

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	2025 Income Limit 1-2 Persons	2025 Income Limit 3 or more	2025 Sales Price Limit
Alcona	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Alger	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Allegan	Entire County	Targeted	\$123,960	\$144,620	\$544,233
Alpena	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Antrim	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Arenac	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Baraga	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Barry	Entire County	Targeted	\$124,320	\$145,040	\$544,233
Bay	City of Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Targeted	\$114,720	\$133,840	\$544,233
Bay	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Benzie	Entire County	Targeted	\$114,840	\$133,980	\$544,233
Berrien	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Branch	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Calhoun	City of Albion, City of Battle Creek, City of Burlington, Lee Twp.	Targeted	\$114,720	\$133,840	\$544,233
Calhoun	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Cass	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Charlevoix	Entire County	Targeted	\$119,640	\$139,580	\$544,233
Cheboygan	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Chippewa	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Clare	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Clinton	City of East Lansing, Lebanon Twp., Village of Maple Rapids, Ovid Twp.	Targeted	\$122,040	\$142,380	\$544,233
Clinton	Rest of County	Non-Targeted	\$101,700	\$116,955	\$544,233
Crawford	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Delta	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Dickinson	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Eaton	Brookfield Twp., City of Charlotte, City of Olivet, Roxand Twp., Village of Vermontville	Targeted	\$122,040	\$142,380	\$544,233
Eaton	Rest of County	Non-Targeted	\$101,700	\$116,955	\$544,233
Emmet	Entire County	Targeted	\$117,120	\$136,640	\$544,233
Genesee	City of Flint, Genesee Twp., Mount Morris Twp.	Targeted	\$114,720	\$133,840	\$544,233
Genesee	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Gladwin	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Gogebic	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Grand Traverse	Entire County	Targeted	\$127,320	\$148,540	\$544,233
Gratiot	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Hillsdale	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Houghton	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Huron	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Ingham	Entire County	Targeted	\$122,040	\$142,380	\$544,233
Ionia	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Iosco	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Iron	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Isabella	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Jackson	City of Jackson, Pulaski Twp.	Targeted	\$114,720	\$133,840	\$544,233
Jackson	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Kalamazoo	Entire County	Targeted	\$114,960	\$134,120	\$544,233
Kalkaska	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Kent	City of Grand Rapids, Village of Kent City, City of Kentwood, Spencer Twp., City of Wyoming	Targeted	\$127,680	\$148,960	\$544,233
Kent	Rest of County	Non-Targeted	\$106,400	\$122,360	\$544,233
Keweenaw	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Lake	Entire County	Targeted	\$114,720	\$133,840	\$544,233

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	\$140,640	\$164,080	\$544,233
Lenawee	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Livingston	Cohoctah Twp, Conway Twp, City of Howell, Iosco Twp	Targeted	\$156,720	\$182,840	\$544,233
Livingston	Rest of County	Non-Targeted	\$130,600	\$150,190	\$544,233
Luce	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Mackinac	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Macomb	Harrison Twp., City of Mt. Clemens	Targeted	\$121,200	\$141,400	\$544,233
Macomb	Rest of County	Non-Targeted	\$101,000	\$116,150	\$544,233
Manistee	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Marquette	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Mason	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Mecosta	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Menominee	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Midland	City of Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., City of Midland, Mills Twp., Mt. Haley Twp.	Targeted	\$123,960	\$144,620	\$544,233
Midland	Rest of County	Non-Targeted	\$103,300	\$118,795	\$544,233
Missaukee	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Monroe	Frenchtown Twp., City of Luna Pier	Targeted	\$114,720	\$133,840	\$544,233
Monroe	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Montcalm	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Montmorency	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Muskegon	City of Muskegon, City of Muskegon Heights	Targeted	\$114,720	\$133,840	\$544,233
Muskegon	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Newaygo	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Oakland	City of Pontiac, Royal Oak Twp., City of Southfield	Targeted	\$121,200	\$141,400	\$544,233
Oakland	Rest of County	Non-Targeted	\$101,000	\$116,150	\$544,233
Oceana	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Ogemaw	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Ontonagon	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Osceola	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Oscoda	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Otsego	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Ottawa	Allendale Twp., Chester Twp., City of Holland	Targeted	\$132,720	\$154,840	\$544,233
Ottawa	Rest of County	Non-Targeted	\$110,600	\$127,190	\$544,233
Presque Isle	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Roscommon	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Village of Merrill, City of Saginaw	Targeted	\$114,720	\$133,840	\$544,233
Saginaw	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
Sanilac	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Schoolcraft	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Shiawassee	Fairfield Twp., Hazelton Twp., City of Laingsburg, Middlebury Twp., City of Owosso	Targeted	\$114,720	\$133,840	\$544,233
Shiawassee	Rest of County	Non-Targeted	\$95,600	\$109,940	\$544,233
St. Clair	Entire County	Targeted	\$121,200	\$141,400	\$544,233
St. Joseph	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Tuscola	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Van Buren	Entire County	Targeted	\$114,720	\$133,840	\$544,233
Washtenaw	Entire County	Targeted	\$151,080	\$176,260	\$544,233
Wayne	City of Dearborn, City of Detroit, City of Ecorse, City of Hamtramck, City of Highland Park, City of Inkster, City of Lincoln Park, City of River Rouge, City of Taylor, City of Wayne	Targeted	\$121,200	\$141,400	\$544,233
Wayne	Rest of County	Non-Targeted	\$101,000	\$116,150	\$544,233
Wexford	Entire County	Targeted	\$114,720	\$133,840	\$544,233

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