

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/ Non-Targeted Area	2026 Income Limit 1-2 Persons	2026 Income Limit 3 or more	2026 Sales Price Limit
Alcona	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Alger	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Allegan	Entire County	Targeted	\$119,520	\$139,440	\$566,355
Alpena	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Antrim	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Arenac	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Baraga	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Barry	Entire County	Targeted	\$121,200	\$141,400	\$566,355
Bay	City of Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Targeted	\$118,080	\$137,760	\$566,355
Bay	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Benzie	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Berrien	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Branch	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Calhoun	City of Albion, City of Battle Creek, Village of Burlington, Lee Twp.	Targeted	\$118,080	\$137,760	\$566,355
Calhoun	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Cass	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Charlevoix	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Cheboygan	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Chippewa	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Clare	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Clinton	City of East Lansing, Lebanon Twp., Village of Maple Rapids, Ovid Twp.	Targeted	\$123,120	\$143,640	\$566,355
Clinton	Rest of County	Non-Targeted	\$102,600	\$117,990	\$566,355
Crawford	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Delta	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Dickinson	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Eaton	Brookfield Twp., City of Charlotte, City of Olivet, Roxand Twp., Village of Vermontville	Targeted	\$123,120	\$143,640	\$566,355
Eaton	Rest of County	Non-Targeted	\$102,600	\$117,990	\$566,355
Emmet	Entire County	Targeted	\$122,040	\$142,380	\$566,355
Genesee	City of Flint, Genesee Twp., Mount Morris Twp.	Targeted	\$118,080	\$137,760	\$566,355
Genesee	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Gladwin	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Gogebic	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Grand Traverse	Entire County	Targeted	\$136,680	\$159,460	\$566,355
Graiot	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Hillsdale	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Houghton	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Huron	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Ingham	Entire County	Targeted	\$123,120	\$143,640	\$566,355
Ionia	Entire County	Targeted	\$118,440	\$138,180	\$566,355
Iosco	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Iron	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Isabella	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Jackson	City of Jackson, Pulaski Twp.	Targeted	\$121,440	\$141,680	\$566,355
Jackson	Rest of County	Non-Targeted	\$101,200	\$116,380	\$566,355
Kalamazoo	Entire County	Targeted	\$129,720	\$151,340	\$566,355
Kalkaska	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Kent	City of Grand Rapids, Village of Kent City, City of Kentwood, Spencer Twp., City of Wyoming	Targeted	\$127,920	\$149,240	\$566,355
Kent	Rest of County	Non-Targeted	\$106,600	\$122,590	\$566,355
Keweenaw	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Lake	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Lapeer	Entire County	Targeted	\$125,760	\$146,720	\$566,355

NON-TARGETED AREAS: Must be a first-time homebuyer

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



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

6.1.2026

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Leelanau	Entire County	Targeted	\$146,520	\$170,940	\$566,355
Lenawee	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Livingston	Cohoctah Twp., Conway Twp., City of Howell, Iosco Twp	Targeted	\$154,800	\$180,600	\$566,355
Livingston	Rest of County	Non-Targeted	\$129,000	\$148,350	\$566,355
Luce	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Mackinac	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Macomb	Harrison Twp., City of Mt. Clemens	Targeted	\$125,760	\$146,720	\$566,355
Macomb	Rest of County	Non-Targeted	\$104,800	\$120,520	\$566,355
Manistee	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Marquette	Entire County	Targeted	\$119,880	\$139,860	\$566,355
Mason	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Mecosta	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Menominee	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Midland	City of Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., City of Midland, Mills Twp., Mt. Haley Twp.	Targeted	\$128,640	\$150,080	\$566,355
Midland	Rest of County	Non-Targeted	\$107,200	\$123,280	\$566,355
Missaukee	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Monroe	Frenchtown Twp., City of Luna Pier	Targeted	\$118,080	\$137,760	\$566,355
Monroe	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Montcalm	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Montmorency	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Muskegon	City of Muskegon, City of Muskegon Heights	Targeted	\$118,080	\$137,760	\$566,355
Muskegon	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Newaygo	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Oakland	City of Pontiac, Royal Oak Twp., City of Southfield	Targeted	\$125,760	\$146,720	\$566,355
Oakland	Rest of County	Non-Targeted	\$104,800	\$120,520	\$566,355
Oceana	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Ogemaw	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Ontonagon	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Osceola	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Oscoda	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Otsego	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Ottawa	Allendale Twp., Chester Twp., City of Holland	Targeted	\$136,440	\$159,180	\$566,355
Ottawa	Rest of County	Non-Targeted	\$113,700	\$130,755	\$566,355
Presque Isle	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Roscommon	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Village of Merrill, City of Saginaw	Targeted	\$118,080	\$137,760	\$566,355
Saginaw	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
Sanilac	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Schoolcraft	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Shiawassee	Fairfield Twp., Hazelton Twp., City of Laingsburg, Middlebury Twp., City of Owosso	Targeted	\$118,080	\$137,760	\$566,355
Shiawassee	Rest of County	Non-Targeted	\$98,400	\$113,160	\$566,355
St. Clair	Entire County	Targeted	\$125,760	\$146,720	\$566,355
St. Joseph	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Tuscola	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Van Buren	Entire County	Targeted	\$118,080	\$137,760	\$566,355
Washtenaw	Entire County	Targeted	\$170,760	\$199,220	\$566,355
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	\$125,760	\$146,720	\$566,355
Wayne	Rest of County	Non-Targeted	\$104,800	\$120,520	\$566,355
Wexford	Entire County	Targeted	\$118,080	\$137,760	\$566,355

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