

MSHDA INCOME & SALES PRICE LIMITS

MI HOME LOAN & MCC PROGRAM



1.844.984.HOME (4663)

County Location	City/Township (Determined by Legal Description of Property)	Targeted Area	2023 Income Limit 1-2 Persons	2023 Income Limit 3 or more	2023 Sales Price Limit
Alcona	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Alger	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Allegan	Entire County	Targeted	\$113,880	\$132,860	\$224,500
Alpena	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Antrim	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Arenac	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Baraga	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Barry	Entire County	Targeted	\$115,560	\$134,820	\$224,500
Bay	Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Targeted	\$108,360	\$126,420	\$224,500
Bay	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Benzie	Entire County	Targeted	\$111,480	\$130,060	\$224,500
Berrien	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Branch	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Calhoun	Albion, Battle Creek, Burlington, Lee Twp.	Targeted	\$108,360	\$126,420	\$224,500
Calhoun	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Cass	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Charlevoix	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Cheboygan	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Chippewa	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Clare	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Clinton	East Lansing, Lebanon Twp., Maple Rapids, Ovid Twp.	Targeted	\$117,360	\$136,920	\$224,500
Clinton	Rest of County	Non-Targeted	\$97,800	\$112,470	\$224,500
Crawford	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Delta	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Dickinson	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Eaton	Brookfield Twp., Charlotte, Olivet, Roxand Twp., Vermontville	Targeted	\$117,360	\$136,920	\$224,500
Eaton	Rest of County	Non-Targeted	\$97,800	\$112,470	\$224,500
Emmet	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Genesee	Flint, Genesee Twp., Mount Morris Twp.	Targeted	\$108,360	\$126,420	\$224,500
Genesee	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Gladwin	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Gogebic	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Grand Traverse	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Gratiot	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Hillsdale	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Houghton	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Huron	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Ingham	Entire County	Targeted	\$117,360	\$136,920	\$224,500
Ionia	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Iosco	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Iron	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Isabella	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Jackson	Jackson, Pulaski Twp.	Targeted	\$108,360	\$126,420	\$224,500
Jackson	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Kalamazoo	Entire County	Targeted	\$110,640	\$129,080	\$224,500
Kalkaska	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming	Targeted	\$118,080	\$137,760	\$224,500
Kent	Rest of County	Non-Targeted	\$98,400	\$113,160	\$224,500
Keweenaw	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Lake	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Lapeer	Entire County	Targeted	\$113,640	\$132,580	\$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

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Leelanau	Entire County	Targeted	\$118,560	\$138,320	\$224,500
Lenawee	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Livingston	Cohoctah Twp., Conway Twp., Howell, Iosco Twp	Targeted	\$144,600	\$168,700	\$224,500
Livingston	Rest of County	Non-Targeted	\$120,500	\$138,575	\$224,500
Luce	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Mackinac	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Macomb	Harrison Twp., Mt. Clemens	Targeted	\$113,640	\$132,580	\$224,500
Macomb	Rest of County	Non-Targeted	\$94,700	\$108,905	\$224,500
Manistee	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Marquette	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Mason	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Mecosta	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Menominee	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Midland	Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., Midland, Mills Twp., Mt. Haley Twp.	Targeted	\$114,360	\$133,420	\$224,500
Midland	Rest of County	Non-Targeted	\$95,300	\$109,595	\$224,500
Missaukee	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Monroe	Frenchtown Twp., Luna Pier	Targeted	\$110,400	\$128,800	\$224,500
Monroe	Rest of County	Non-Targeted	\$92,000	\$105,800	\$224,500
Montcalm	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Montmorency	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Muskegon	Muskegon, Muskegon Heights	Targeted	\$108,360	\$126,420	\$224,500
Muskegon	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Newaygo	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Oakland	Pontiac, Royal Oak Twp., Southfield	Targeted	\$113,640	\$132,580	\$224,500
Oakland	Rest of County	Non-Targeted	\$94,700	\$108,905	\$224,500
Oceana	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Ogemaw	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Ontonagon	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Osceola	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Oscoda	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Otsego	Entire County	Targeted	\$108,360	\$126,240	\$224,500
Ottawa	Allendale Twp., Chester Twp., Holland	Targeted	\$127,800	\$149,100	\$224,500
Ottawa	Rest of County	Non-Targeted	\$106,500	\$122,475	\$224,500
Presque Isle	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Roscommon	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Merrill, Saginaw	Targeted	\$108,360	\$126,420	\$224,500
Saginaw	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
Sanilac	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Schoolcraft	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Shiawassee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp., Owosso	Targeted	\$108,360	\$126,420	\$224,500
Shiawassee	Rest of County	Non-Targeted	\$90,300	\$103,845	\$224,500
St. Clair	Entire County	Targeted	\$113,640	\$132,580	\$224,500
St. Joseph	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Tuscola	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Van Buren	Entire County	Targeted	\$108,360	\$126,420	\$224,500
Washtenaw	Entire County	Targeted	\$148,800	\$173,600	\$224,500
Wayne	Dearborn, Detroit, Ecorse, Hamtramck, Highland Park, Inkster, Lincoln Park, River Rouge, Taylor, Wayne	Targeted	\$113,640	\$132,580	\$224,500
Wayne	Rest of County	Non-Targeted	\$94,700	\$108,905	\$224,500
Wexford	Entire County	Targeted	\$108,360	\$126,420	\$224,500

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

05.26.23