of Chronic Economic Distress (if any) which are listed below, a borrower purchasing in home in a targeted area census tract is not required to be a first-time buyer. [Click on this link to look-up the property address](#). Then compare the tract tract to the allowable targeted area census tracts listed below. If you find a match, the property is located in a targeted area. When reserving funds, choose from the TARGETED AREA rate/offering.

Per Rev. Proc. 2024-08, the following census tracts constitute the Targeted Areas for this program effective with new loan reservation 03/08/24:

Brevard County: 0607.00, 0623.01, 0624.02, 0626.00, 0649.02, 0651.24, 0651.24, 0714.02

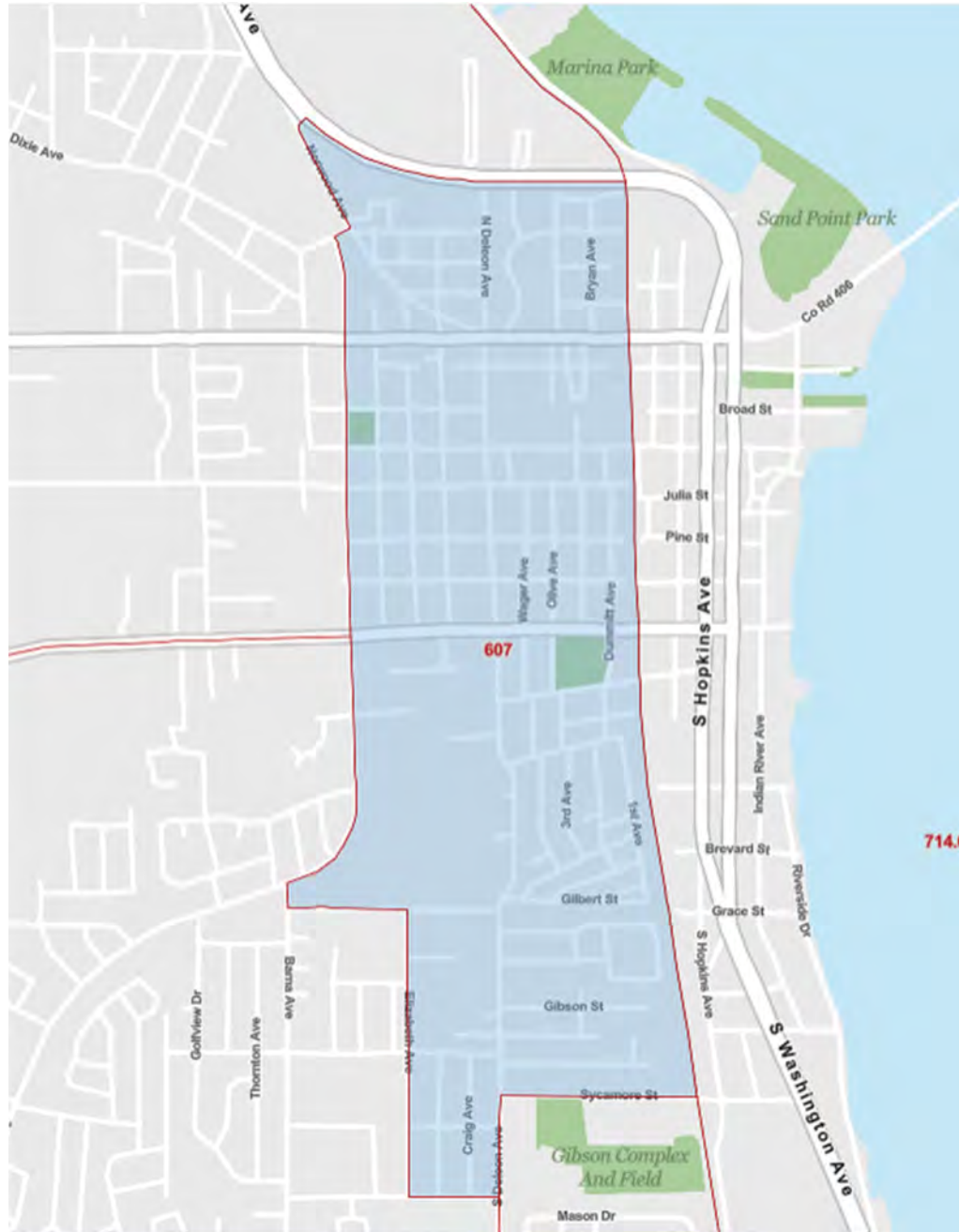
Clay County - No targeted area census tracts

Duval County: 0001.02, 0002.00, 0003.00, 0010.00, 0013.00, 0015.00, 0016.00, 0026.00, 0027.02, 0028.01, 0028.02, 0029.01, 0029.02, 0115.00, 0116.00, 0121.00, 0122.01, 133.02, 0143.11, 0154.00, 0155.02, 0163.00, 0174.00

Hillsborough County: 0001.02, 0002.01, 0002.02, 0003.01, 0006.02, 007.01, 0009.01, 0010.01 0026.00, 0030.00, 0032.00, 0033.00, 0036.00, 0038.00, 0044.00, 0104.01, 0105.01, 0108.05, 0108.16, 0108.17, 0108.20, 0108.21, 0108.22, 0119.05, 0119.09, 0133.16, 0136.04, 0142.00

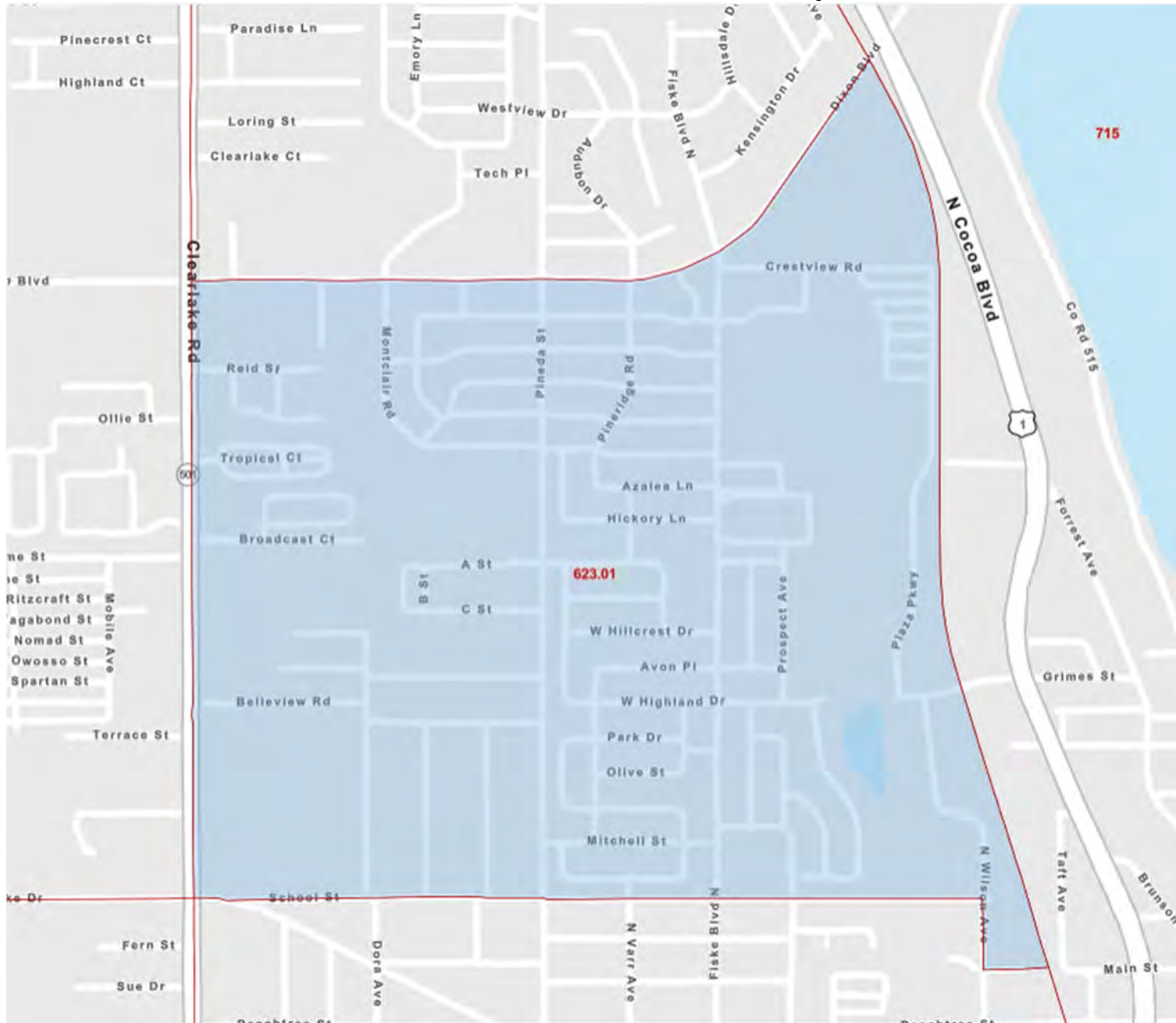
Florida Federally Designated Targeted Area Maps

Census Tract 607.00 in Brevard County, Florida



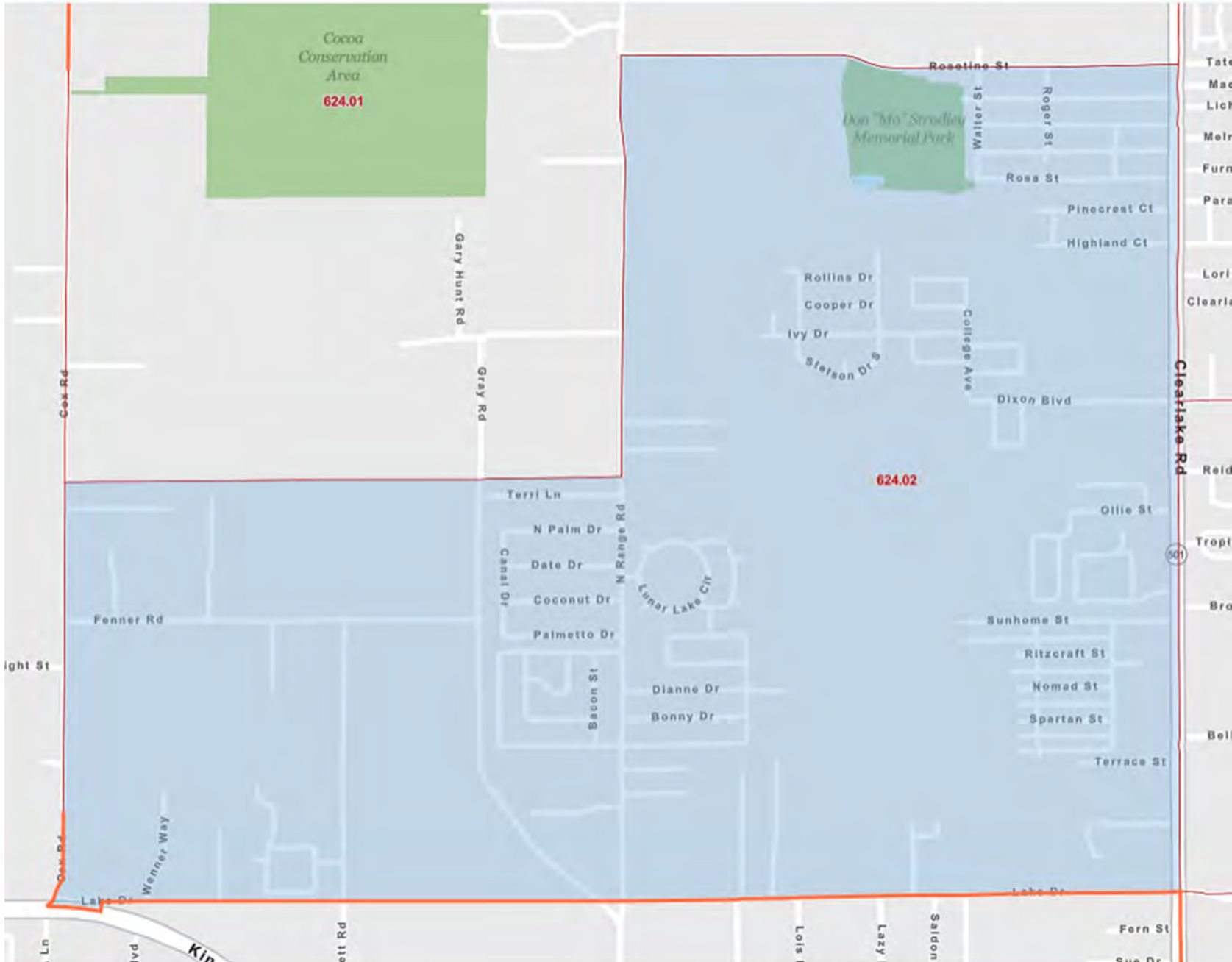
Florida Federally Designated Targeted Area Maps

Census Tract 623.01 in Brevard County, Florida



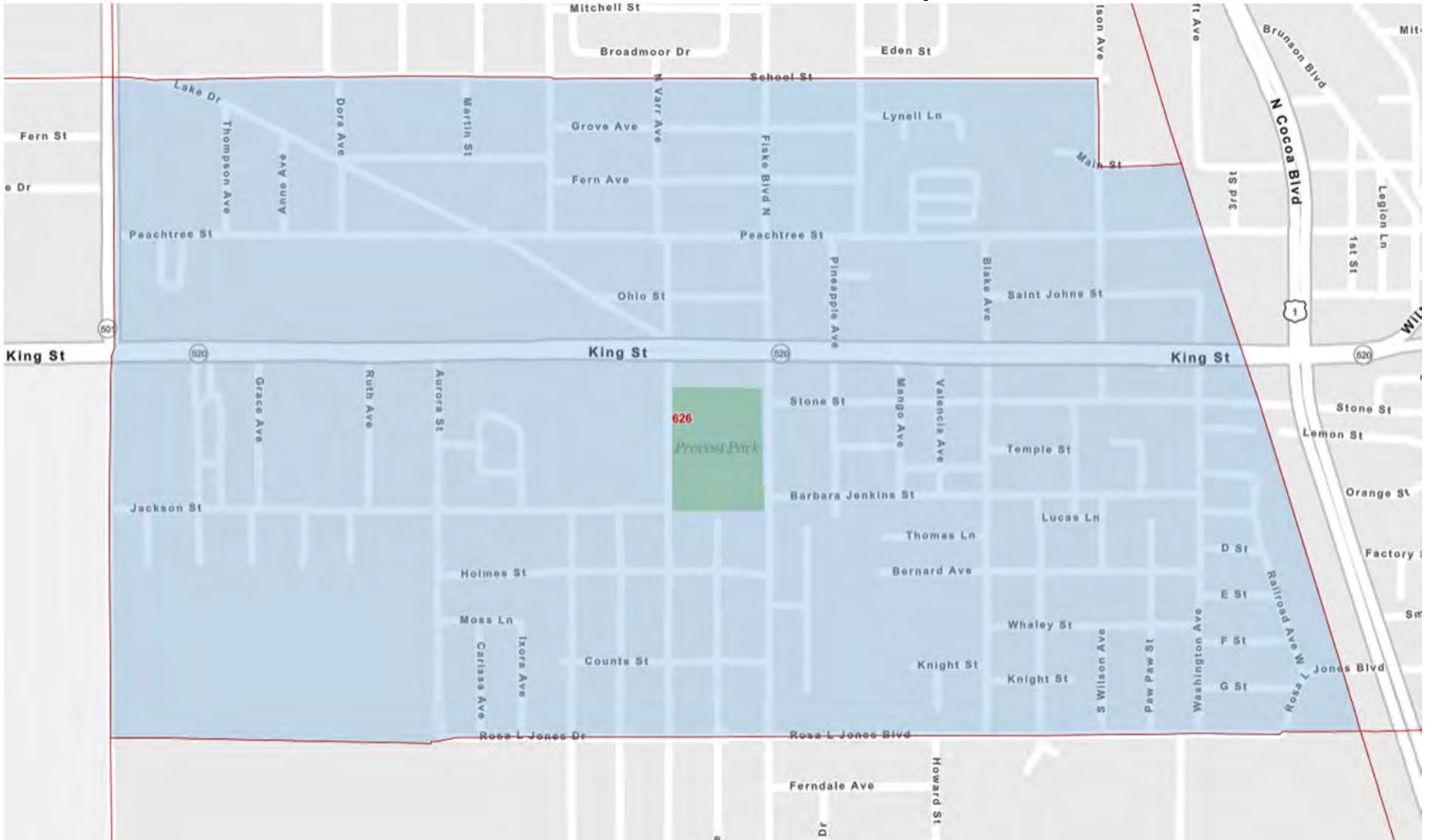
Florida Federally Designated Targeted Area Maps

Census Tract 624.02 in Brevard County, Florida



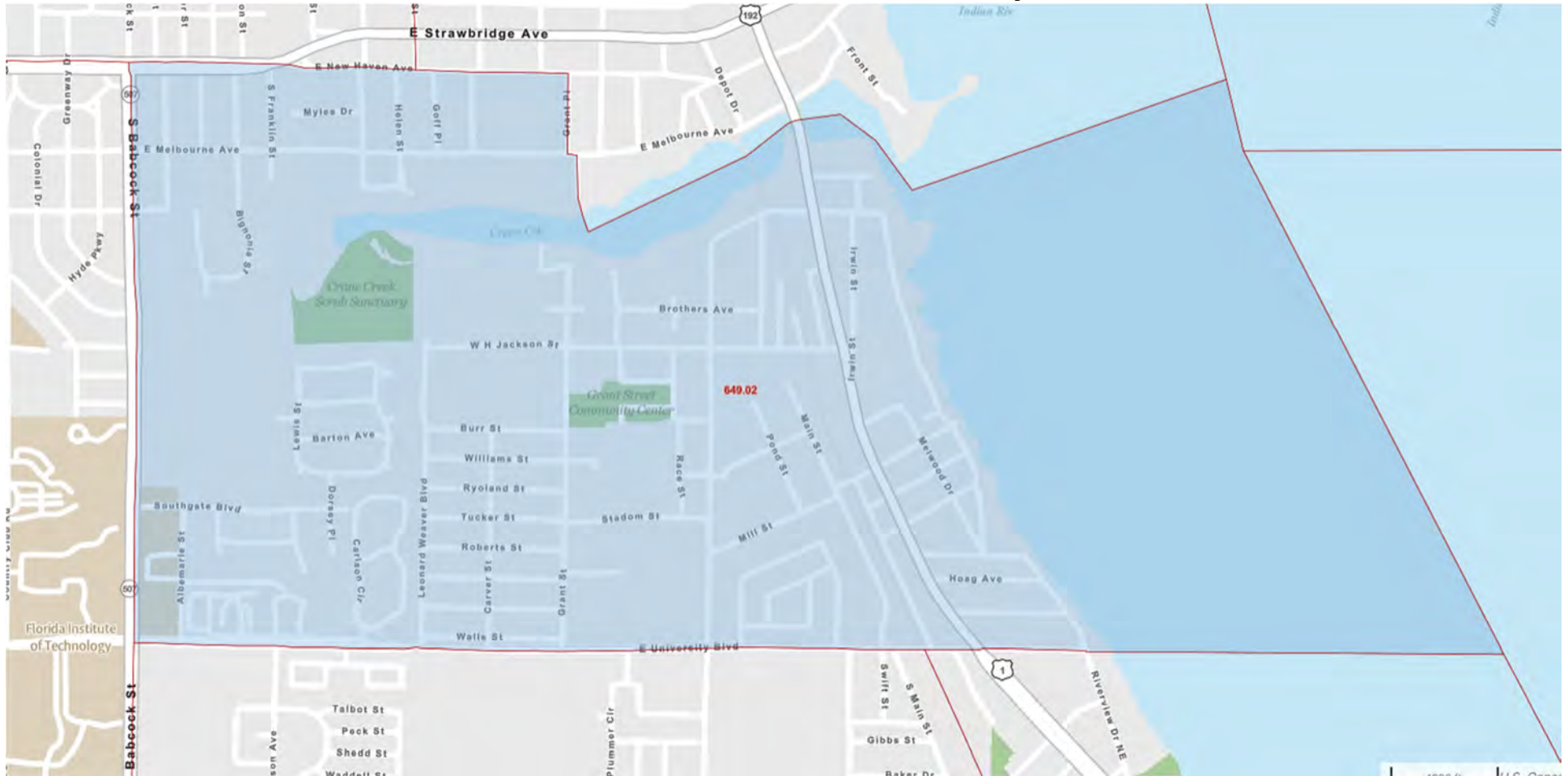
Florida Federally Designated Targeted Area Maps

