

# TARGETED AREAS



1.844.984.HOME (4663)

Exempt counties: no restrictions on prior home ownership in the entire county

County Location					
Alcona	Cass	Grand Traverse	Kalkaska	Mecosta	Otsego
Alger	Charlevoix	Gratiot	Keweenaw	Menominee	Presque Isle
Allegan	Cheboygan	Hillsdale	Lake	Missaukee	Roscommon
Alpena	Chippewa	Houghton	Lapeer	Montcalm	St. Clair
Antrim	Clare	Huron	Leelanau	Montmorency	St. Joseph
Arenac	Crawford	Ingham	Lenawee	Newaygo	Sanilac
Baraga	Delta	Ionia	Luce	Oceana	Schoolcraft
Barry	Dickinson	Iosco	Mackinac	Ogemaw	Tuscola
Benzie	Emmet	Iron	Manistee	Ontonagon	Van Buren
Berrien	Gladwin	Isabella	Marquette	Osceola	Washtenaw
Branch	Gogebic	Kalamazoo	Mason	Oscoda	Wexford

No restriction on prior home ownership in these exempt cities and townships in non-exempt counties  
(Township exemption includes only unincorporated areas within the township)

Parent County	Cities And Township
Bay	Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.
Calhoun	Albion, Battle Creek, Burlington, Lee Twp.
Clinton	East Lansing, Maple Rapids, Lebanon Twp., Ovid Twp.
Eaton	Brookfield Twp., Charlotte, Olivet, Roxand Twp., Vermontville
Genesee	Flint, Genesee Twp., Mount Morris Twp.
Jackson	Jackson, Pulaski Twp.
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming
Livingston	Cohoctah Twp., Conway Twp., Howell, Iosco Twp.
Macomb	Harrison Twp., Mt. Clemens
Midland	Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., Midland, Mills Twp., Mt. Haley Twp.
Monroe	Frenchtown Twp., Luna Pier
Muskegon	Muskegon, Muskegon Heights
Oakland	Pontiac, Royal Oak Twp., Southfield
Ottawa	Allendale Twp., Holland, Chester Twp.
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Merrill, Saginaw
Shiawasee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp., Owosso
Wayne	Dearborn, Detroit, Ecorse, Hamtramck, Highland Park, Inkster, Lincoln Park, River Rouge, Taylor, Wayne

NOTE: If a home is located in an area that is not named on one of the above lists, that means the property is located in a Non-targeted Area.  
In Non-targeted Areas, a person is not eligible for a MSHDA mortgage program or MCC program if they have owned a home as their principal residence within the last three years.