

Preserving the Past, Facilitating the Future: Digitized Target Area Maps

Alabama Housing Finance Authority
Management Innovation: Technology

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Target or non-target? That question lies at the heart of every HFA operation offering federally funded homebuyer assistance programs. Determining whether a property is located in a target or non-target area, as defined by U.S. Census data and HUD designations, is essential. This determination directly impacts the income and sales price limits used to qualify applicants for assistance programs like AHFA's First Step Mortgage Revenue Bond (MRB) program and the Mortgage Credit Certificate (MCC) program.

For more than 30 years, AHFA staff relied on over 60 oversized, aging paper maps to making these determinations manually. Originally collected from rest stops and local businesses, these maps were taped together, hand-colored with highlighters, and marked with hand-drawn borders to distinguish eligible areas. Not only were these maps fragile and open to interpretation, but the manual process also consumed significant staff time – often requiring a full-time employee just to respond to map-related eligibility inquiries.

Recognizing the inefficiencies and the growing demand ahead of the April 2024 relaunch of the First Step MRB program, AHFA initiated a project to digitize its historical maps. The project's core objective was to transform these deteriorating paper records into a modern, self-service tool that would be faster, more accurate, and publicly accessible.

Crucially, the digitization effort incorporated not only modern census data from 2020 but also historical data. Even more significantly, AHFA included areas designated as chronically economically distressed during 1980–1983 by the U.S. Department of Housing and Urban Development (HUD) under section 143 of the Internal Revenue Code. Under federal law, such HUD-approved areas remain permanently eligible for mortgage revenue bond programs, as recognized by the Internal Revenue Service (IRS). By preserving and incorporating these permanent designations, AHFA maximized its ability to serve more households, especially in traditionally underserved regions.

Incorporating both 2020 and 1980 Census data into AHFA's digital mapping tool was not only innovative—it was a monumental undertaking. While 2020 Census data was readily available in digital form, the 1980 Census tracts, particularly those HUD-designated as chronically economically distressed and approved during 1980–1983, existed only on deteriorating paper maps. These legacy maps, never digitized and long out of print, required meticulous physical handling, photographic reconstruction, and custom digitization—each step demanding collaboration between multiple vendors and intense attention to historical accuracy.

AHFA's process began in late 2023 with a partnership with PolicyMap, a data visualization and mapping platform. The initial phase focused on counties that were entirely target or non-target,

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which were simpler to map using existing Census data. However, many counties contained both target and non-target areas, requiring more nuanced handling.

For these complex cases, AHFA engaged a series of vendors. The first vendor scanned maps that were intact and strong enough for digital capture. For more fragile maps, Total Image photographed the documents, physically reconstructed the fragments on pin boards, and created composite images. Digital Data Services then digitized those images and produced accurate overlays. These were integrated into PolicyMap's platform and layered on top of the base map.

The result: a comprehensive, interactive mapping tool accessible 24/7 via AHFA's public website. Anyone—lenders, realtors, and prospective homebuyers—can now instantly determine whether a property lies within a designated target area. This public-facing tool provides transparency, speeds up the loan process, and reduces the administrative burden for everyone involved.

The impact has been substantial. Previously, lenders submitted target area determination requests via fax or email, often with screenshots, maps, and forms. A typical response took 15 to 20 minutes, and high volumes could create backlogs of 20 to 50 requests daily. Staff sometimes spent the first four hours of the workday catching up from the previous night's submissions.

Now, with a single click, the tool provides a definitive answer in less than two seconds—no paperwork, no waiting, and no staff intervention required. Lenders and loan officers can use the tool during evenings and weekends, and applicants no longer face delays during pre-approval. This self-service solution has reduced turnaround time from hours or days to mere seconds, effectively saving the agency the workload equivalent of a full-time employee.

Beyond lenders, realtors and homebuyers also benefit from direct access to the tool. Homebuyers can check addresses during their home search to see if they qualify for more favorable financing options, and realtors can use the tool during client consultations or marketing. This democratization of access aligns with AHFA's mission to promote homeownership and financial inclusion.