Census Tract 626.00 in Brevard County, Florida



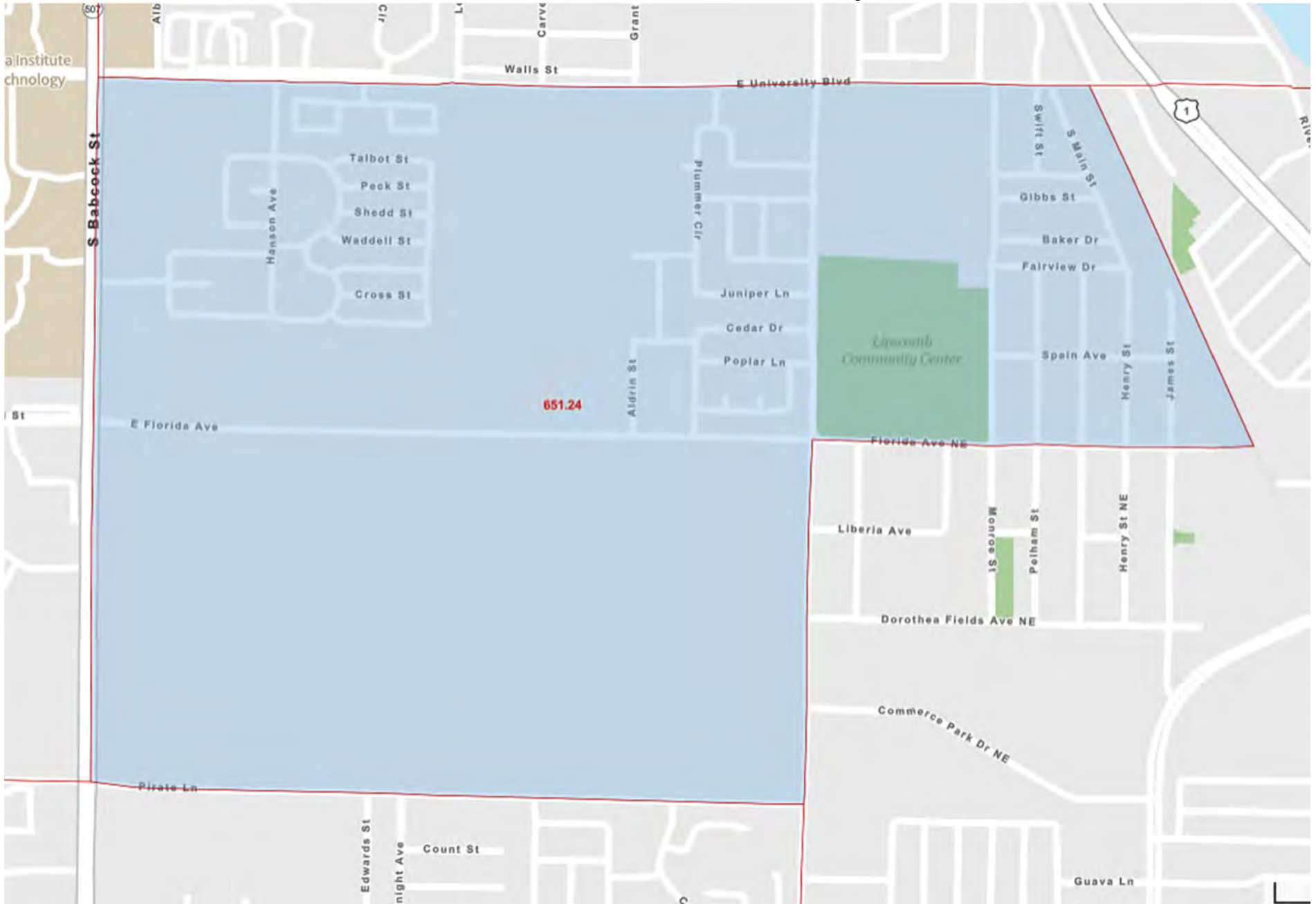
Florida Federally Designated Targeted Area Maps

Census Tract 649.02 in Brevard County, Florida



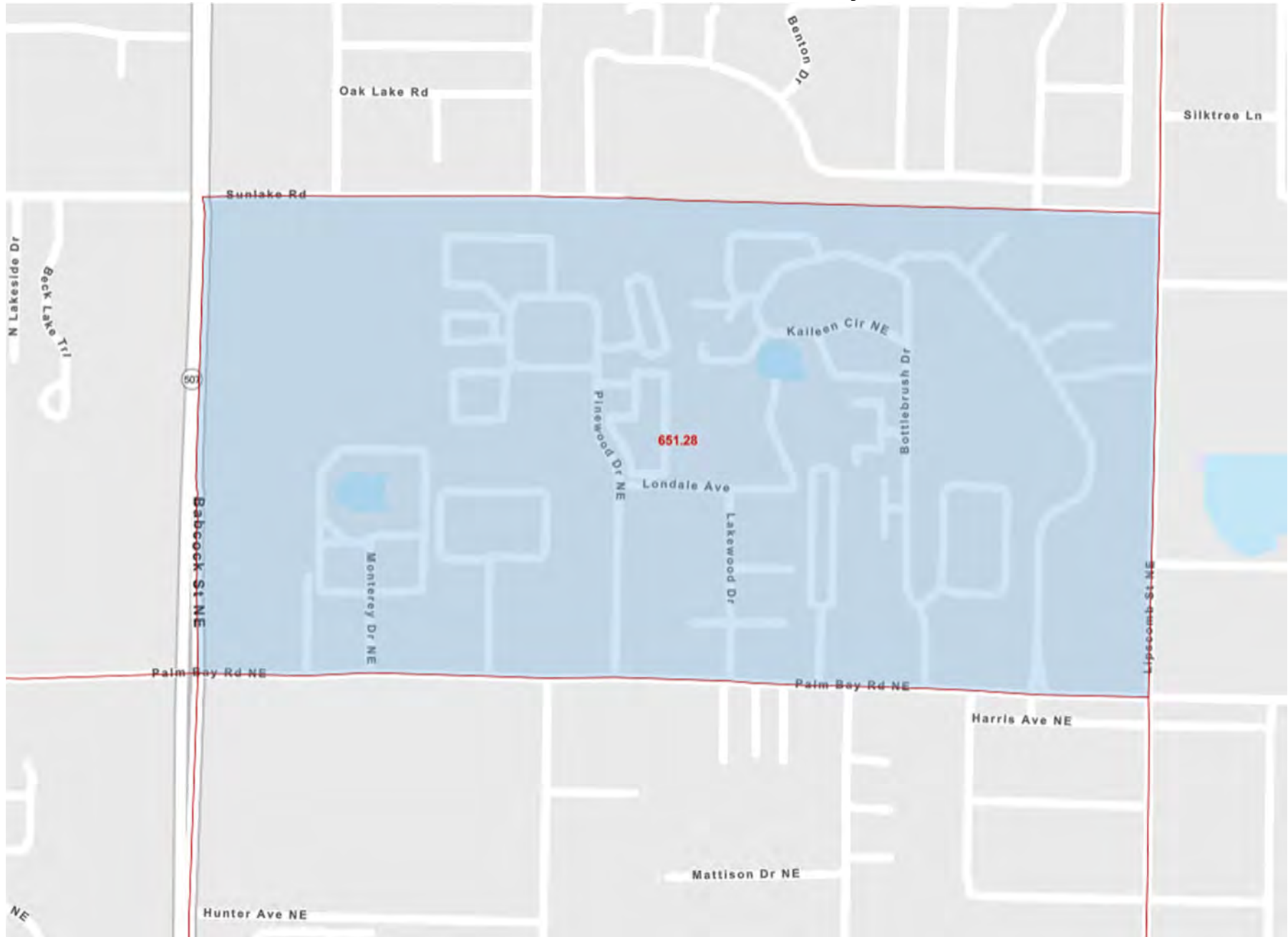
Florida Federally Designated Targeted Area Maps

Census Tract 651.24 in Brevard County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 651.28 in Brevard County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 714.02 in Brevard County, Florida



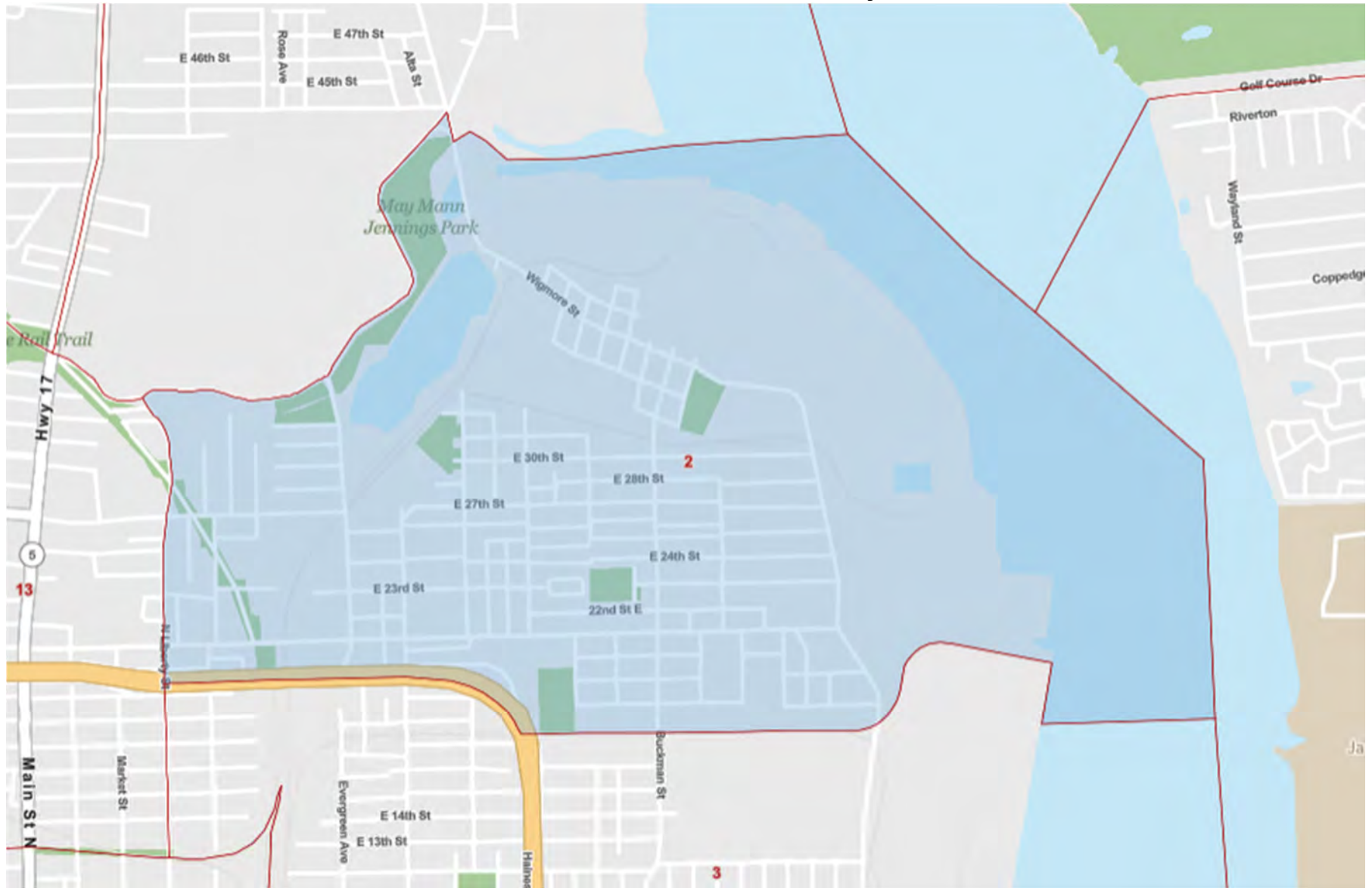
Florida Federally Designated Targeted Area Maps

Census Tract 1.02 in Duval County, Florida



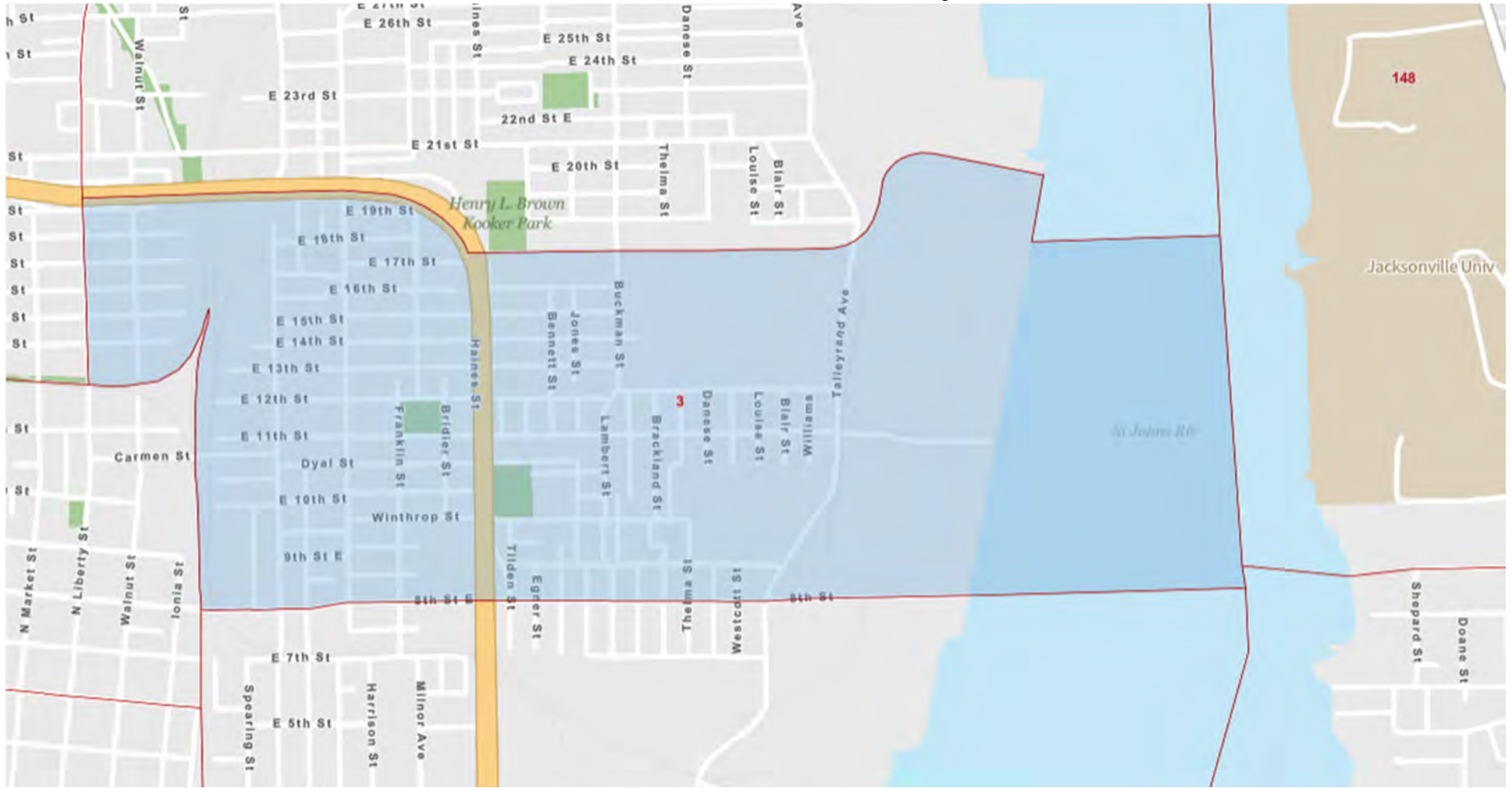
Florida Federally Designated Targeted Area Maps

Census Tract 2.00 in Duval County, Florida



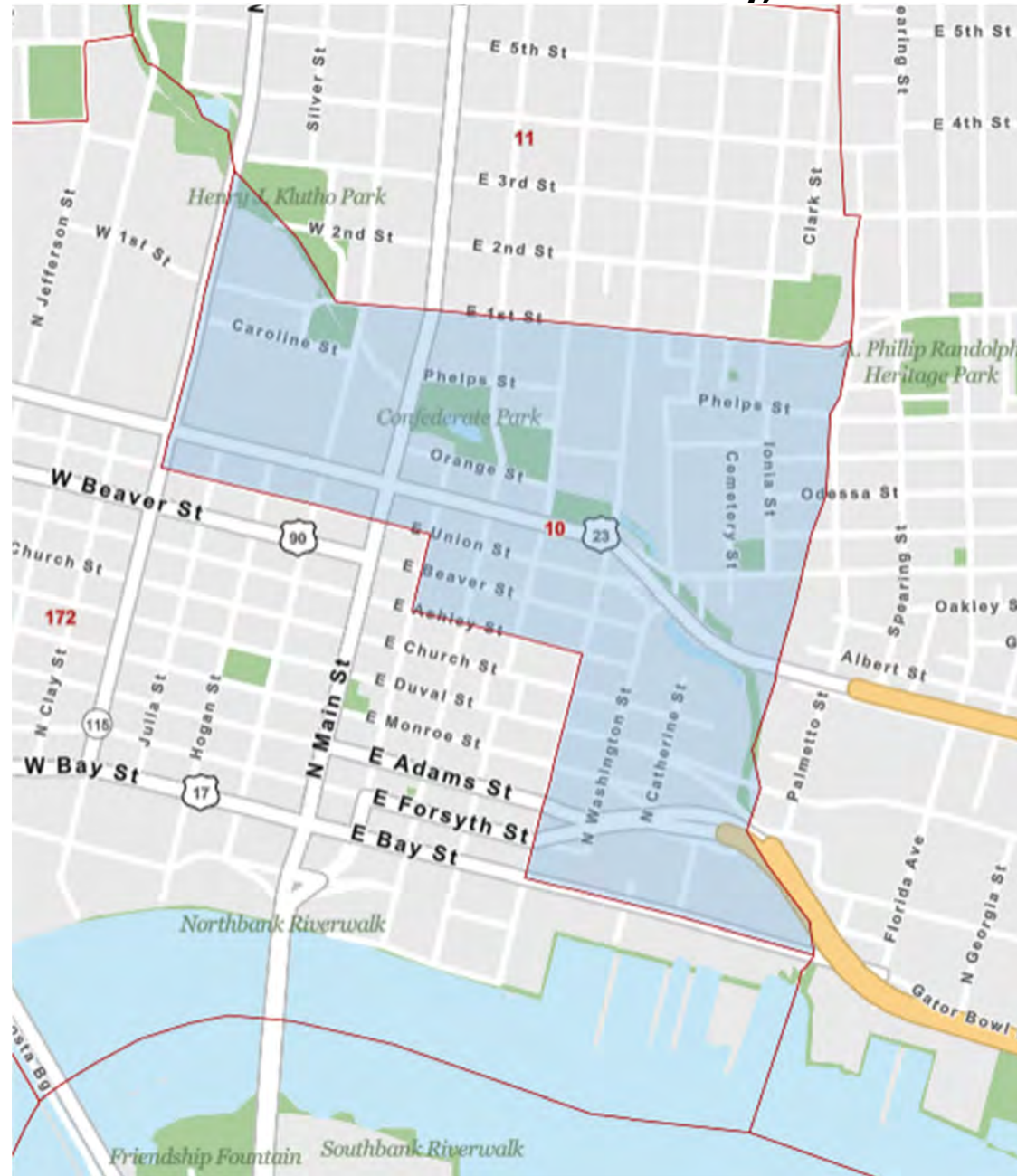
Florida Federally Designated Targeted Area Maps

Census Tract 3.00 in Duval County, Florida



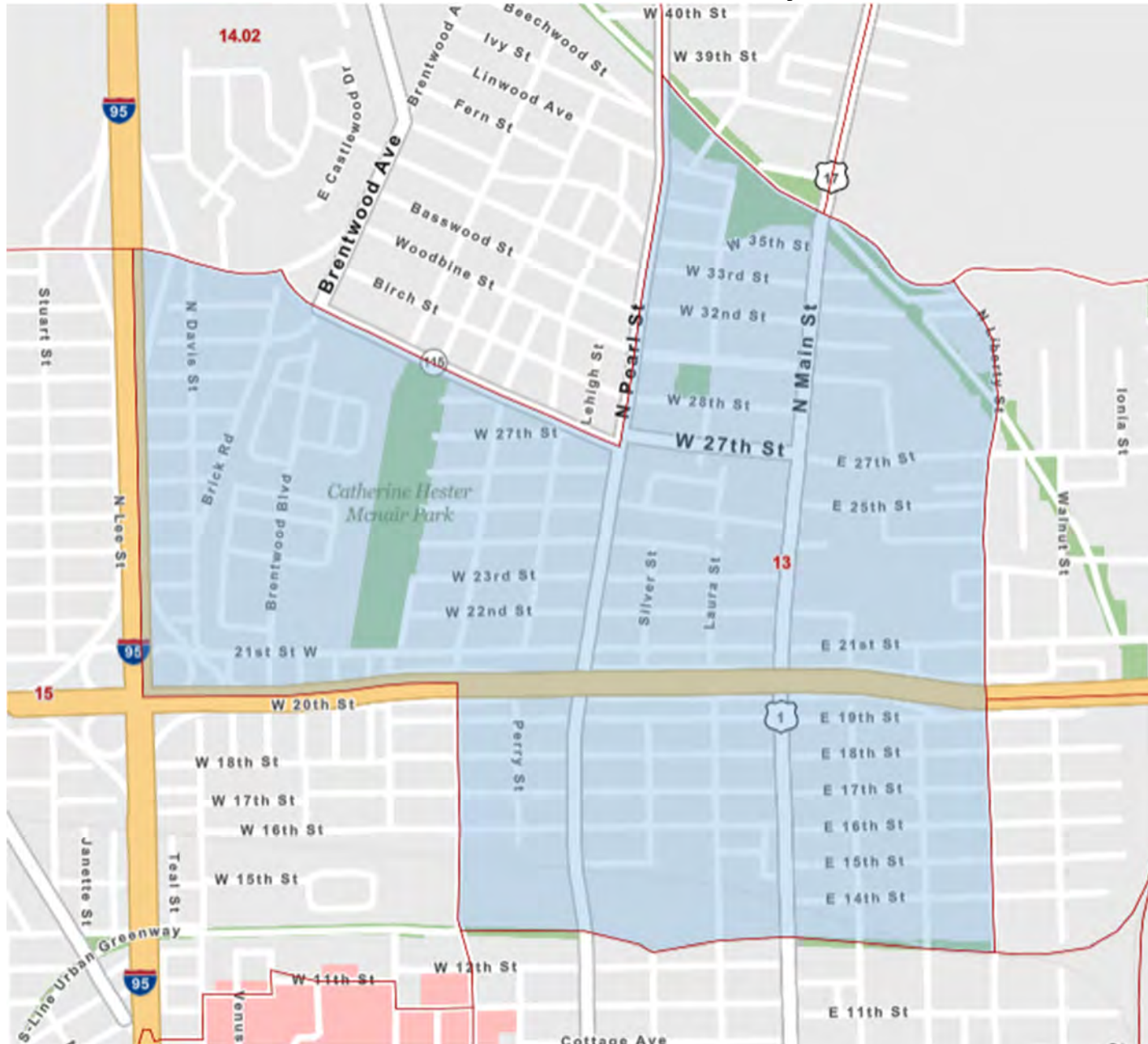
Florida Federally Designated Targeted Area Maps

