

Targeted Areas

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

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

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 Townships
Bay	Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.
Calhoun	Albion, Battlecreek, Burlington, Lee Twp.
Clinton	East Lansing, Maple Rapids, Lebanon Twp., Ovid Twp.
Eaton	Charlotte, Olivet, Vermontville, Brookfield Twp., Roxand Twp.
Genesee	Genesee Twp., Flint, Mount Morris Twp.
Jackson	Jackson, Pulaski Twp.
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming
Livingston	Howell, Cohoctah Twp., Conway Twp., Iosco Twp.
Macomb	Harrison Twp., Mt. Clemens
Midland	Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., Midland, Mills Twp., Mt. Haley Twp.
Monroe	Luna Pier, Frenchtown Twp.
Muskegon	Muskegon, Muskegon Heights
Oakland	Pontiac, Royal Oak Twp., Southfield
Ottawa	Holland, Chester Twp., Allendale
Saginaw	Merrill, Saginaw, Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp.
Shiawassee	Laingsburg, Owosso, Fairfield Twp., Hazelton Twp., Middlebury Twp.
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.



1.844.984.HOME (4663)

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