Targeted Areas are communities within the state in which the first-time homebuyer restriction is waived for participation in the Homebuyer Tax Credit Program (MCC) and the Home First (MRB) Mortgage Program.

The following 15 communities in New Hampshire have been designated as Targeted by the U.S. Department of Housing and Urban Development (HUD):

- Berlin
- Claremont
- Concord
- Dover
- Goffstown
- Laconia
- Lancaster
- Littleton
- Manchester
- Newmarket
- Pittsfield
- Portsmouth
- Rochester
- Somersworth
- Whitefield