Census Tract 10.00 in Duval County, Florida



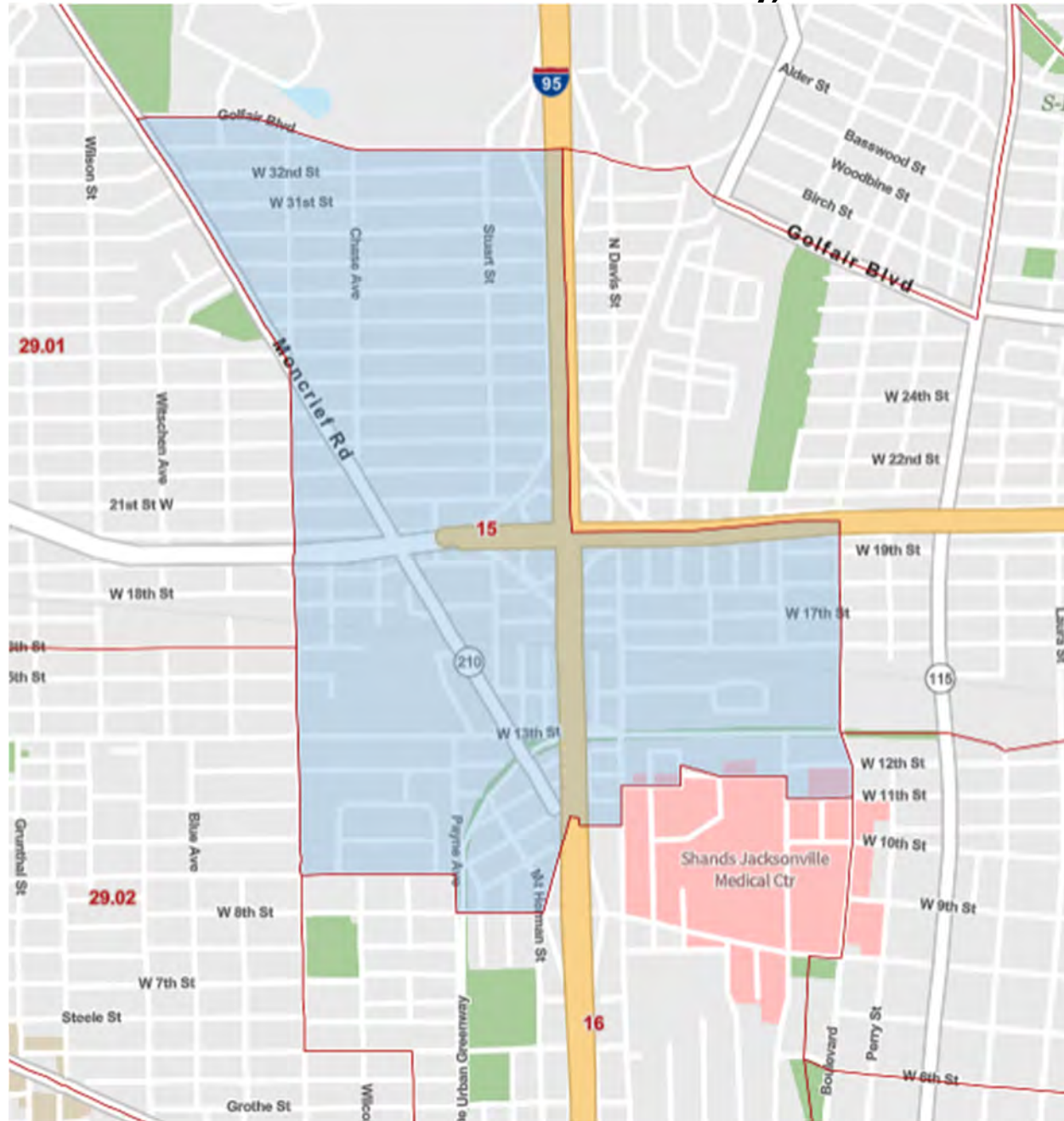
Florida Federally Designated Targeted Area Maps

Census Tract 13.00 in Duval County, Florida



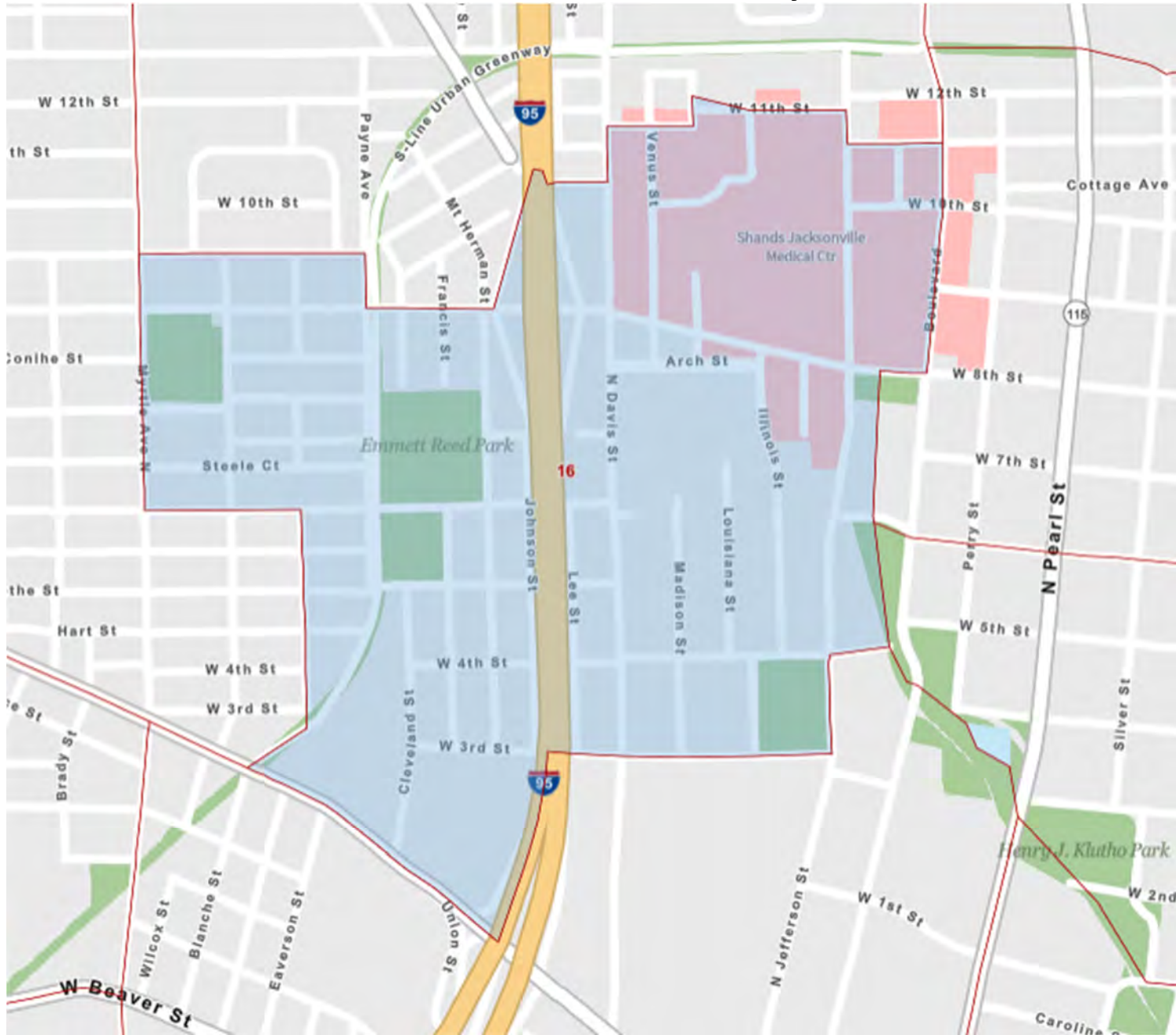
Florida Federally Designated Targeted Area Maps

Census Tract 15.00 in Duval County, Florida



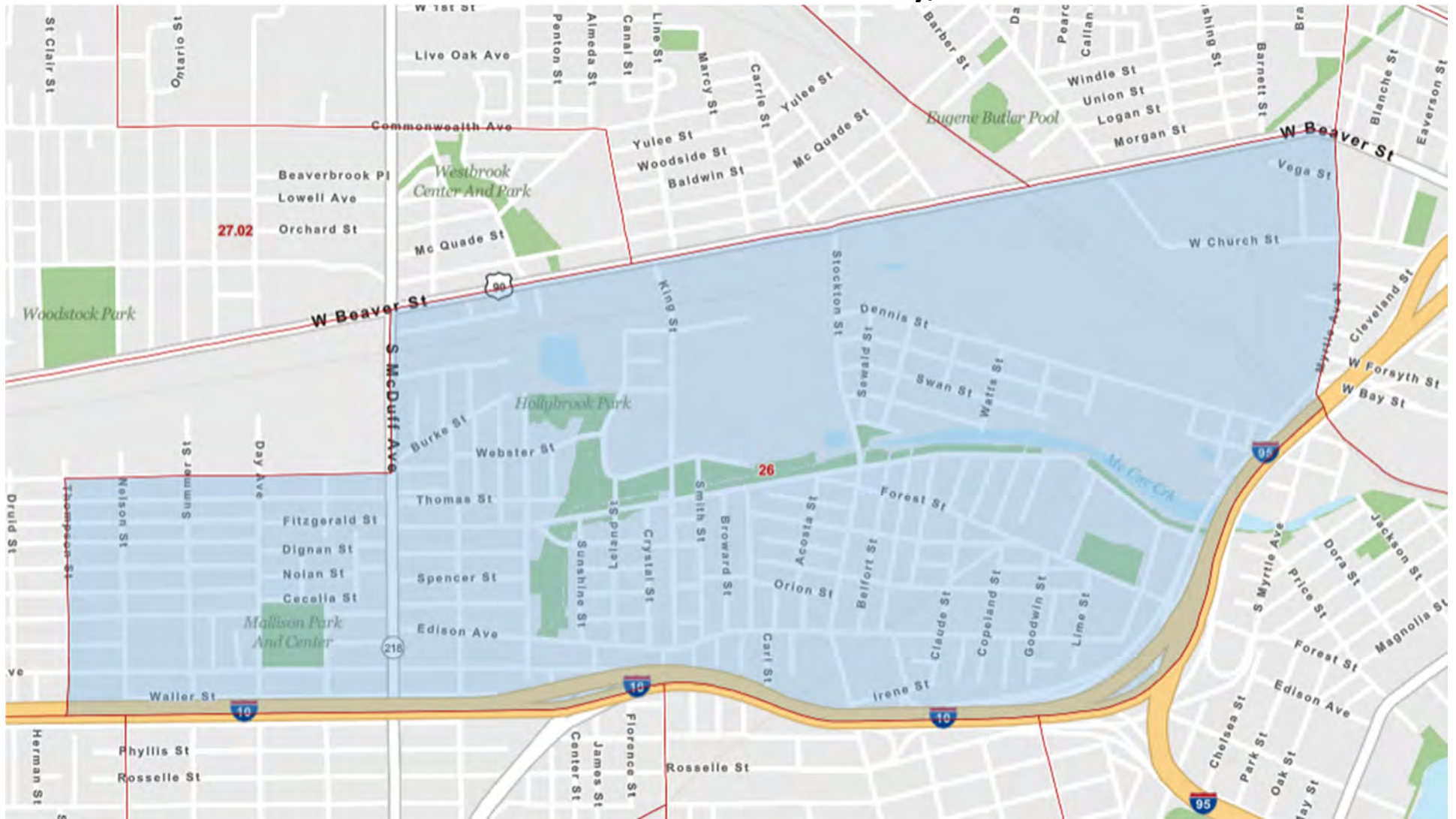
Florida Federally Designated Targeted Area Maps

Census Tract 16.00 in Duval County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 26.00 in Duval County, Florida



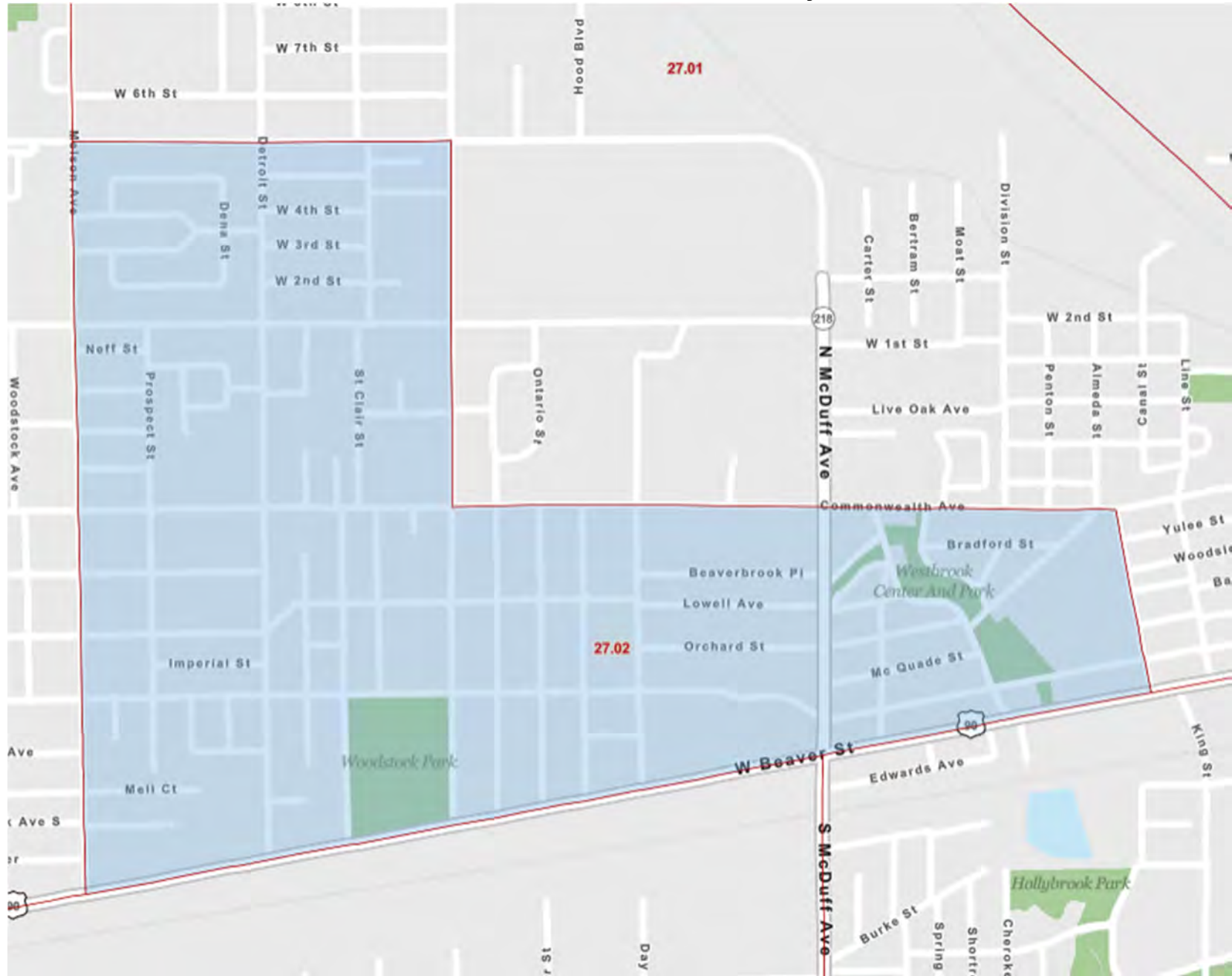
Florida Federally Designated Targeted Area Maps

Census Tract 27.01 in Duval County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 27.02 in Duval County, Florida



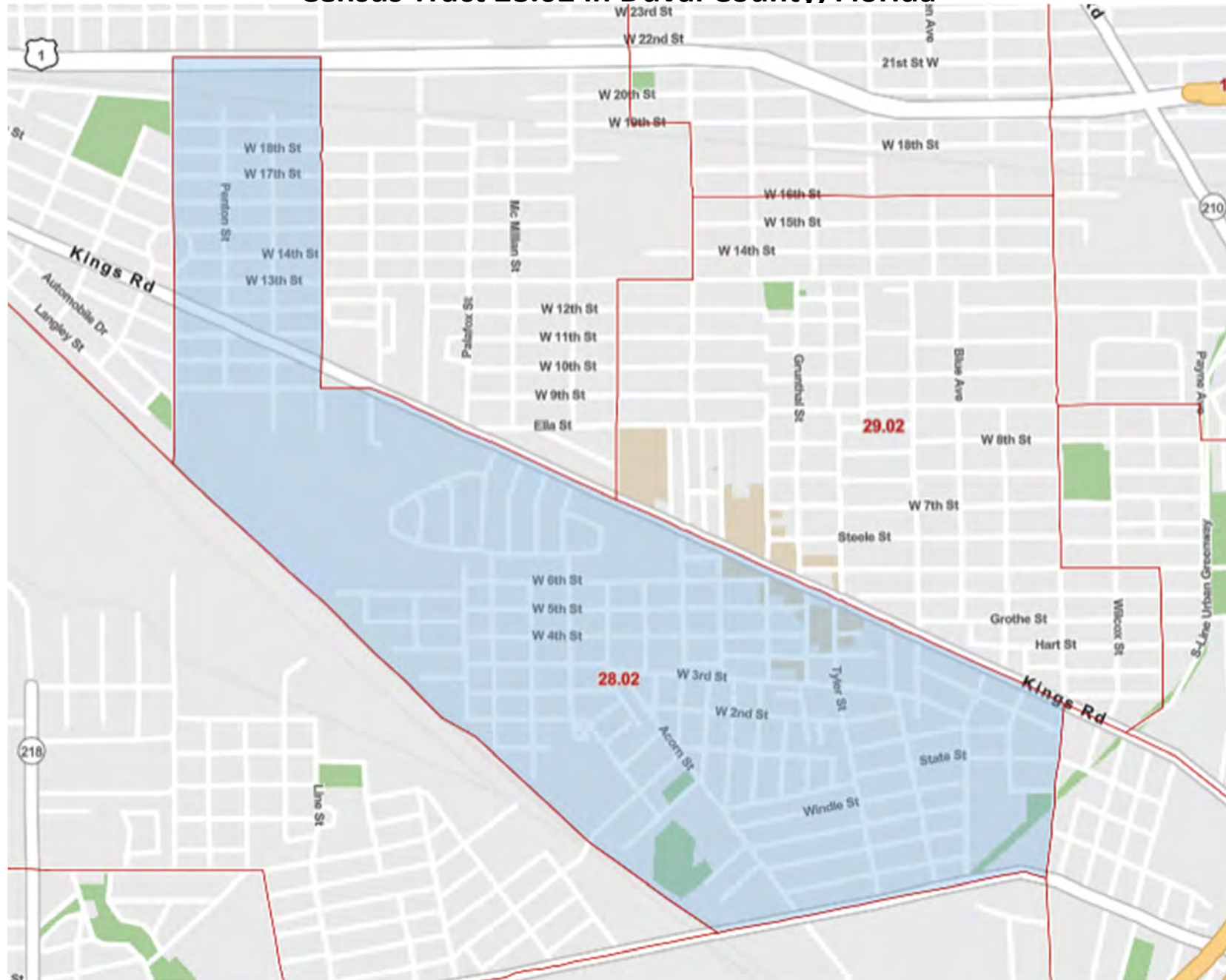
Florida Federally Designated Targeted Area Maps

Census Tract 28.01 in Duval County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 28.02 in Duval County, Florida