To our knowledge, no other state has created a tool of this scope—one that combines both 2020 Census designations and the historic, IRS-recognized HUD approvals from the early 1980s. Most HFAs rely solely on updated Census data. AHFA's decision to include the still-valid 1980–1983 HUD designations sets it apart and allows it to offer assistance to a broader base of potential homeowners.

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Looking ahead, AHFA plans to enhance the tool further by integrating localized household income limits, sales price caps, and additional address types that currently pose challenges, such as rural routes, P.O. boxes, or highway-based addresses. Future versions of the tool aim to provide a one-stop solution for property eligibility—streamlining not only target area status but also financial thresholds.

Feedback has been overwhelmingly positive. Lenders praise the convenience and speed:

“This is a huge help in confirming if the property is in a targeted or non-targeted area,” said Jessica Black, Mortgage Loan Officer Assistant at United Community Bank. “It’s much more efficient than having to complete a form and submit the request by email and await a response. Thank you.”

Becky Glass, a mortgage processor at FirstBank, added: “I have been using it and think it is very useful and helpful. I also think it makes it easier for loan officers at pre-approval since they can look it up themselves instead of emailing AHFA.”

In summary, the digitization of AHFA’s target area maps marks a significant technological and policy innovation. By modernizing an outdated system, preserving critical historical designations, and making the tool publicly accessible, AHFA has delivered a solution that improves accuracy, reduces administrative burden, and enhances access to affordable homeownership opportunities across Alabama.

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Before and After

These pages show the drastic changes in usability, accessibility, and accuracy brought about by AHFA's revised target area mapping system. By digitizing decades of crumbling paper maps, we eliminated a time-consuming step from our loan approval process. We painstakingly converted data from both the 1980 and 2020 Censuses to ensure maximum target area designations for our state's first-time homebuyers.



AHFA's former "library" of target and non-target area maps.

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The Finished Product

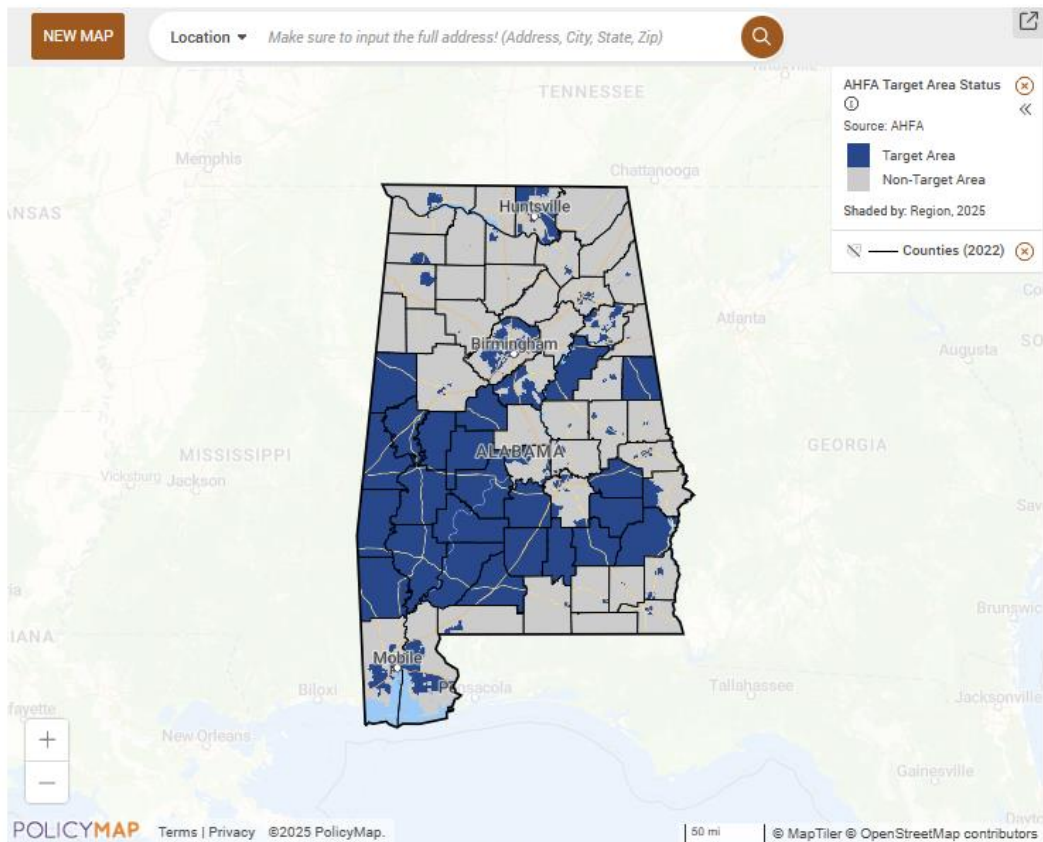
The simple tool below replaces the entire library of paper maps shown on previous pages. With one click, viewers can determine target area status in two seconds with efficiency and accuracy. Visit the link below to see this improvement in action.

