The Key to Own Homeownership Program assists MSHDA Housing Choice Voucher (formerly Section 8) families with transferring their rental voucher into a homeownership voucher. This program allows a family to purchase an approved home with MSHDA’s voucher assistance. Partnering with the Family Self-Sufficiency Program, the Key to Own Program provides pre/post purchase counseling and additional guidance throughout the homeownership process.

Build Equity and Stability by owning your own home!

What is the Key to Own Homeownership Program?

How do I know if I am Eligible?

- The voucher holder has to maintain earned income of at least $15,000 and be working at least 30 hours per week. (exceptions for elderly or disabled persons).
- Be a first time homeowner or have not owned a home in the last 3 years.
- Be in good standing with the rental Housing Choice Voucher Program.
- Enrolled and actively participating in the Family Self-Sufficiency Program (except for elderly or disabled persons)
What are the steps to Homeownership?

1. Contact MSHDA at the number below for an application, if you believe you meet the eligibility criteria.
2. Return your application to the Key to Own staff for review.
3. After being accepted, you will participate in free Homebuyer Education and Financial Management classes.
4. After the classes are completed, all bills paid, and all three credit scores are over 600, Key to Own staff will assist you in finding a MSHDA participating lender to get pre-approved for a mortgage.
5. After you are pre-approved for a mortgage, you will begin searching for your house.
6. Close and own your own HOME!

MSHDA Partners working with you!

Here are just a few of the many partners that are here to assist you!

To receive an application or if you have additional questions, please call, e-mail or write to:

Lisa Lehman: (517) 241-4474, lehmanl1@michigan.gov
Dawn Hengesbach: (517) 241-2732, hengesbachd5@michigan.gov
Fax: (517) 241-3372

MSHDA/Office of Existing Housing Programs
Key to Own Homeownership Program
P.O. Box 30044
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