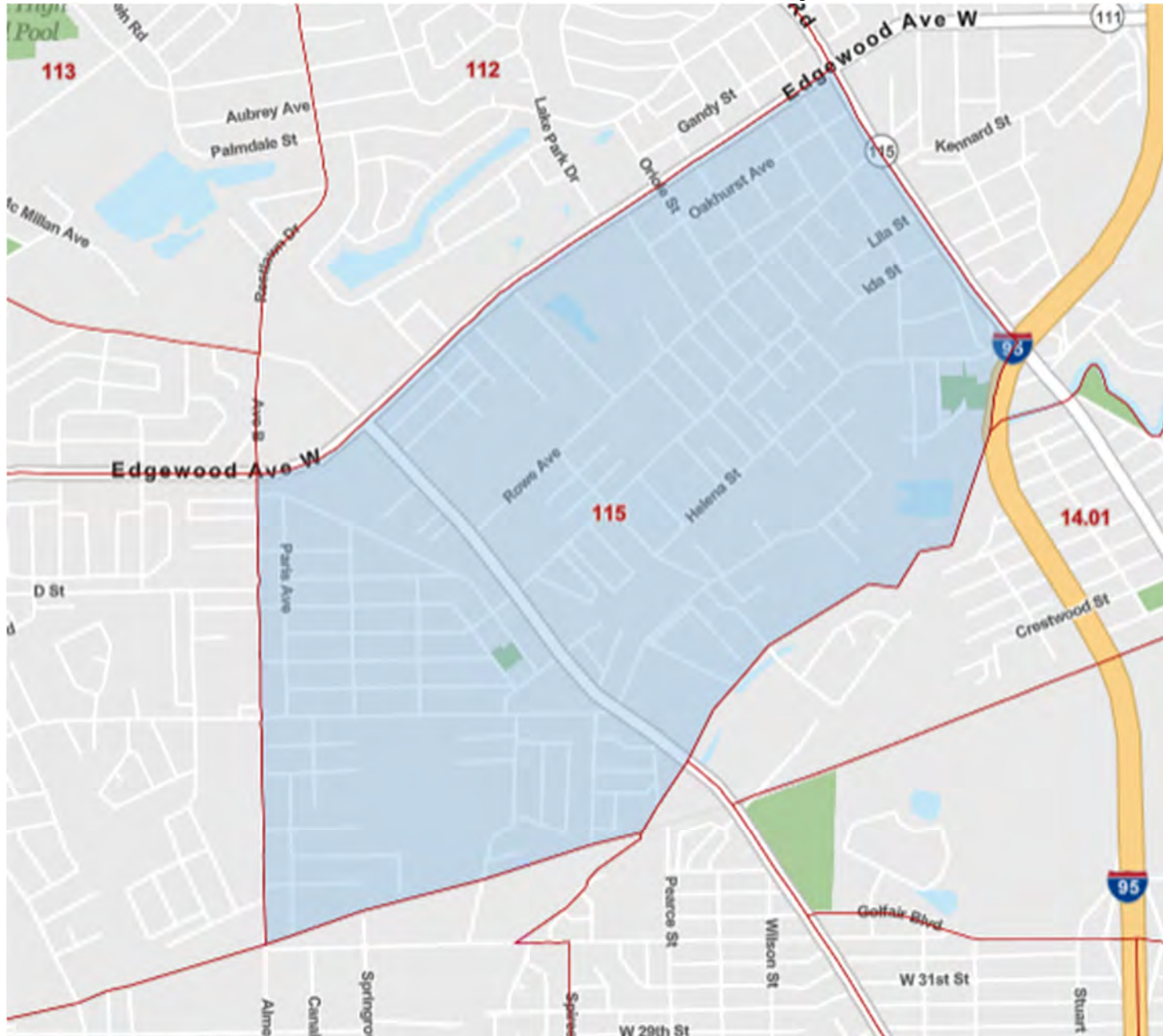
Florida Federally Designated Targeted Area Maps

Census Tract 29.01 in Duval County, Florida



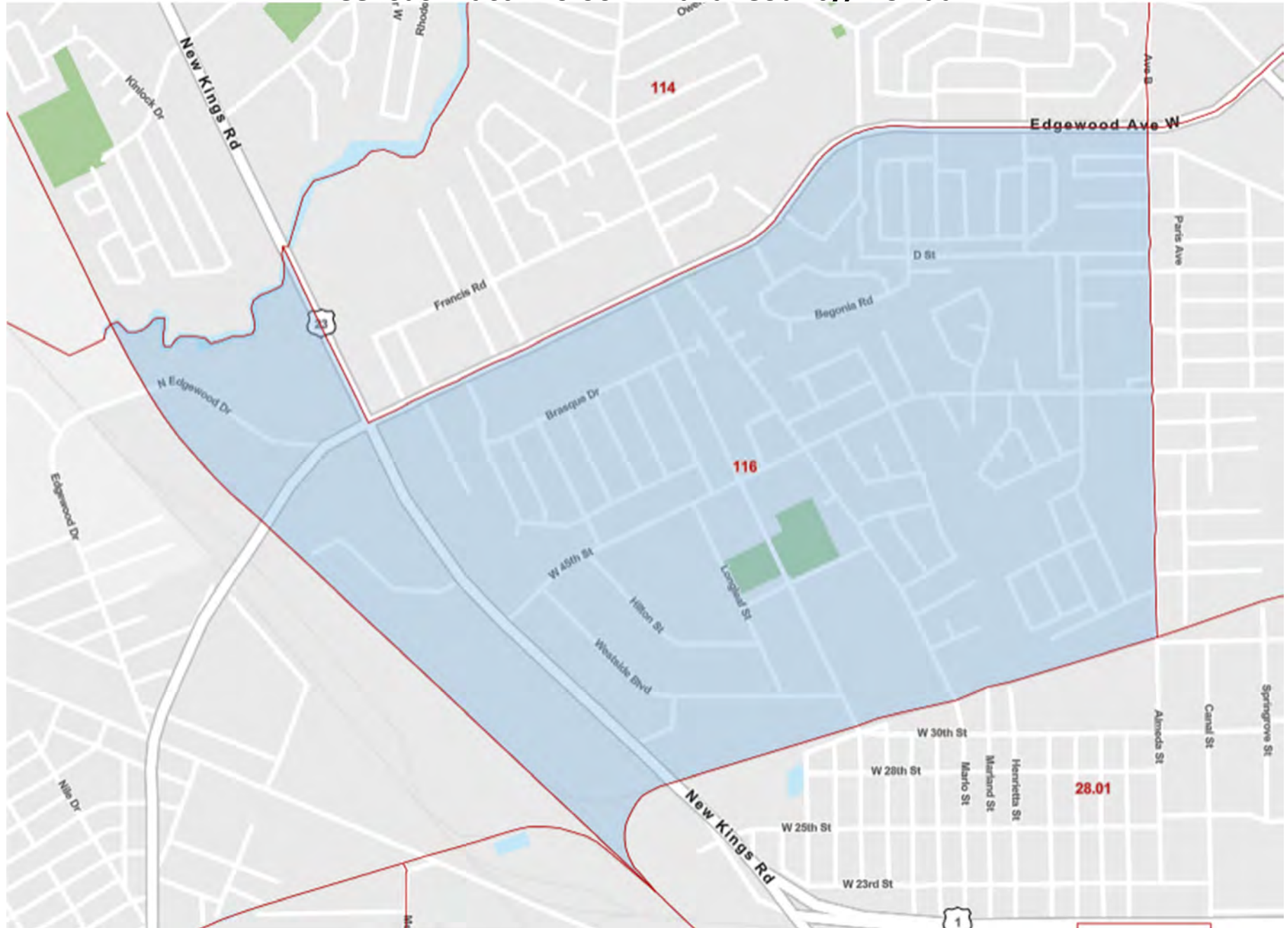
Florida Federally Designated Targeted Area Maps

Census Tract 115.00 in Duval County, Florida



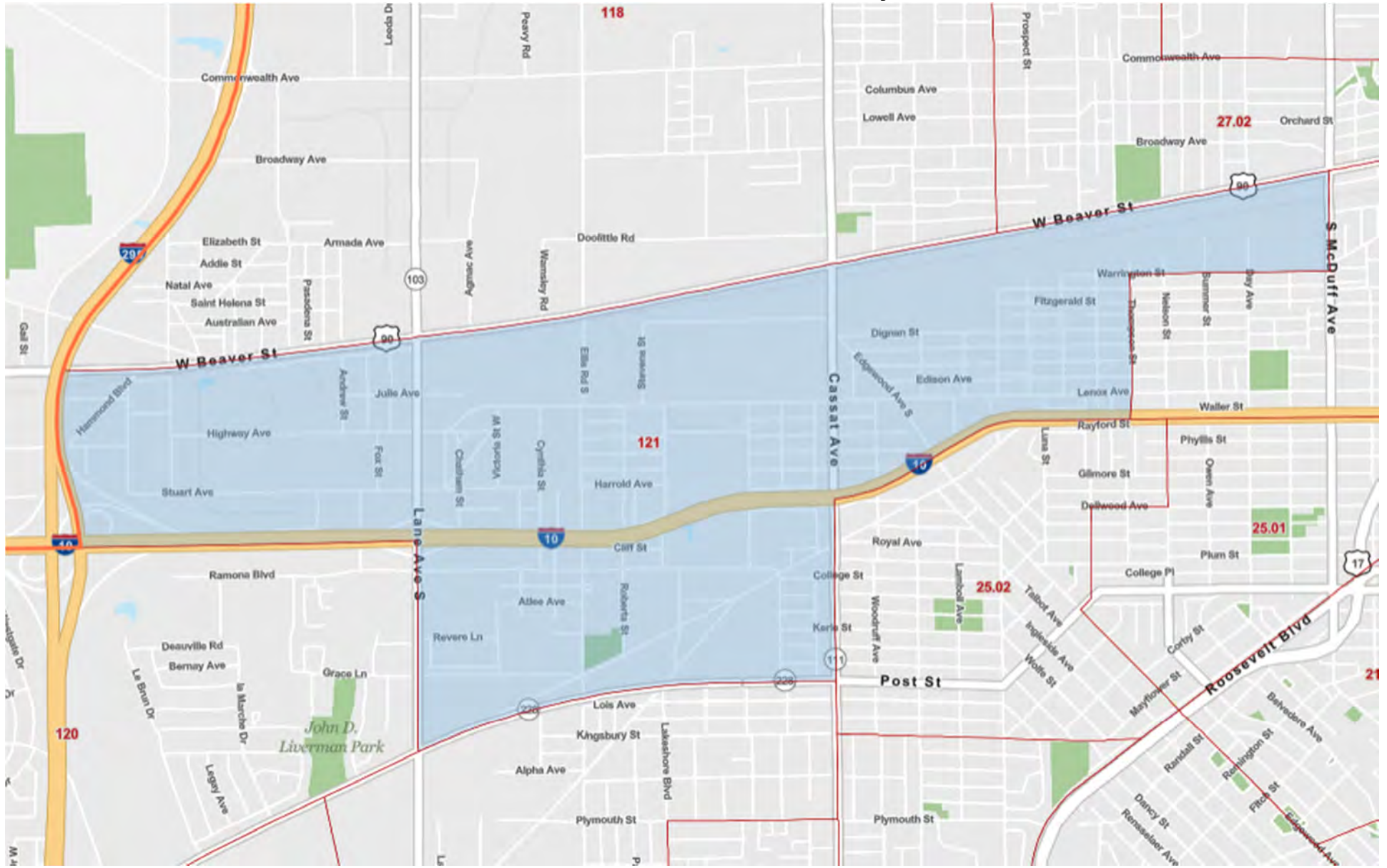
Florida Federally Designated Targeted Area Maps

Census Tract 116.00 in Duval County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 121.00 in Duval County, Florida



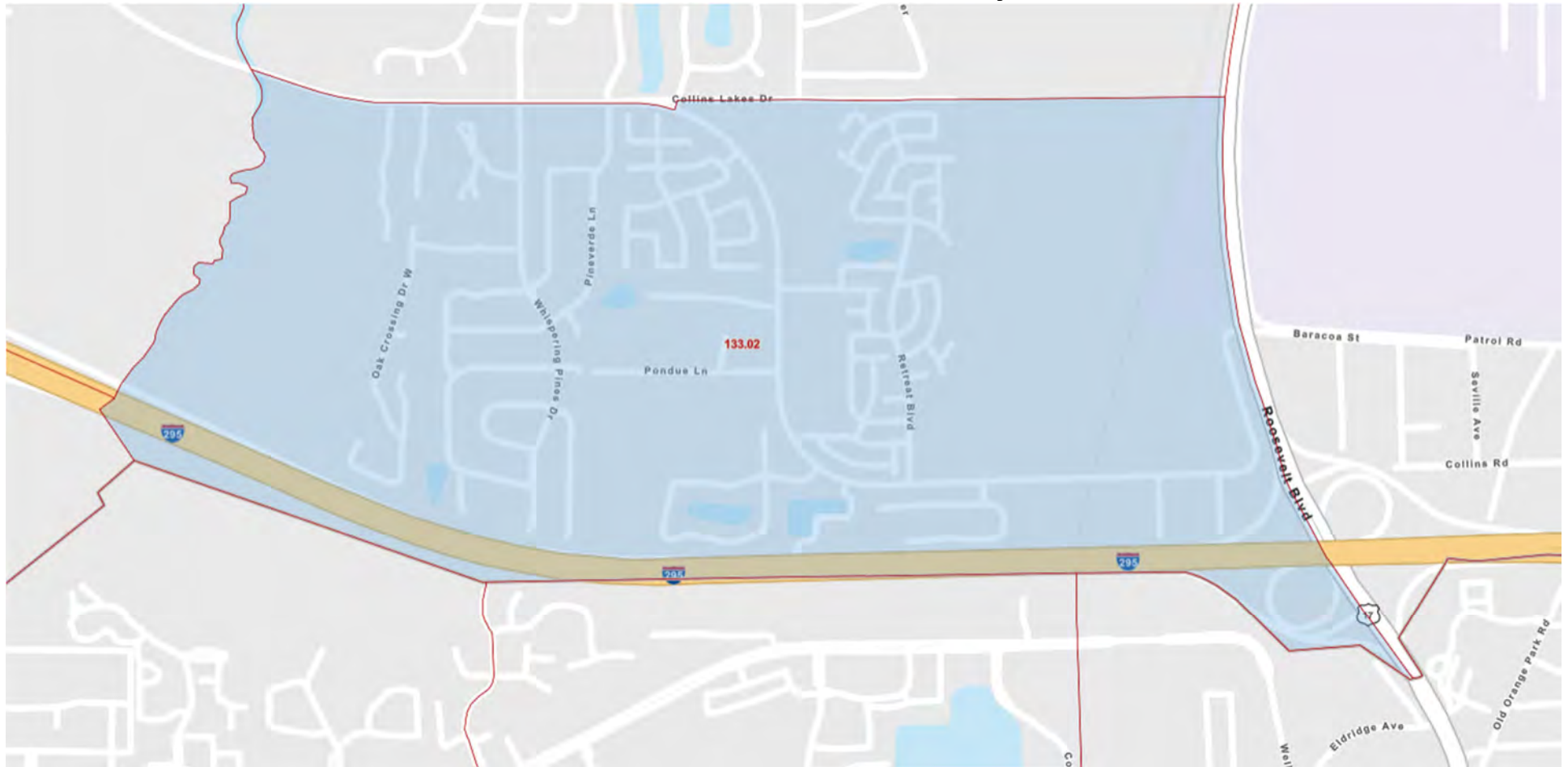
Florida Federally Designated Targeted Area Maps

Census Tract 122.01 in Duval County, Florida



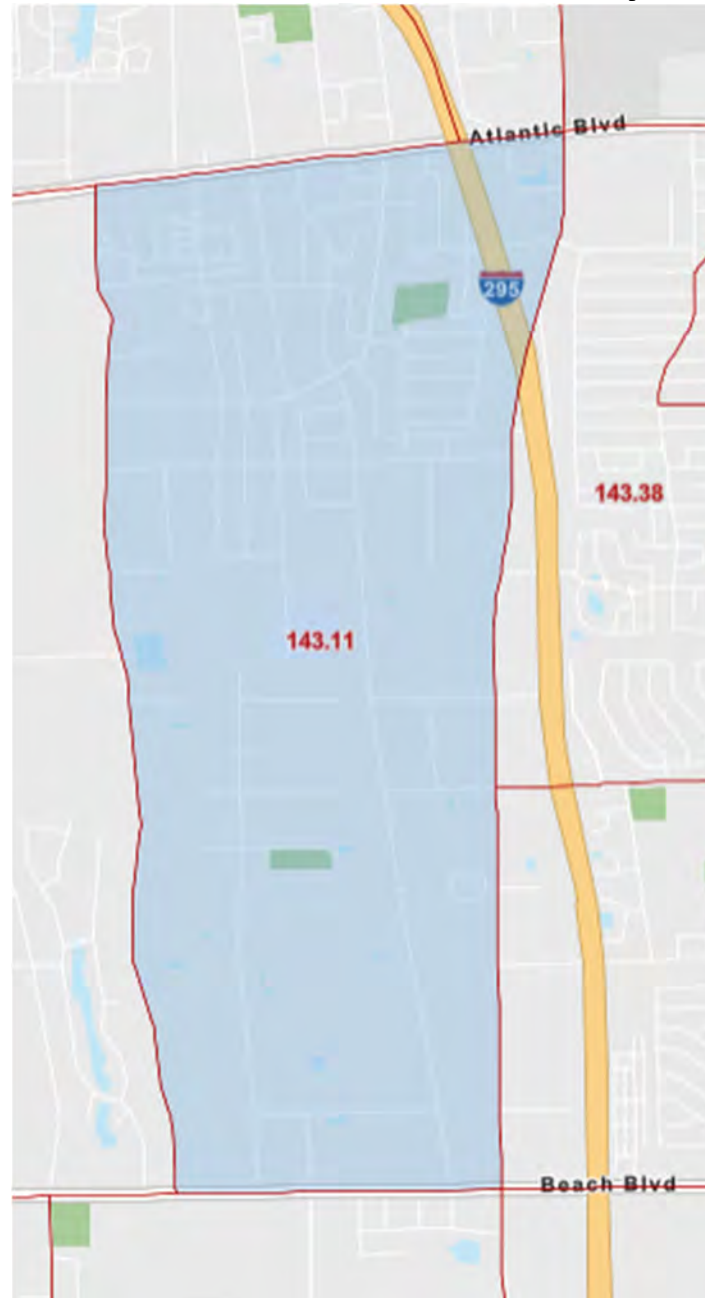
Florida Federally Designated Targeted Area Maps

Census Tract 133.02 in Duval County, Florida



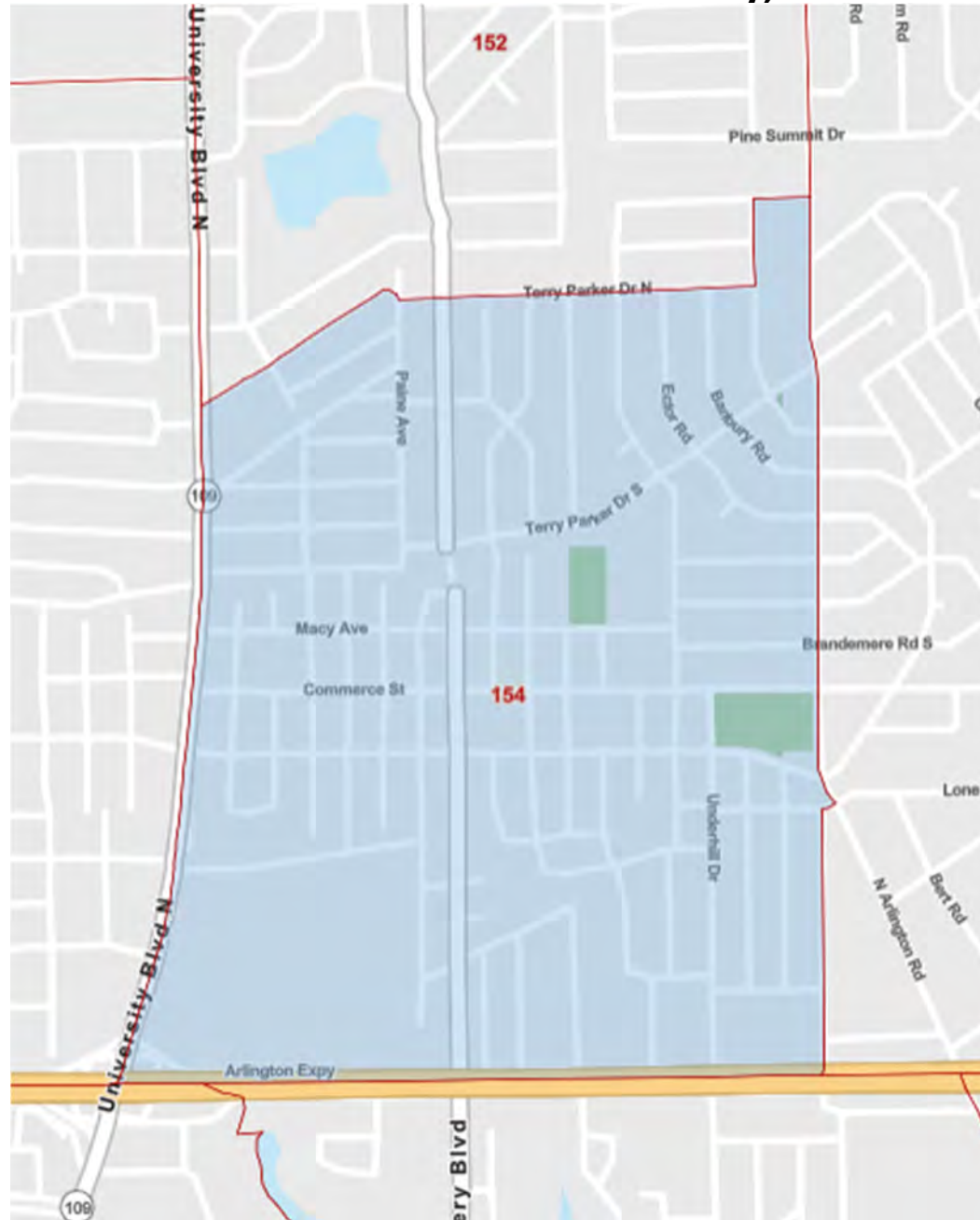
Florida Federally Designated Targeted Area Maps