[First Step Mortgage Revenue Bonds | Alabama Housing Finance Authority](#)

Target/Non-Target Areas:

To determine if a property is located in a target or non-target area, search the property address using our Target Area Status Map below.

If you are unable to locate an address (e.g., rural routes or P.O. boxes instead of a full street address), you can enter a ZIP code into the location search bar and then zoom to your specific location. Alternatively, you can also enter latitude, longitude coordinates into the location search bar, if available.



Data mapped by [PolicyMap](#), an online GIS mapping tool.

- In target areas, eligible borrowers can be first-time or repeat homebuyers. Target areas will be marked blue on the Target Area Status Map.
- In non-target areas, eligible borrowers must not have owned a home in the previous three years. Non-target areas will be marked gray on the Target Area Status Map.

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Project Summary from Our Key Vendor

[PolicyMap Article on AHFA](#)

The screenshot shows a web page for PolicyMap. At the top, there is a navigation menu with links for Features, Solutions, Industries, Resources, Pricing, About, and Contact Us, along with an 'Open Map' button. The main content area features a large aerial photograph of a residential neighborhood. Overlaid on this is a purple text box with the title 'Alabama Housing Finance Authority' and a paragraph of text: 'The Alabama Housing Finance Authority uses PolicyMap to quickly assess areas of eligibility for homeownership financing. Established in 1980 under Act No. 80-585 of the Alabama Legislature, the AHFA addresses the housing needs of low- and moderate-income residents. The agency has helped over 75,000 Alabamians become homeowners and funded more than 48,000 rental housing units. They provide a variety of options for Alabama, offering financing for single and multifamily homes, facilitating affordable rental options, and administering tax incentives for property developers.'

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“[PolicyMap’s] quick turnaround for the timeline that we had was what spoke to AHFA most highly and how eager [they] were to serve a client. [PolicyMap] was quick to ensure our satisfaction and had great turnaround.”
-Julie Adams, Single-Family Business Analyst

See how PolicyMap can help your organization.

[Request A Demo](#)

Challenge

In 2023, the Alabama Housing Finance Authority (AHFA) supported homeownership by providing \$176 million to help 984 families across 52 counties. A key service offered by AHFA is the First Step Program, which provides homebuyers with mortgage revenue bonds featuring below-market, 30-year fixed interest rates. Participants must meet federally established income and sales limits as well as target/non-target area qualifications. The target/non-target area determination process for lenders and potential homebuyers involves assessing census tracts to determine program eligibility.



To simplify eligibility checks, AHFA needed a solution that allowed easy access to detailed visualizations of Alabama’s federally determined target/non-target areas.

The screenshot shows the 'AHFA Target Area Status Map' interface. It includes a search bar at the top with the text 'Location Make sure to input the full address (Address, City, State, Zip)'. Below the search bar is a map of Alabama with various counties shaded in green, orange, and gray. A legend on the right side of the map identifies the colors: green for 'Target Area', orange for 'Mixed Target/Non-Target Area', and gray for 'Non-Target Area'. The map is titled 'AHFA Target Area Status' and 'Source: AHFA'. The 'Solution' section below the map explains that PolicyMap developed this interactive map to simplify the eligibility determination process for the First Step Mortgage Revenue Bond program and Mortgage Credit Certificate program. It states that the map visualizes every census tract in Alabama, showing their eligibility status. Tracts marked in green are target areas, orange indicates mixed target areas, and gray indicates non-target areas. The text also notes that tracts marked in orange require a Target Area ID Request for confirmation of eligibility.