

MSHDA Income & Sales Price Limits MI Home Loan, MI Home Loan Flex & MCC Program



1.844.984.HOME (4663)

County Location	City/Township (Determined by Legal Description of Property)	Targeted Area or Non-Targeted Area	Income Limit 1-2 Persons	Income Limit 3 or more	2020 Sales Price Limit
Alcona	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Alger	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Allegan	Entire County	Targeted Area	\$94,440	\$110,180	\$224,500
Alpena	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Antrim	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Arenac	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Baraga	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Barry	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Bay	Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Targeted Area	\$88,800	\$103,600	\$224,500
Bay	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Benzie	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Berrien	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Branch	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Calhoun	Albion, Battle Creek, Burlington, Lee Twp.	Targeted Area	\$88,800	\$103,600	\$224,500
Calhoun	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Cass	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Charlevoix	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Cheboygan	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Chippewa	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Clare	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Clinton	East Lansing, Lebanon Twp., Maple Rapids, Ovid Twp.	Targeted Area	\$96,840	\$112,980	\$224,500
Clinton	Rest of County	Non-Targeted Area	\$80,700	\$92,805	\$224,500
Crawford	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Delta	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Dickinson	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Eaton	Brookfield Twp., Charlotte, Olivet, Roxand Twp., Vermontville	Targeted Area	\$96,840	\$112,980	\$224,500
Eaton	Rest of County	Non-Targeted Area	\$80,700	\$92,805	\$224,500
Emmet	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Genesee	Flint, Genesee Twp., Mount Morris Twp.	Targeted Area	\$88,800	\$103,600	\$224,500
Genesee	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Gladwin	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Gogebic	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Grand Traverse	Entire County	Targeted Area	\$97,200	\$113,400	\$224,500
Gratiot	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Hillsdale	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Houghton	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Huron	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Ingham	Entire County	Targeted Area	\$96,840	\$112,980	\$224,500
Ionia	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Iosco	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Iron	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Isabella	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Jackson	Jackson, Pulaski Twp.	Targeted Area	\$88,800	\$103,600	\$224,500
Jackson	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Kalamazoo	Entire County	Targeted Area	\$94,800	\$110,600	\$224,500
Kalkaska	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming	Targeted Area	\$96,240	\$112,280	\$224,500
Kent	Rest of County	Non-Targeted Area	\$80,200	\$92,230	\$224,500
Keweenaw	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Lake	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Lapeer	Entire County	Targeted Area	\$94,200	\$109,900	\$224,500

MI Home Loan:

NON-TARGETED AREAS: Must be a first-time homebuyer
TARGETED AREAS: May be a first-time homebuyer or repeat homebuyer

MI Home Loan Flex:

Available to first time and repeat homebuyers.



Terms and conditions apply. Find out more at Michigan.gov/Homeownership.

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Leelanau	Entire County	Targeted Area	\$94,320	\$110,040	\$224,500
Lenawee	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Livingston	Cohoctah Twp, Conway Twp, Howell, Iosco Twp	Targeted Area	\$122,040	\$142,380	\$224,500
Livingston	Rest of County	Non-Targeted Area	\$101,700	\$116,955	\$224,500
Luce	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Mackinac	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Macomb	Harrison Twp., Mt. Clemens	Targeted Area	\$94,200	\$109,900	\$224,500
Macomb	Rest of County	Non-Targeted Area	\$78,500	\$90,275	\$224,500
Manistee	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Marquette	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Mason	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Mecosta	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Menominee	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Midland	Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., Midland, Mills Twp., Mt. Haley Twp.	Targeted Area	\$98,640	\$115,080	\$224,500
Midland	Rest of County	Non-Targeted Area	\$82,200	\$94,530	\$224,500
Missaukee	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Monroe	Frenchtown Twp., Luna Pier	Targeted Area	\$96,720	\$112,840	\$224,500
Monroe	Rest of County	Non-Targeted Area	\$80,600	\$92,690	\$224,500
Montcalm	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Montmorency	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Muskegon	Muskegon, Muskegon Heights	Targeted Area	\$88,800	\$103,600	\$224,500
Muskegon	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Newaygo	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Oakland	Pontiac, Royal Oak Twp., Southfield	Targeted Area	\$94,200	\$109,900	\$224,500
Oakland	Rest of County	Non-Targeted Area	\$78,500	\$90,275	\$224,500
Oceana	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Ogemaw	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Ontonagon	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Osceola	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Oscoda	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Otsego	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Ottawa	Allendale Twp., Chester Twp., Holland	Targeted Area	\$100,320	\$117,040	\$224,500
Ottawa	Rest of County	Non-Targeted Area	\$83,600	\$96,140	\$224,500
Presque Isle	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Roscommon	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Merrill, Saginaw	Targeted Area	\$88,800	\$103,600	\$224,500
Saginaw	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
Sanilac	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Schoolcraft	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Shiawassee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp., Owosso	Targeted Area	\$88,800	\$103,600	\$224,500
Shiawassee	Rest of County	Non-Targeted Area	\$74,000	\$85,100	\$224,500
St. Clair	Entire County	Targeted Area	\$94,200	\$109,900	\$224,500
St. Joseph	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Tuscola	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500
Van Buren	Entire County	Targeted Area	\$94,800	\$110,600	\$224,500
Washtenaw	Entire County	Targeted Area	\$121,800	\$142,100	\$224,500
Wayne	Dearborn, Detroit, Ecorse, Hamtramck, Highland Park, Inkster, Lincoln Park, River Rouge, Taylor, Wayne	Targeted Area	\$94,200	\$109,900	\$224,500
Wayne	Rest of County	Non-Targeted Area	\$78,500	\$90,275	\$224,500
Wexford	Entire County	Targeted Area	\$88,800	\$103,600	\$224,500

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