Census Tract 143.11 in Duval County, Florida



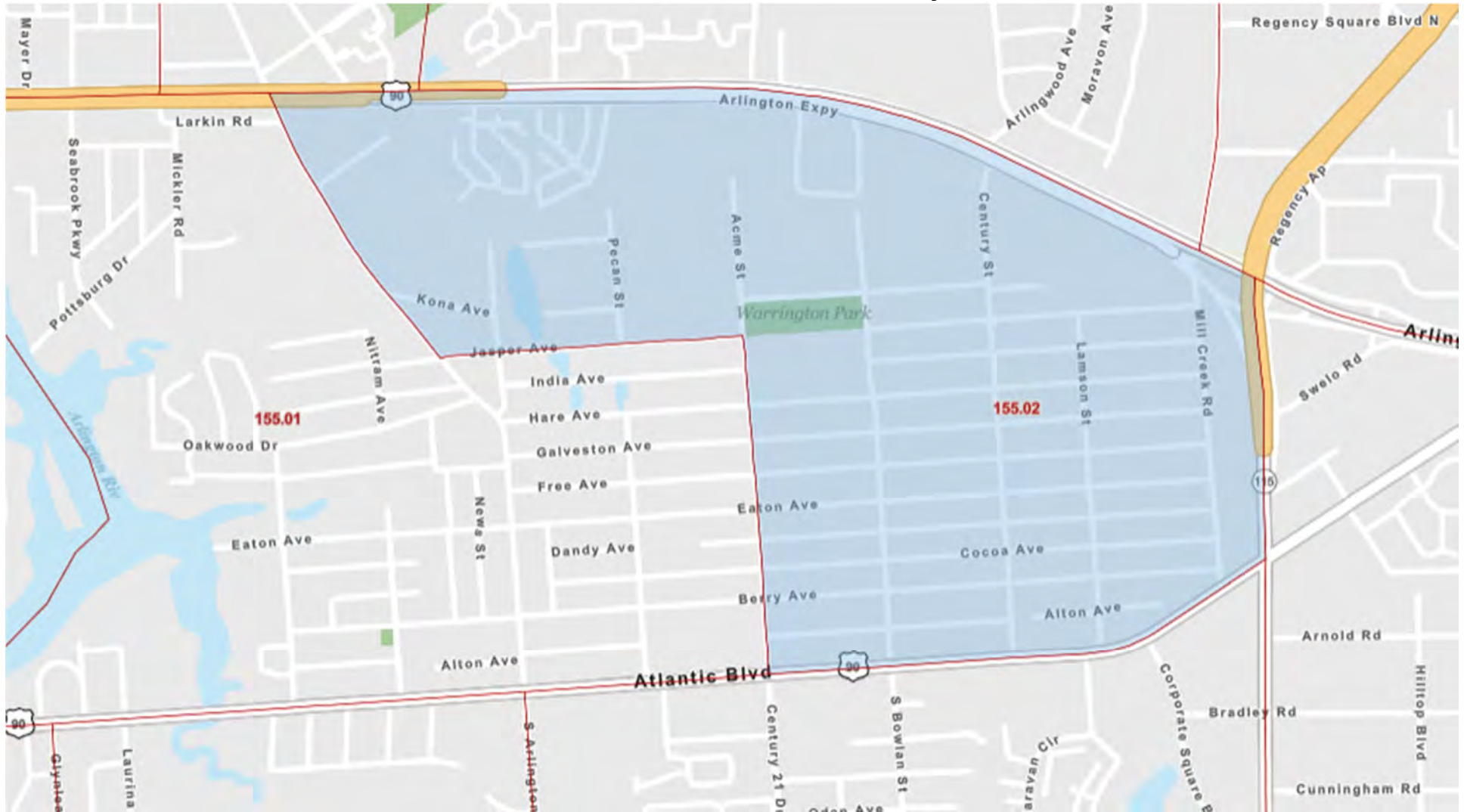
Florida Federally Designated Targeted Area Maps

Census Tract 154.00 in Duval County, Florida



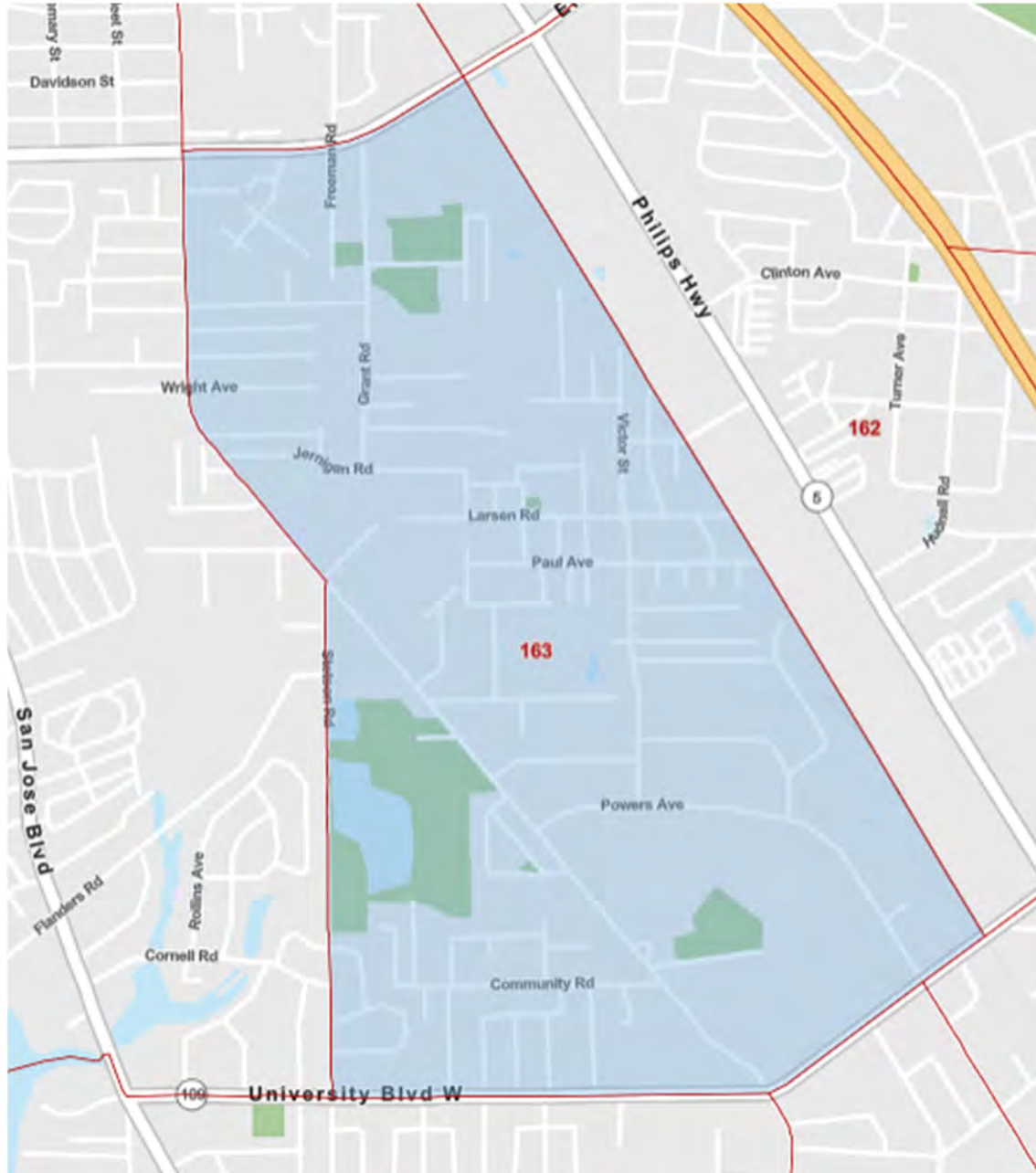
Florida Federally Designated Targeted Area Maps

Census Tract 155.02 in Duval County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 163.00 in Duval County, Florida



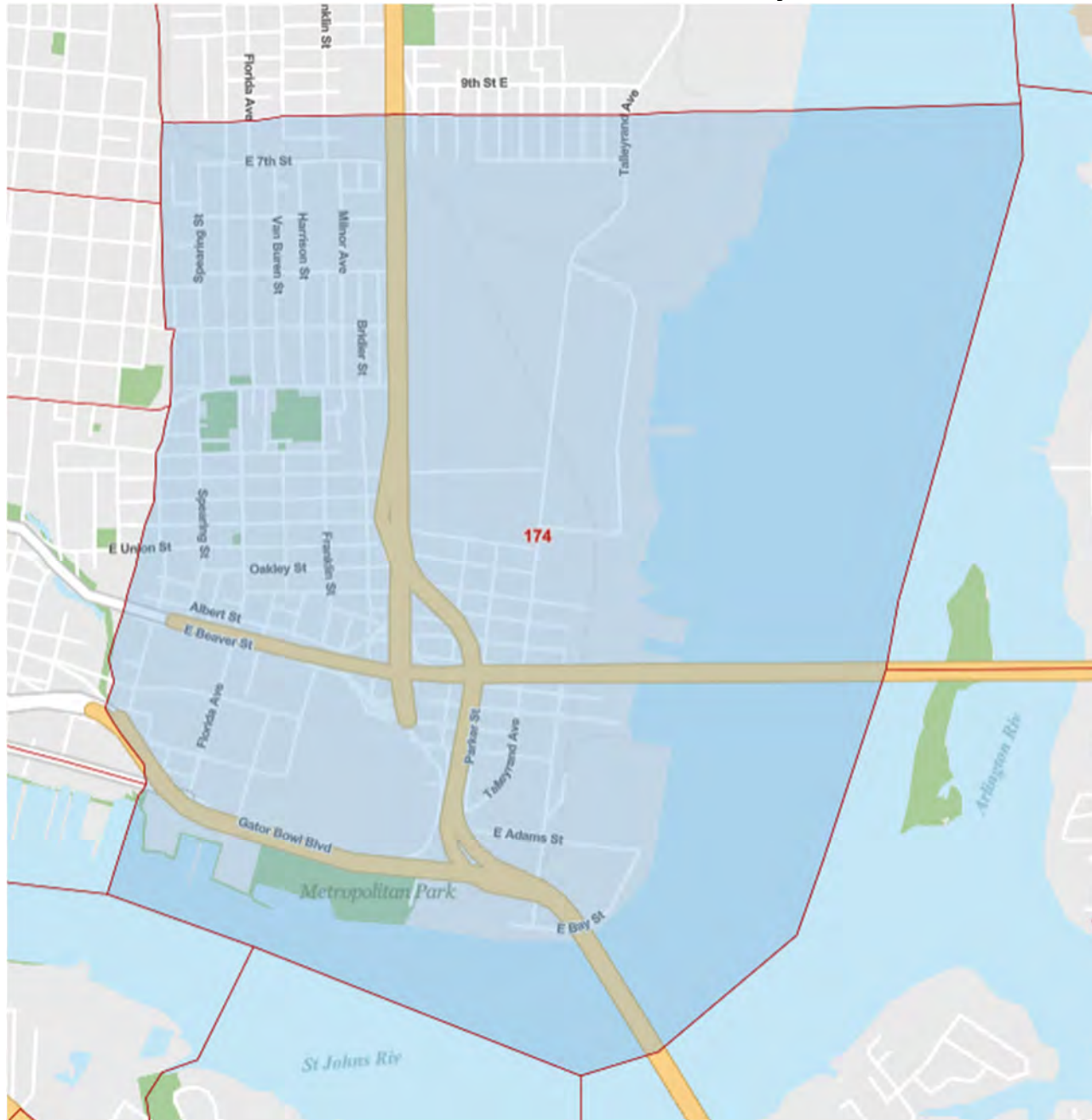
Florida Federally Designated Targeted Area Maps

Census Tract 166.06 in Duval County, Florida



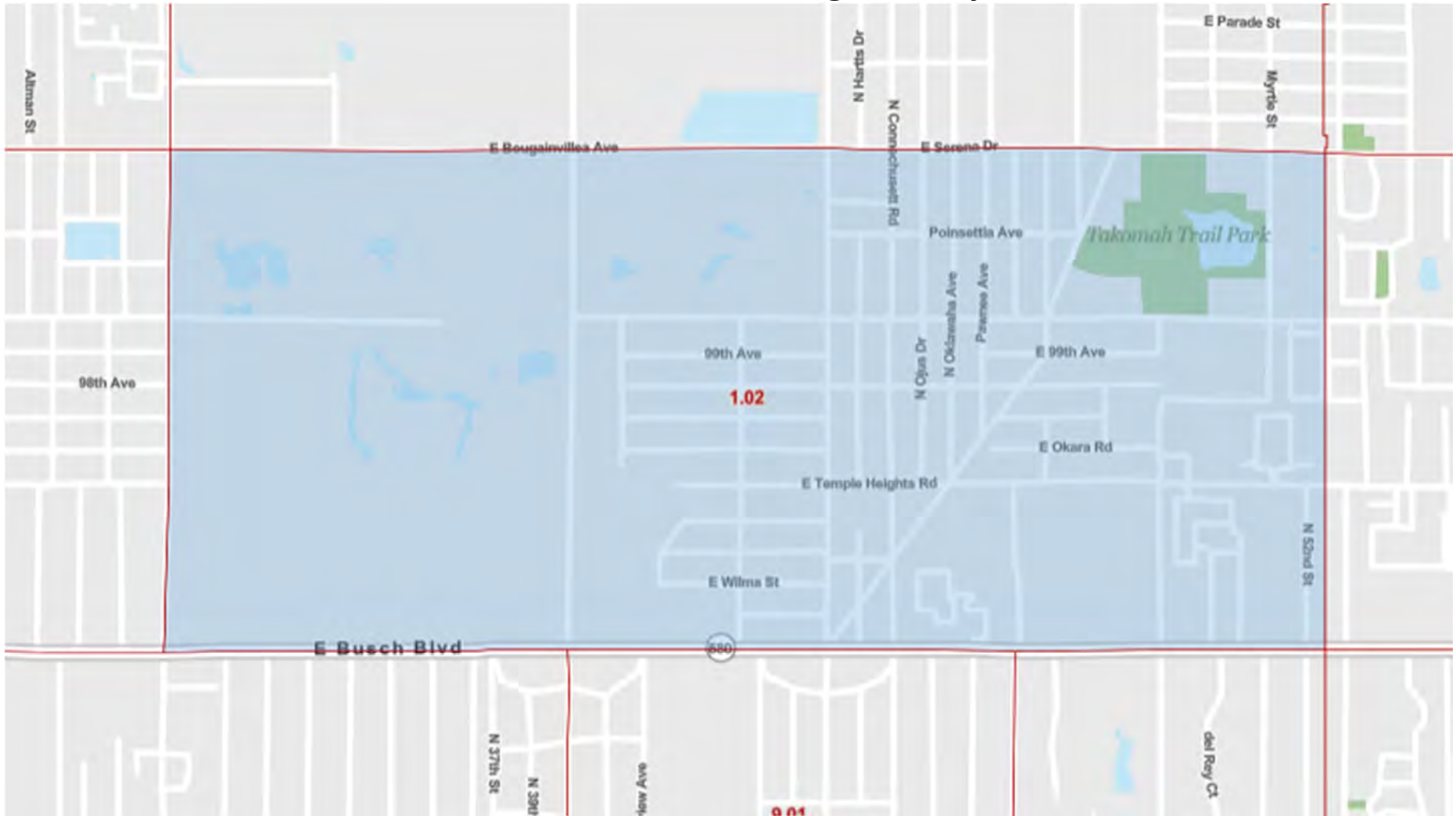
Florida Federally Designated Targeted Area Maps

Census Tract 174.00 in Duval County, Florida



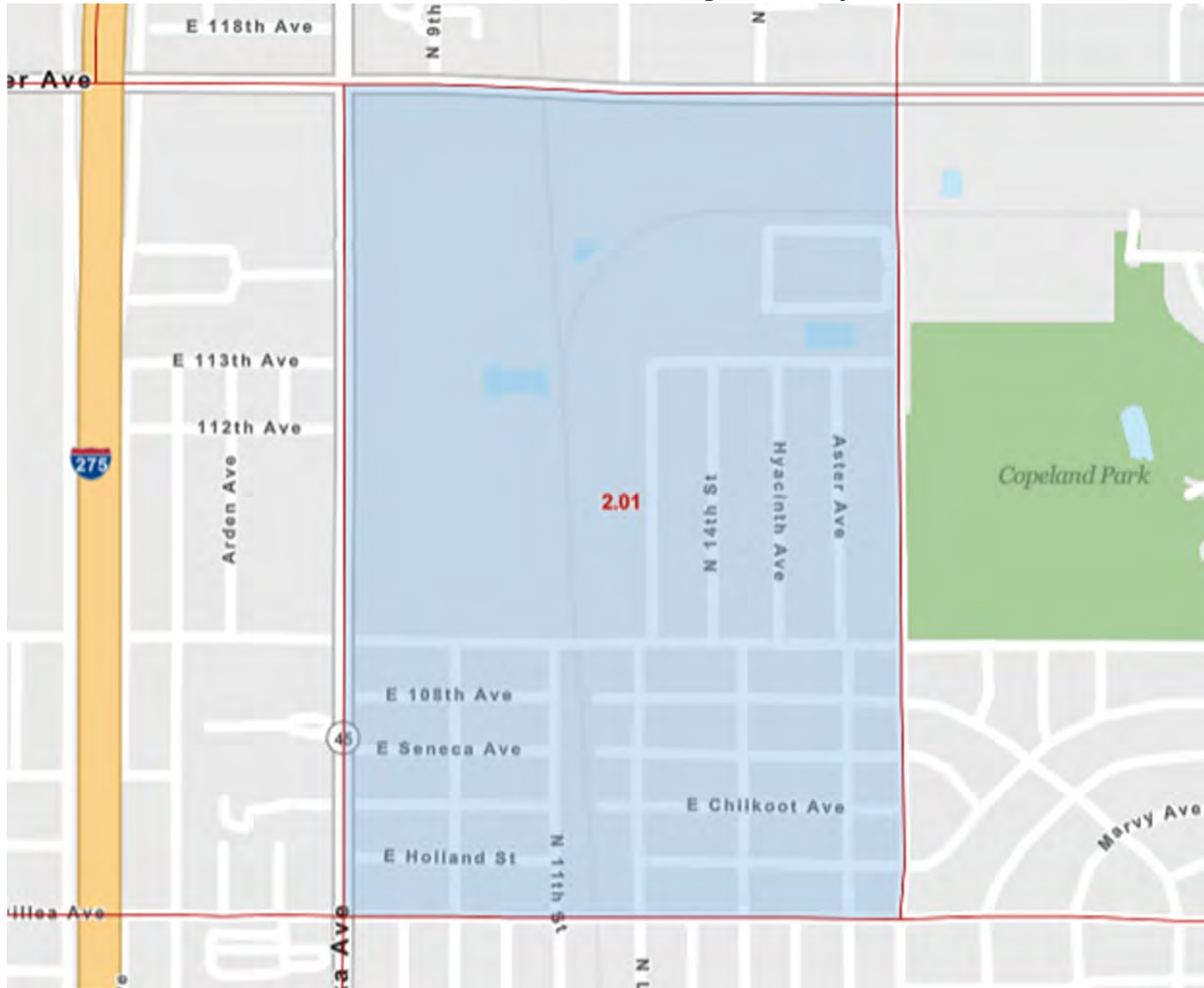
Florida Federally Designated Targeted Area Maps

Census Tract 1.02 in Hillsborough County, Florida



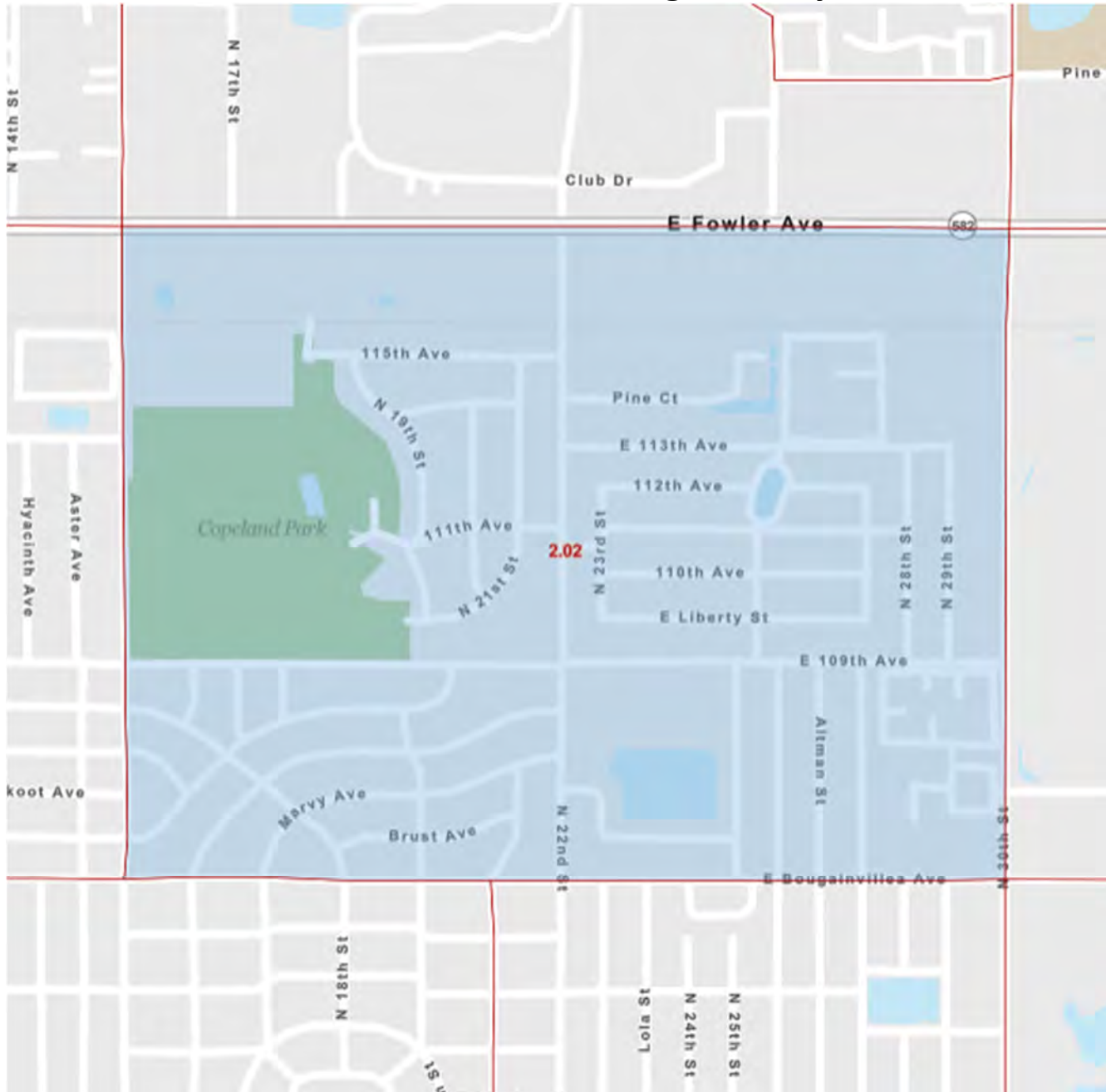
Florida Federally Designated Targeted Area Maps

Census Tract 2.01 in Hillsborough County, Florida



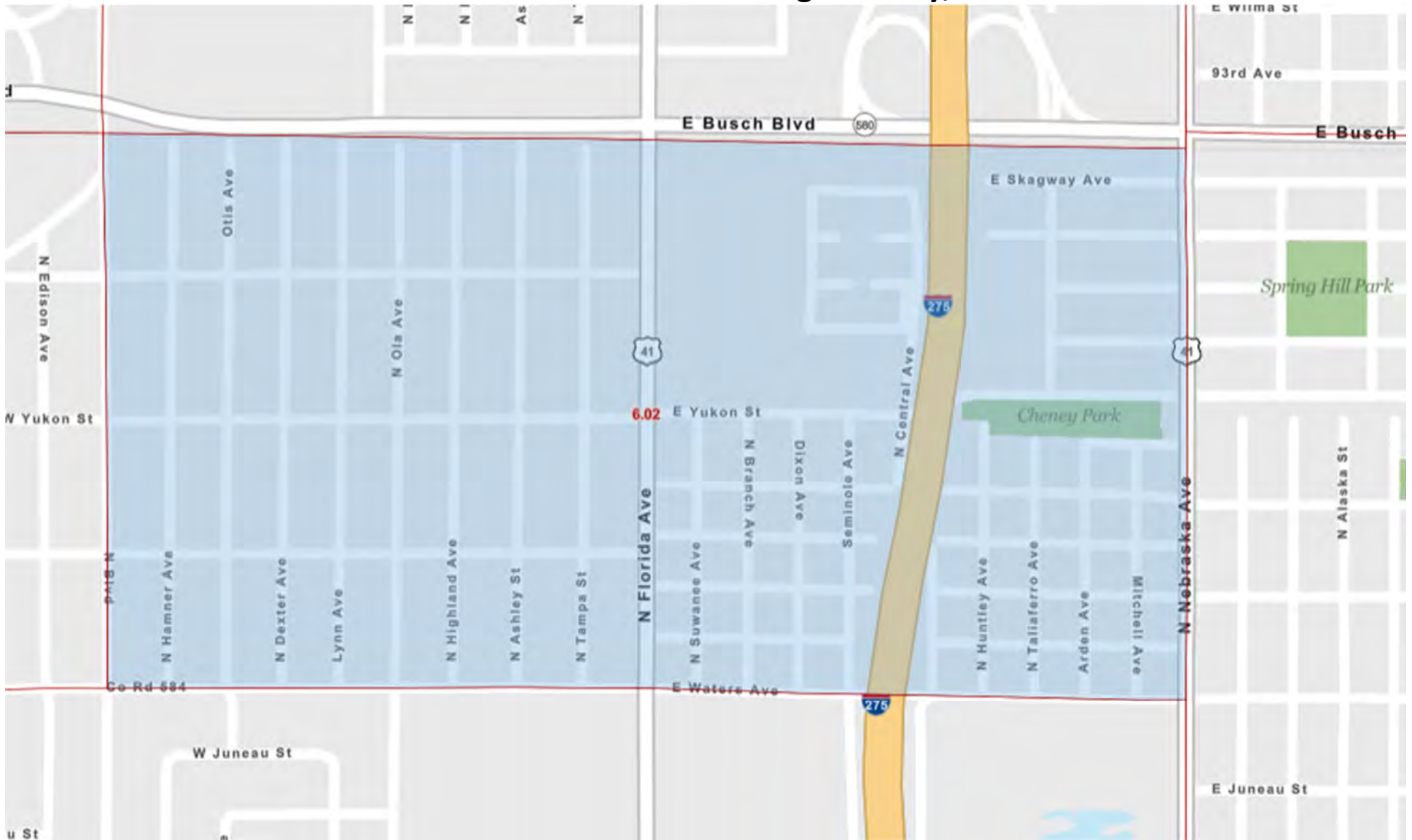
Florida Federally Designated Targeted Area Maps

Census Tract 2.02 in Hillsborough County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 6.02 in Hillsborough County, Florida



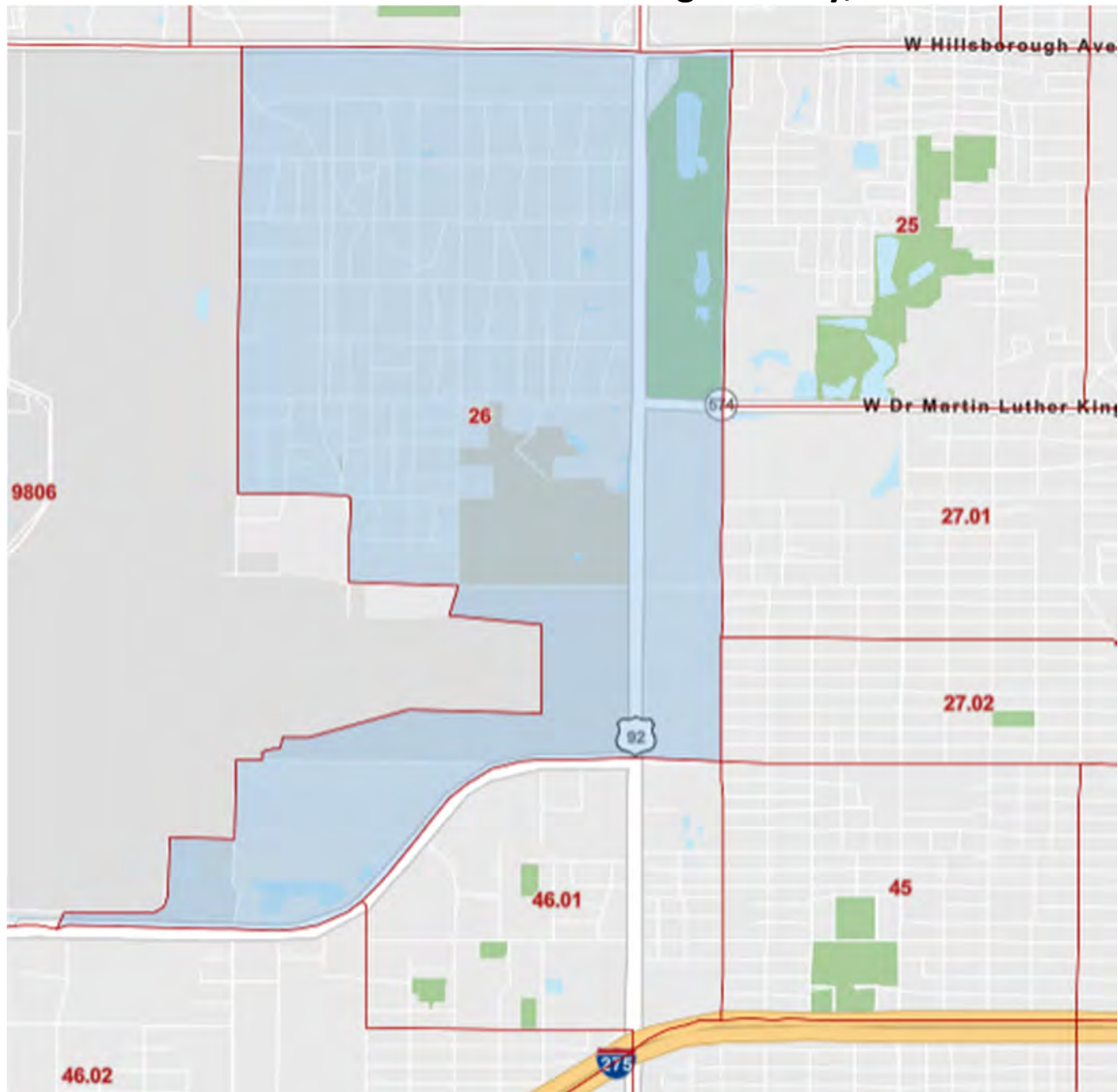
Florida Federally Designated Targeted Area Maps

Census Tract 9.01 in Hillsborough County, Florida



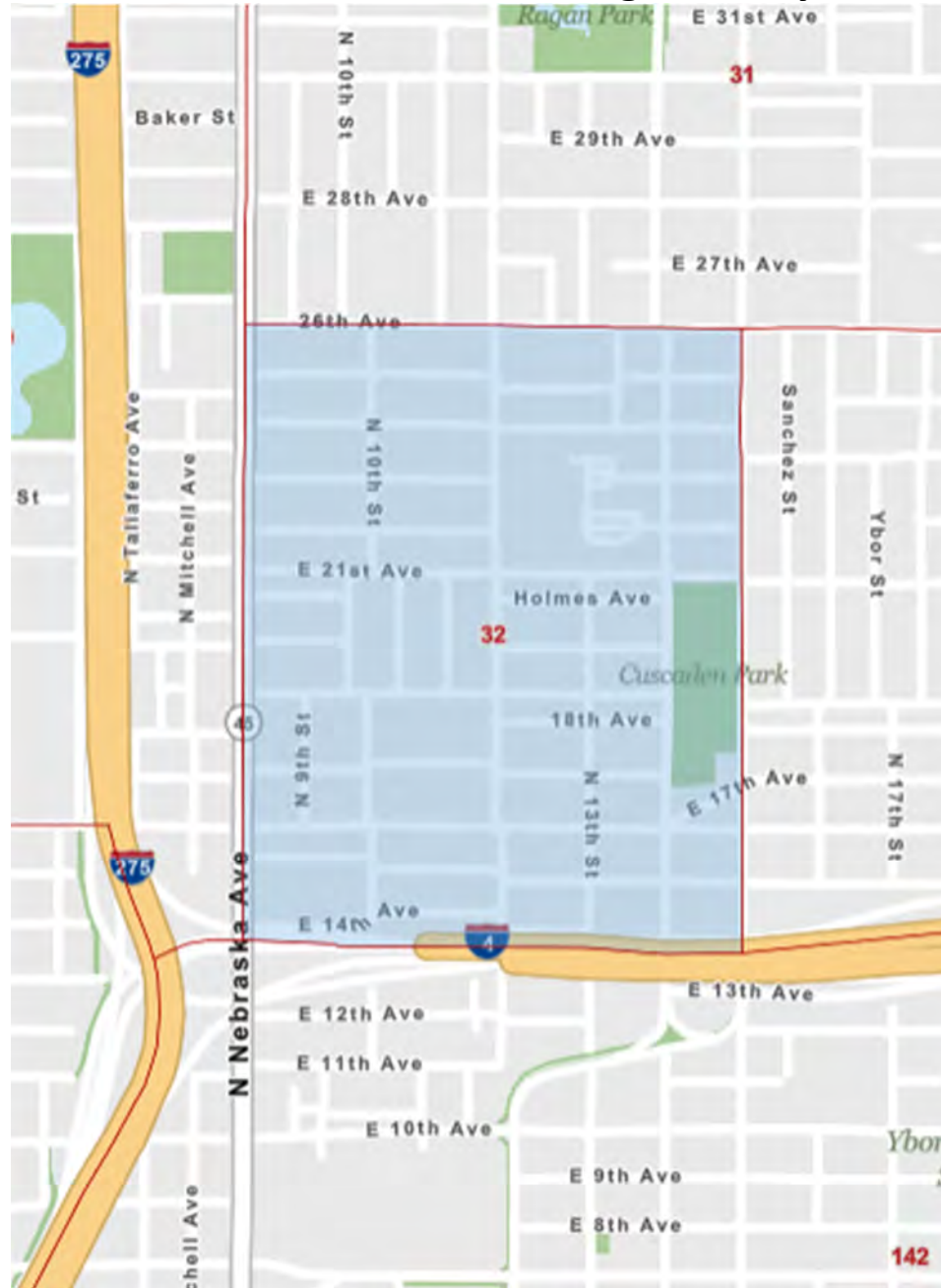
Florida Federally Designated Targeted Area Maps

Census Tract 26.00 in Hillsborough County, Florida



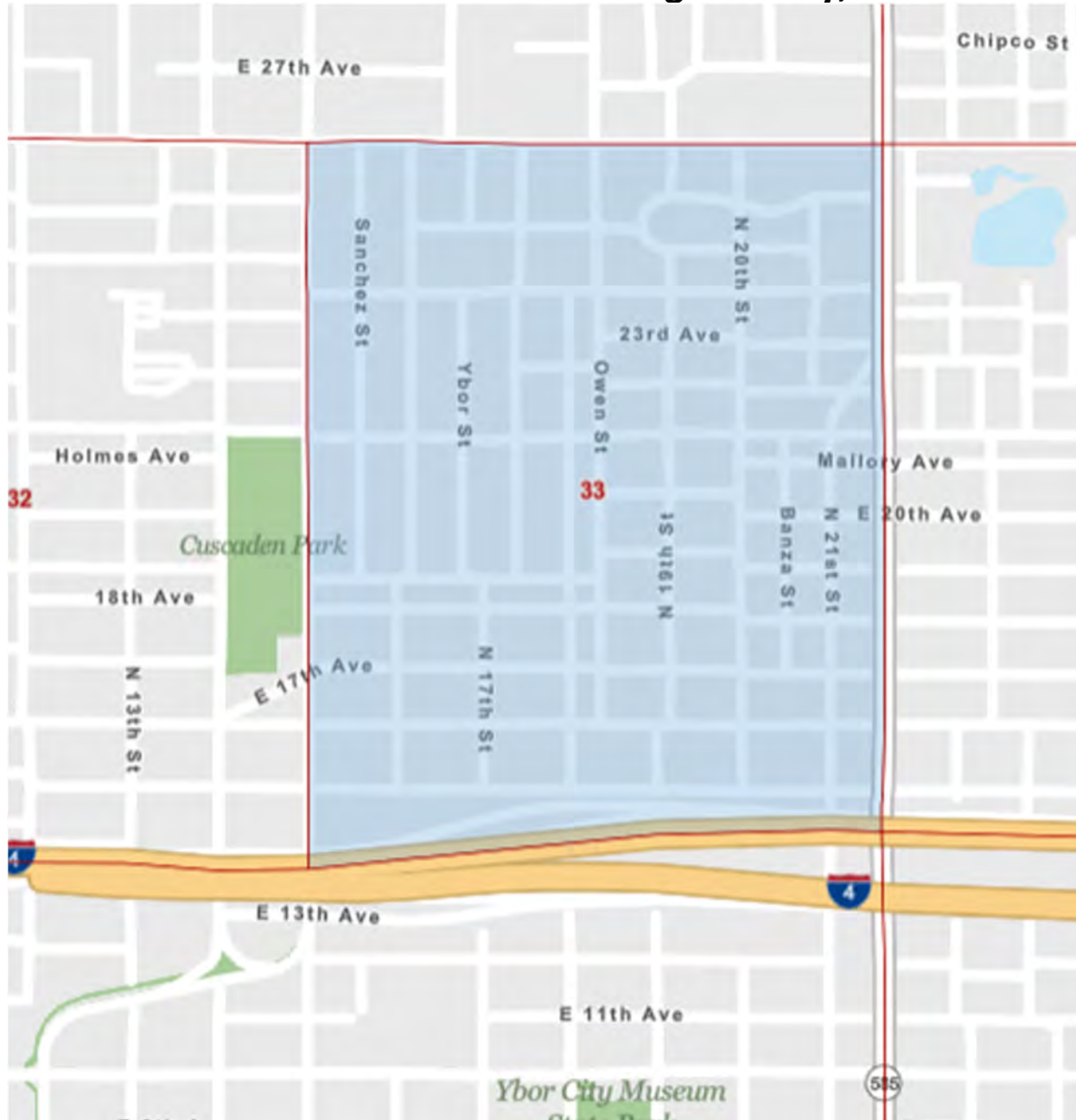
Florida Federally Designated Targeted Area Maps

Census Tract 32.00 in Hillsborough County, Florida



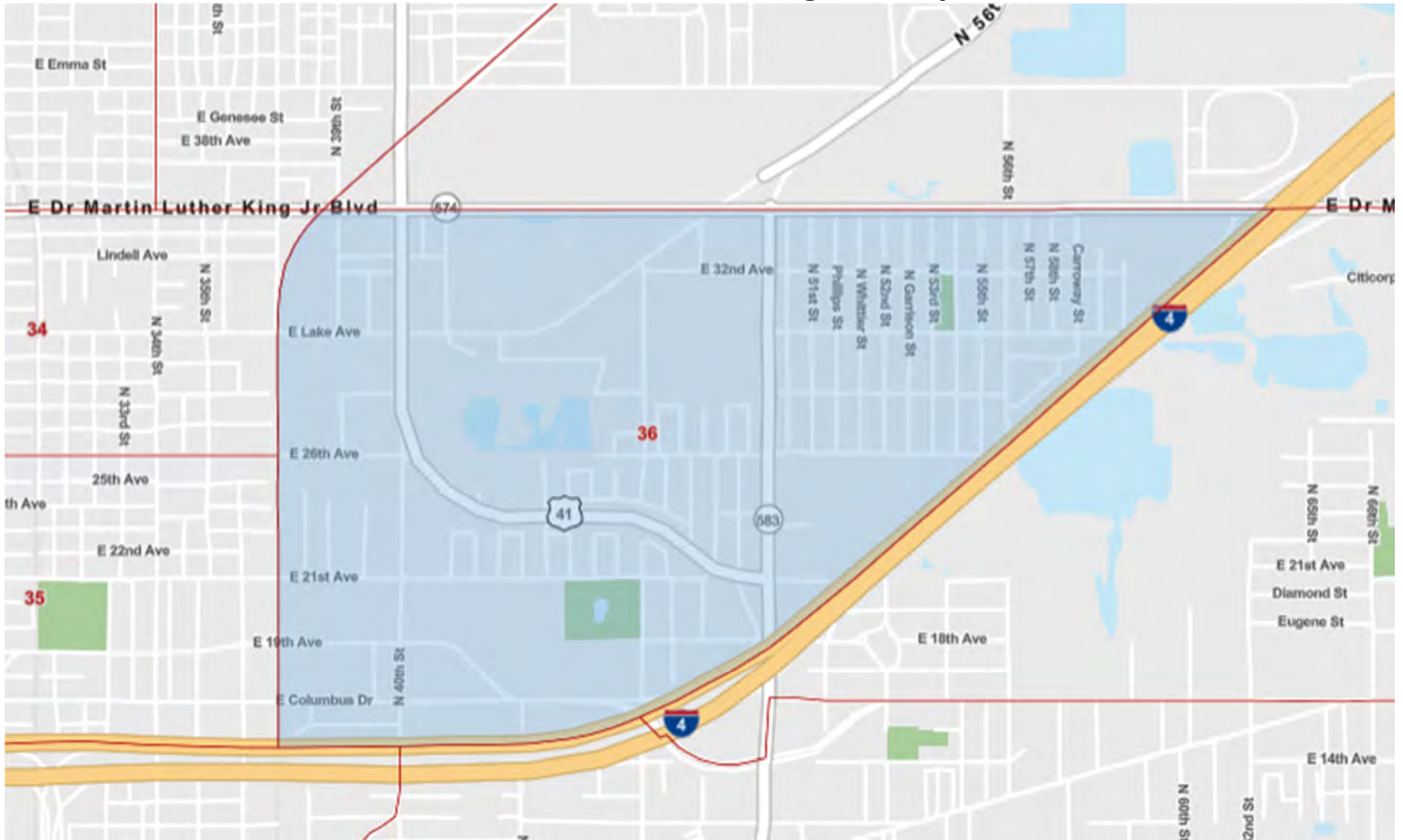
Florida Federally Designated Targeted Area Maps

Census Tract 33.00 in Hillsborough County, Florida



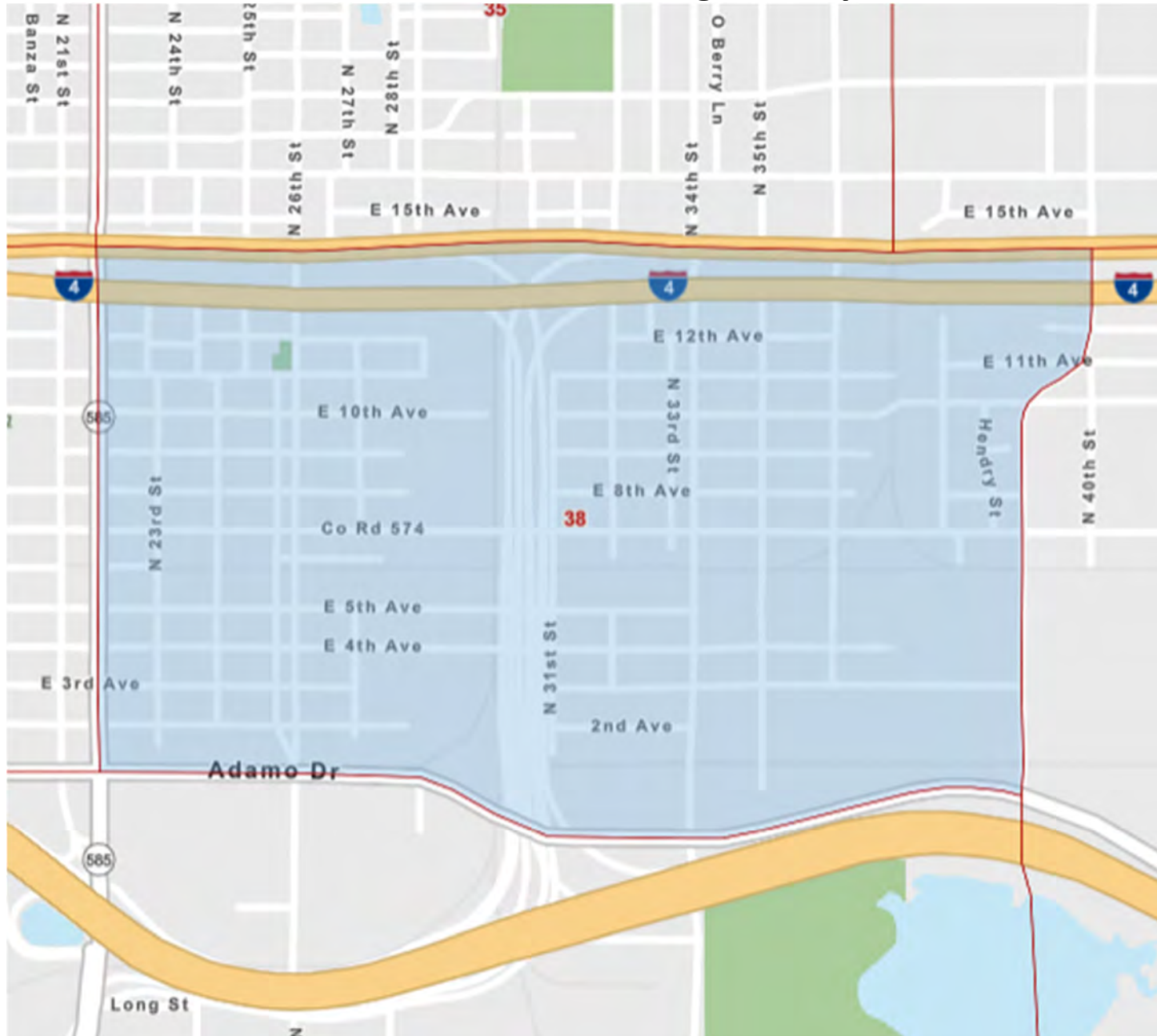
Florida Federally Designated Targeted Area Maps

Census Tract 36.00 in Hillsborough County, Florida



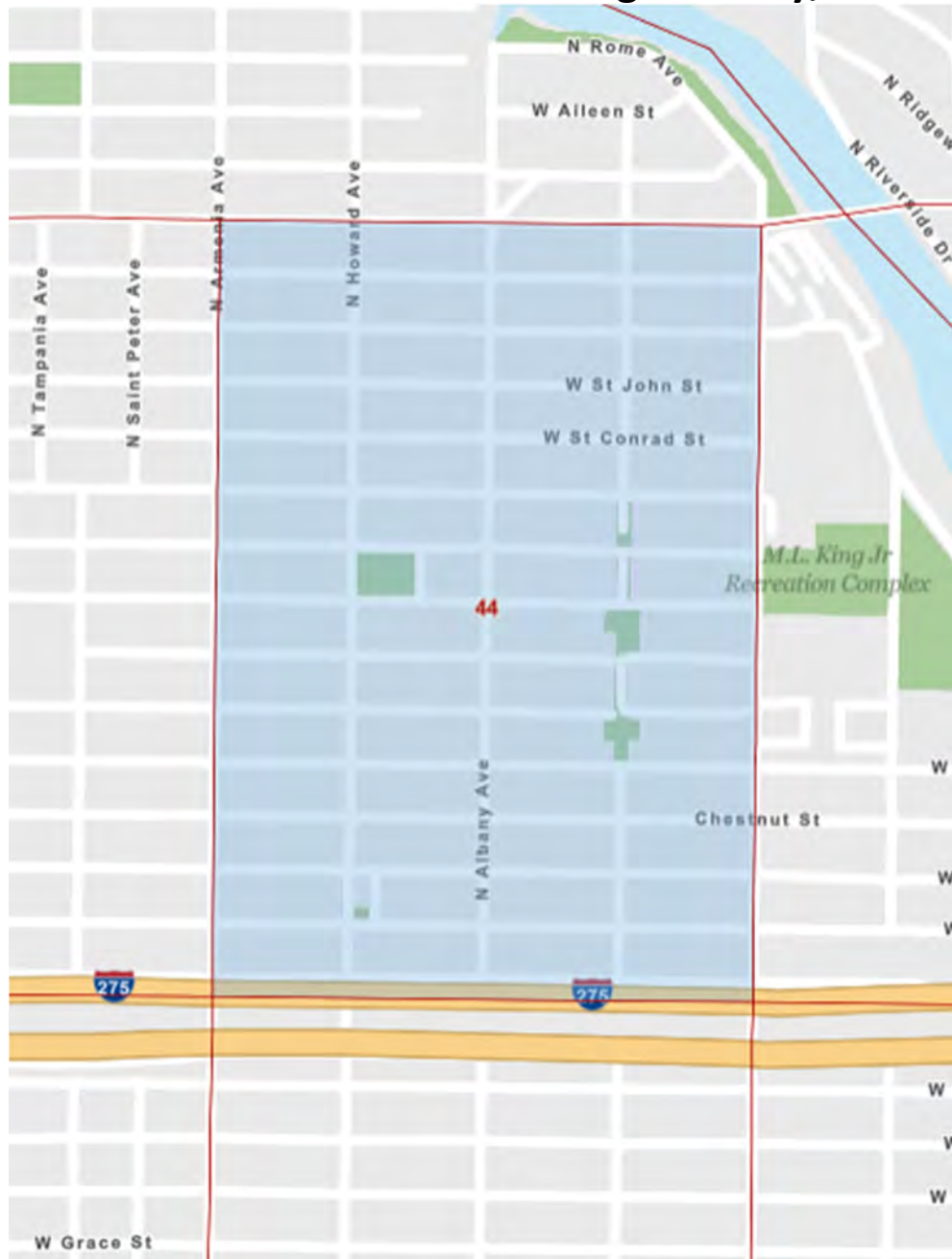
Florida Federally Designated Targeted Area Maps

Census Tract 38.00 in Hillsborough County, Florida



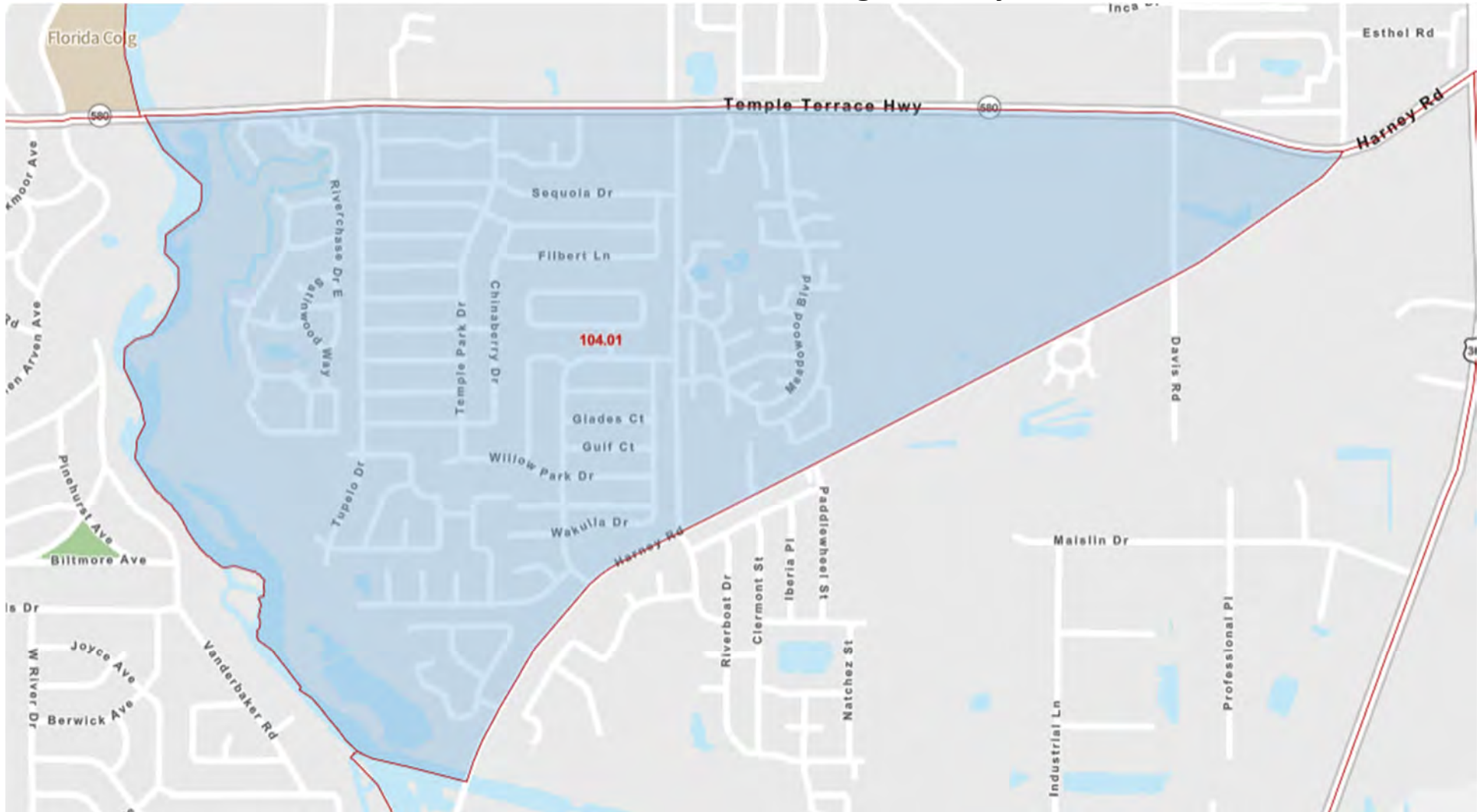
Florida Federally Designated Targeted Area Maps

Census Tract 44.00 in Hillsborough County, Florida



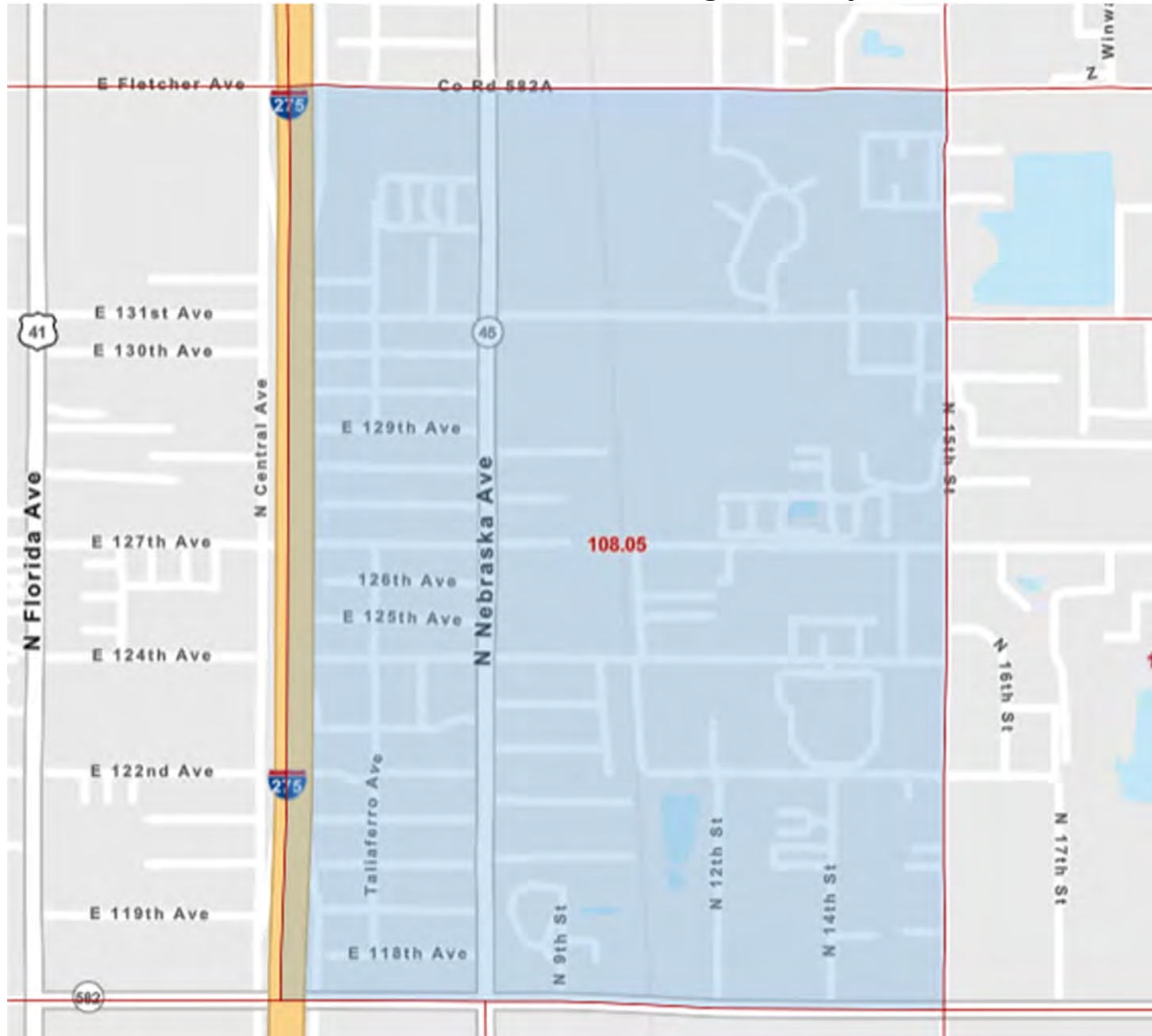
Florida Federally Designated Targeted Area Maps

Census Tract 104.01 in Hillsborough County, Florida



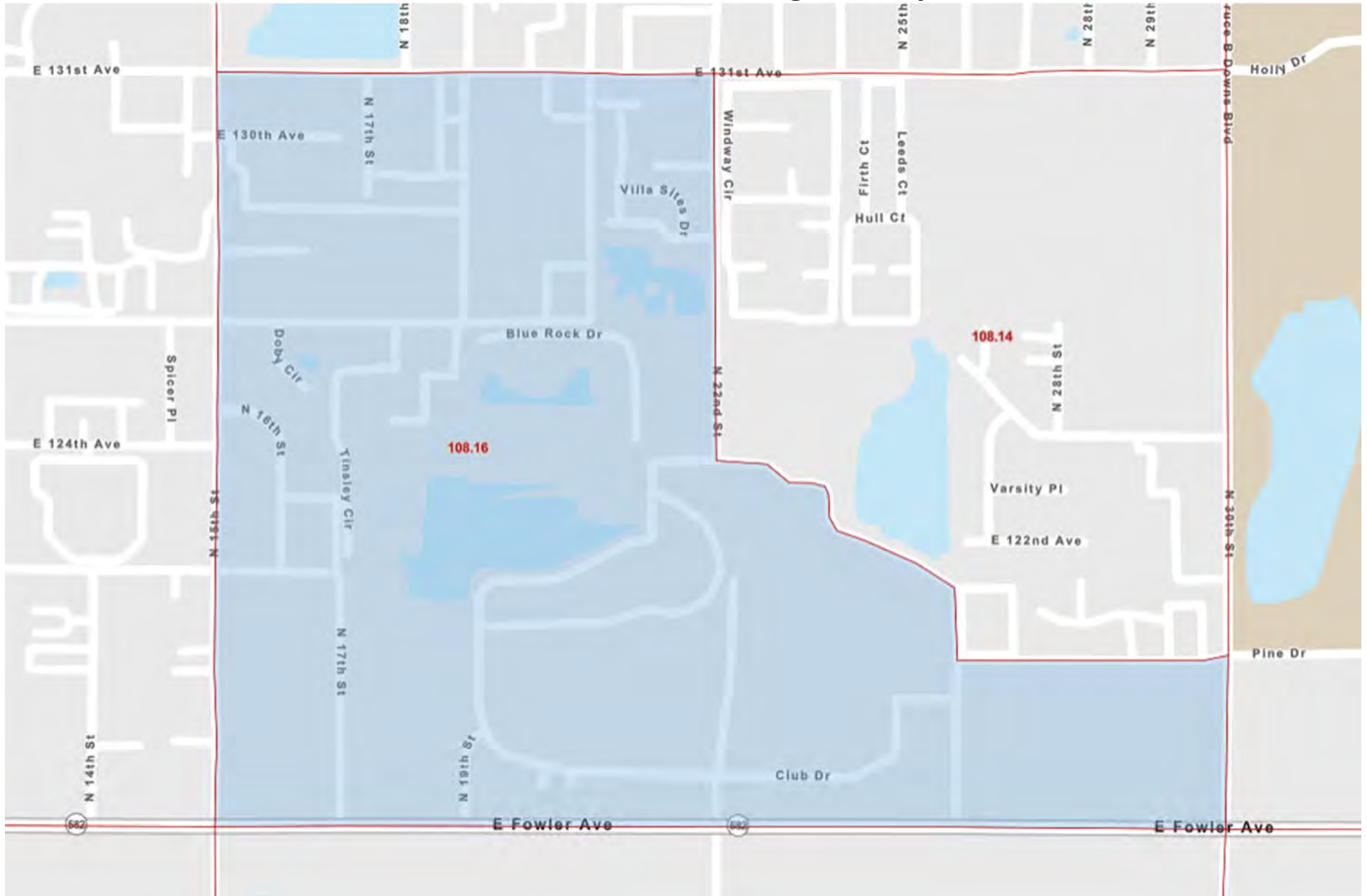
Florida Federally Designated Targeted Area Maps

Census Tract 108.05 in Hillsborough County, Florida



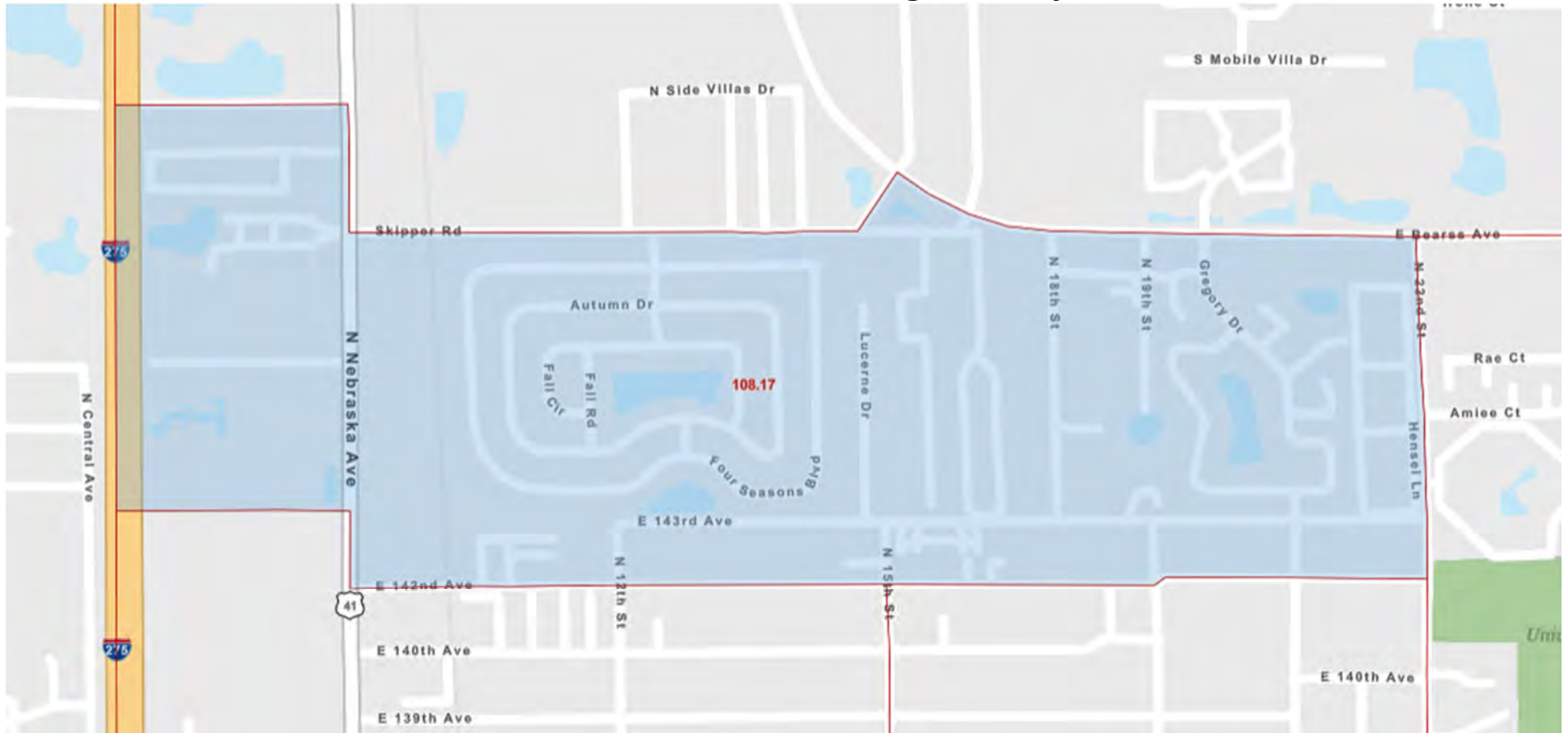
Florida Federally Designated Targeted Area Maps

Census Tract 108.16 in Hillsborough County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 108.17 in Hillsborough County, Florida



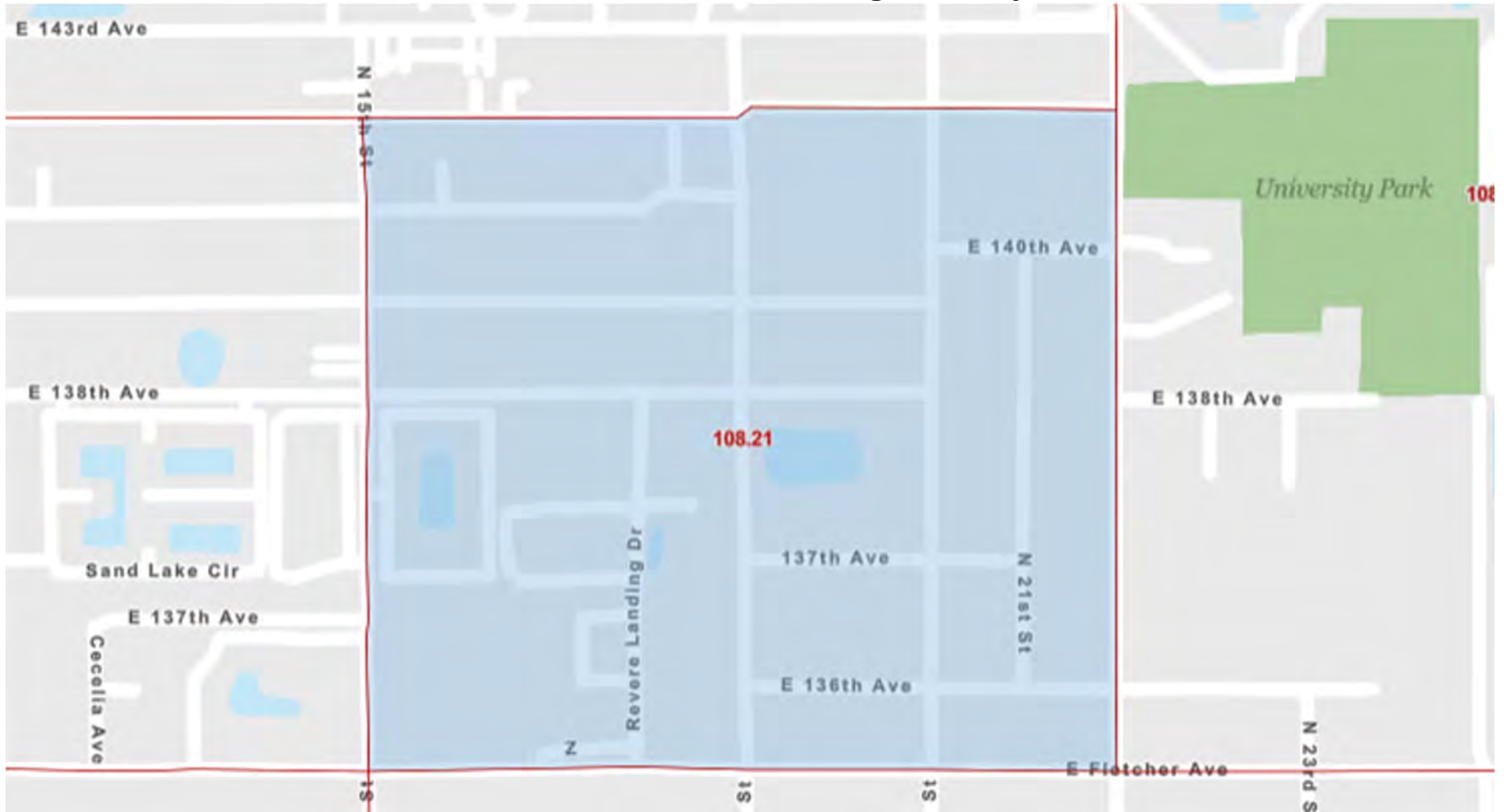
Florida Federally Designated Targeted Area Maps

Census Tract 108.20 in Hillsborough County, Florida



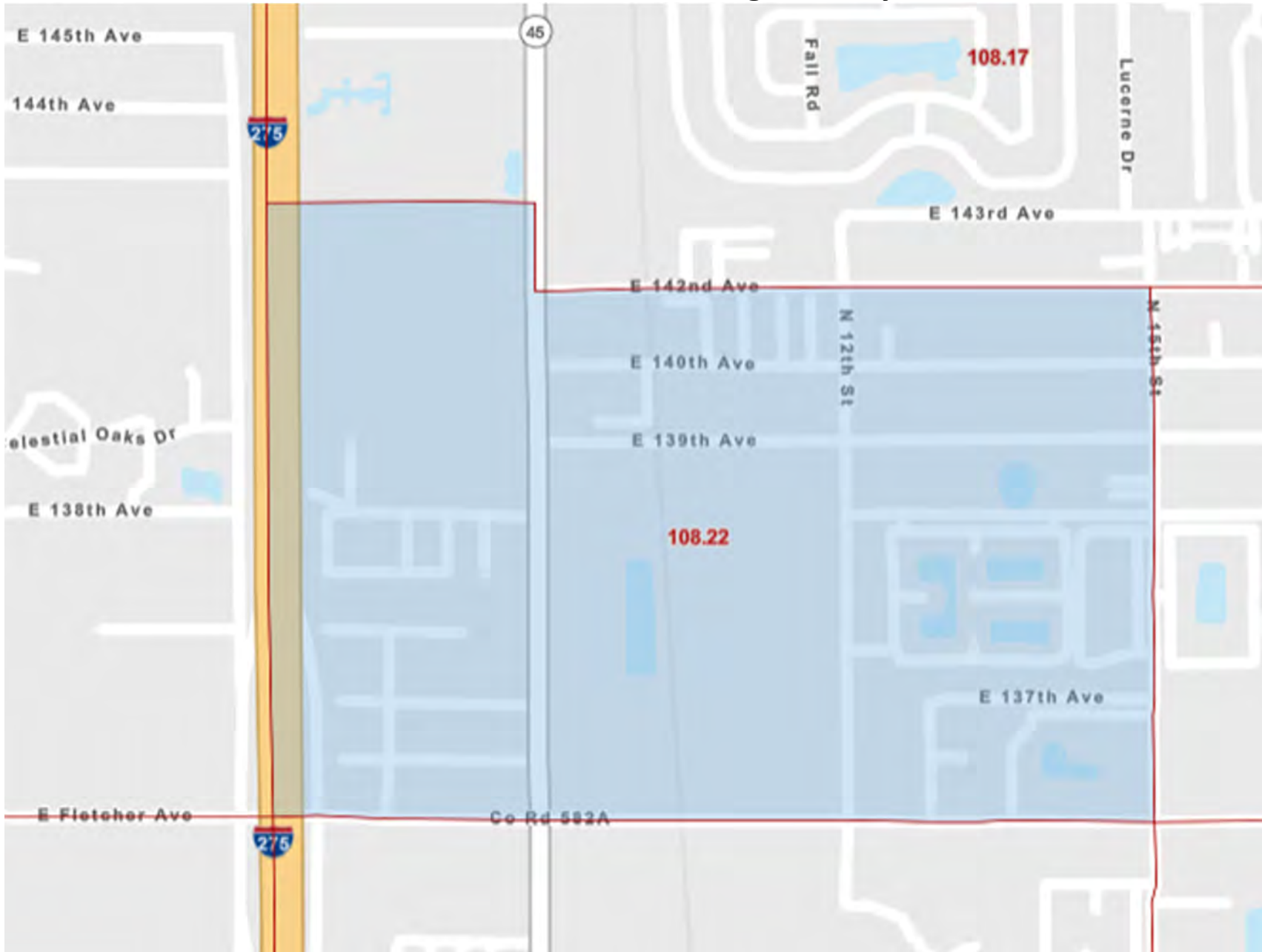
Florida Federally Designated Targeted Area Maps

Census Tract 108.21 in Hillsborough County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 108.22 in Hillsborough County, Florida



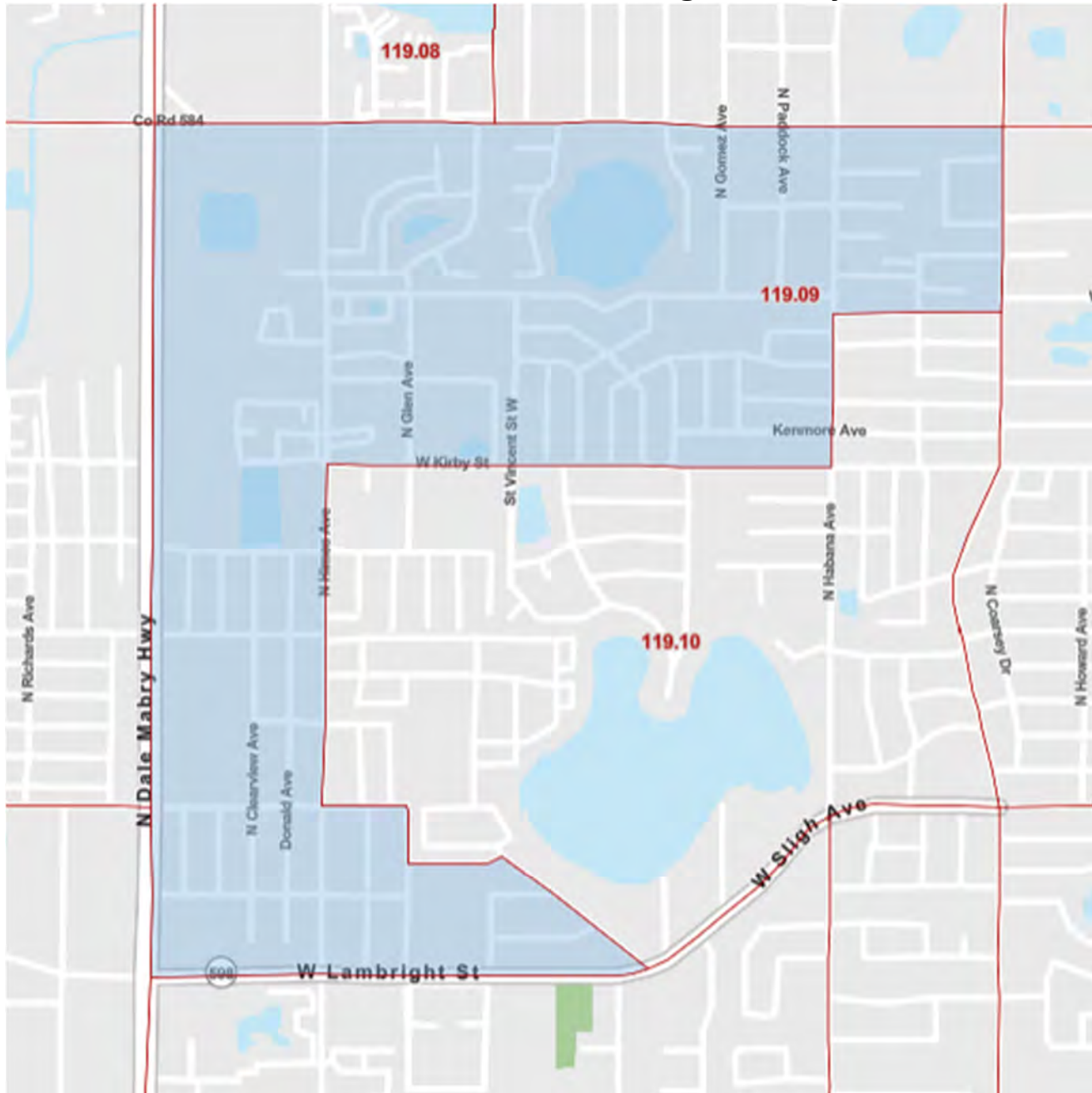
Florida Federally Designated Targeted Area Maps

Census Tract 119.05 in Hillsborough County, Florida



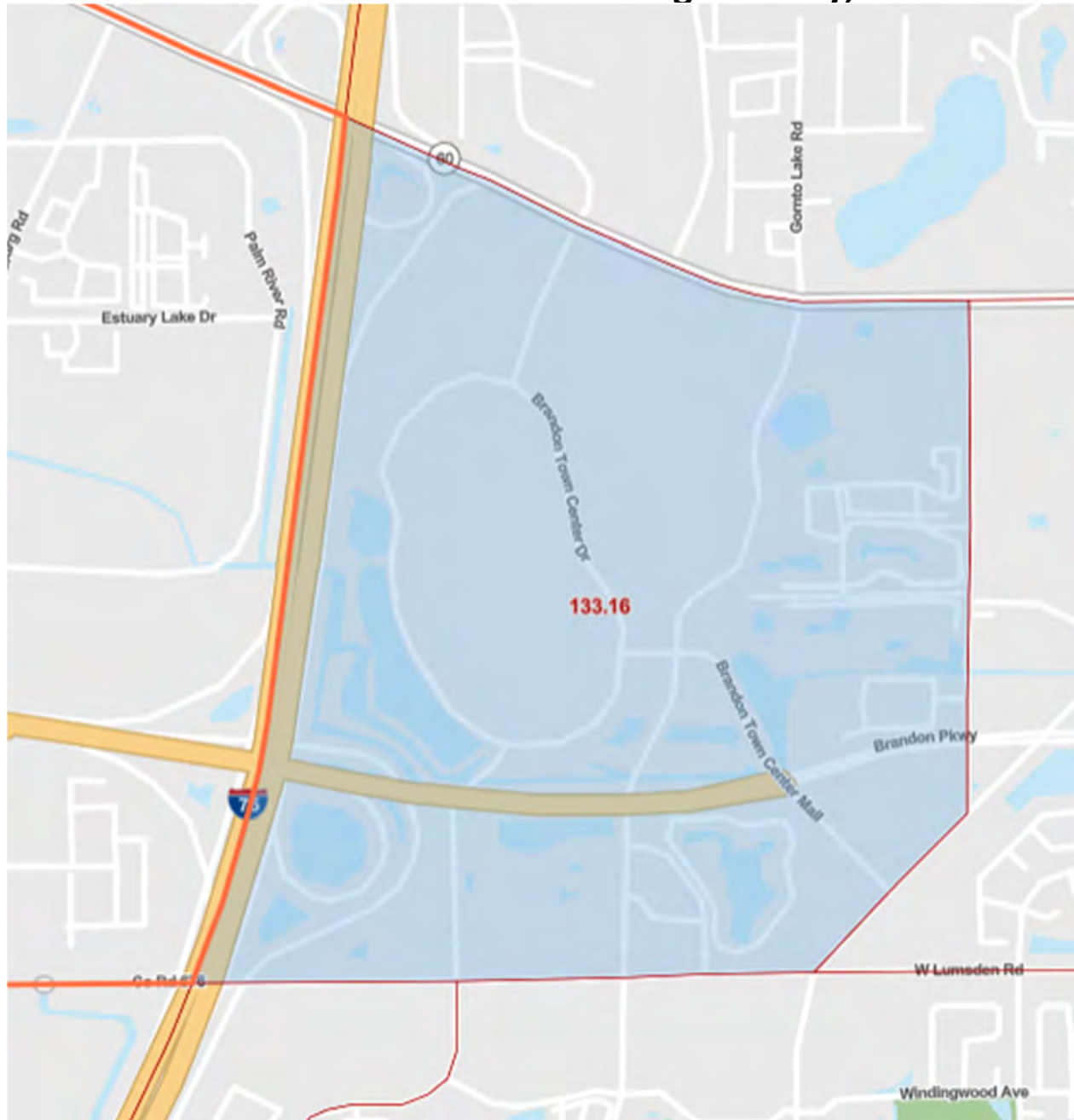
Florida Federally Designated Targeted Area Maps

Census Tract 119.09 in Hillsborough County, Florida



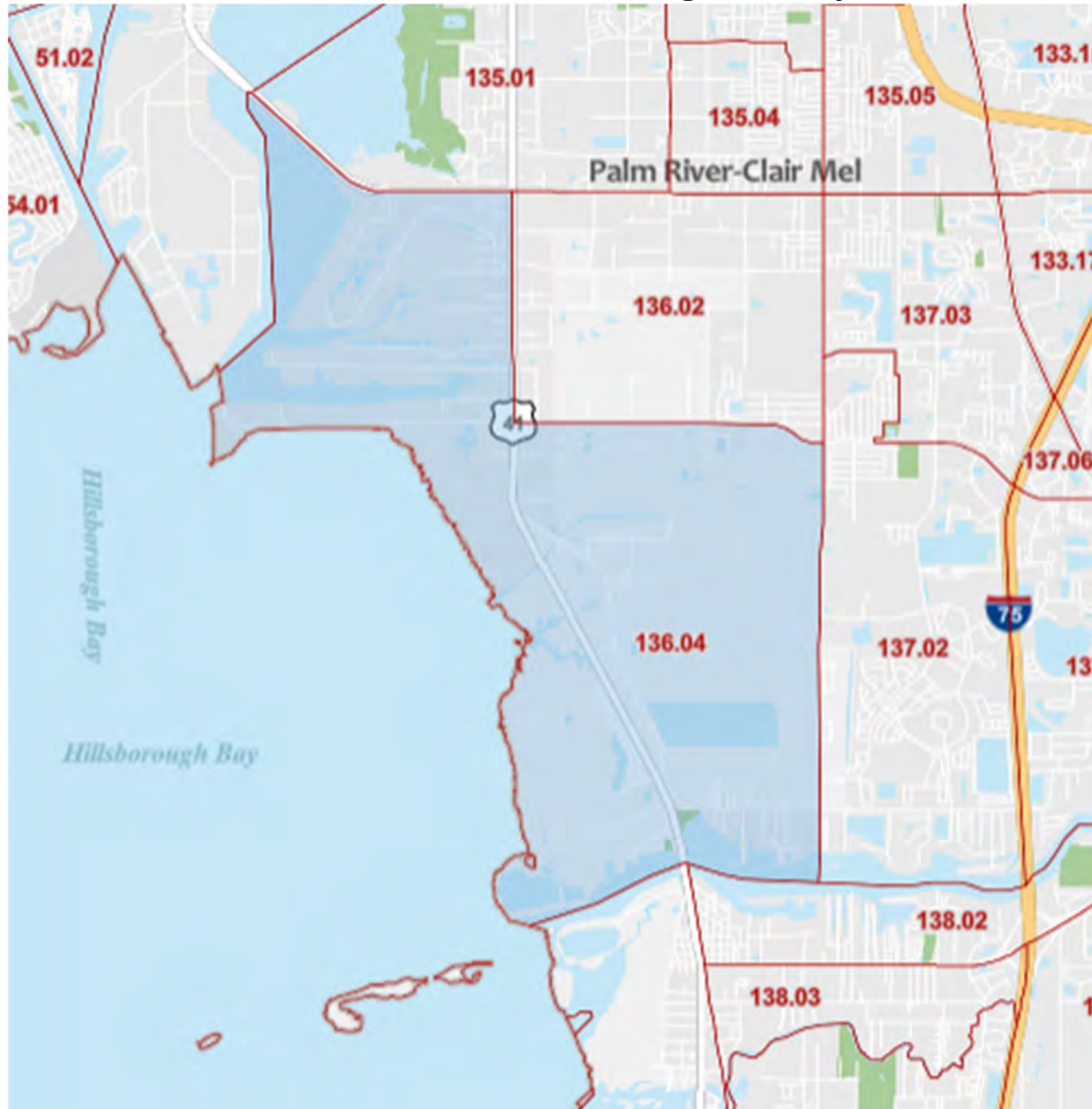
Florida Federally Designated Targeted Area Maps

Census Tract 133.16 in Hillsborough County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 136.04 in Hillsborough County, Florida



Florida Federally Designated Targeted Area Maps

Census Tract 142.00 in Hillsborough County, Florida

