

# MSHDA Income & Sales Price Limits MI Home Loan, MI Home Loan Flex & MCC Program



1.844.984.HOME (4663)

County Location	City/Township (Determined by Legal Description of Property)	Targeted Area	2021 Income Limit 1-2 Persons	2021 Income Limit 3 or more	2021 Sales Price Limit
Alcona	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Alger	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Allegan	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Alpena	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Antrim	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Arenac	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Baraga	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Barry	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Bay	Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Targeted	\$90,360	\$105,420	\$224,500
Bay	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Benzie	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Berrien	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Branch	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Calhoun	Albion, Battle Creek, Burlington, Lee Twp.	Targeted	\$90,360	\$105,420	\$224,500
Calhoun	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Cass	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Charlevoix	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Cheboygan	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Chippewa	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Clare	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Clinton	East Lansing, Lebanon Twp., Maple Rapids, Ovid Twp.	Targeted	\$94,920	\$110,740	\$224,500
Clinton	Rest of County	Non-Targeted	\$79,100	\$90,965	\$224,500
Crawford	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Delta	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Dickinson	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Eaton	Brookfield Twp., Charlotte, Olivet, Roxand Twp., Vermontville	Targeted	\$94,920	\$110,740	\$224,500
Eaton	Rest of County	Non-Targeted	\$79,100	\$90,965	\$224,500
Emmet	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Genesee	Flint, Genesee Twp., Mount Morris Twp.	Targeted	\$90,360	\$105,420	\$224,500
Genesee	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Gladwin	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Gogebic	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Grand Traverse	Entire County	Targeted	\$107,640	\$125,580	\$224,500
Gratiot	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Hillsdale	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Houghton	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Huron	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Ingham	Entire County	Targeted	\$94,920	\$110,740	\$224,500
Ionia	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Iosco	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Iron	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Isabella	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Jackson	Jackson, Pulaski Twp.	Targeted	\$90,360	\$105,420	\$224,500
Jackson	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Kalamazoo	Entire County	Targeted	\$92,880	\$108,360	\$224,500
Kalkaska	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming	Targeted	\$96,000	\$112,000	\$224,500
Kent	Rest of County	Non-Targeted	\$80,000	\$92,000	\$224,500
Keweenaw	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Lake	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Lapeer	Entire County	Targeted Area	\$96,000	\$112,000	\$224,500

**MI Home Loan:**

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

**MI Home Loan Flex:** Available to first time and repeat homebuyers.

**Flex Conventional Loan:** The Income for all borrowers who sign the Note must not exceed 80% of the AMI for the property location. Income limits can be found on the Fannie Mae Area Median Income (AMI) Lookup Tool: <https://homeready-eligibility.fanniemae.com/homeready/>



Terms and conditions apply. Find out more at [Michigan.gov/Homeownership](https://Michigan.gov/Homeownership).

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Leelanau	Entire County	Targeted	\$94,680	\$110,460	\$224,500
Lenawee	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Livingston	Cohoctah Twp, Conway Twp, Howell, Iosco Twp	Targeted	\$119,760	\$139,720	\$224,500
Livingston	Rest of County	Non-Targeted	\$99,800	\$114,770	\$224,500
Luce	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Mackinac	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Macomb	Harrison Twp., Mt. Clemens	Targeted	\$96,000	\$112,000	\$224,500
Macomb	Rest of County	Non-Targeted	\$80,000	\$92,000	\$224,500
Manistee	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Marquette	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Mason	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Mecosta	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Menominee	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Midland	Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., Midland, Mills Twp., Mt. Haley Twp.	Targeted	\$90,360	\$105,420	\$224,500
Midland	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Missaukee	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Monroe	Frenchtown Twp., Luna Pier	Targeted	\$94,320	\$110,040	\$224,500
Monroe	Rest of County	Non-Targeted	\$78,600	\$90,390	\$224,500
Montcalm	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Montmorency	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Muskegon	Muskegon, Muskegon Heights	Targeted	\$90,360	\$105,420	\$224,500
Muskegon	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Newaygo	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Oakland	Pontiac, Royal Oak Twp., Southfield	Targeted	\$96,000	\$112,000	\$224,500
Oakland	Rest of County	Non-Targeted	\$80,000	\$92,000	\$224,500
Oceana	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Ogemaw	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Ontonagon	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Osceola	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Oscoda	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Otsego	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Ottawa	Allendale Twp., Chester Twp., Holland	Targeted	\$104,520	\$121,940	\$224,500
Ottawa	Rest of County	Non-Targeted	\$87,100	\$100,165	\$224,500
Presque Isle	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Roscommon	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Saginaw	Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Merrill, Saginaw	Targeted	\$90,360	\$105,420	\$224,500
Saginaw	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
Sanilac	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Schoolcraft	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Shiawassee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp., Owosso	Targeted	\$90,360	\$105,420	\$224,500
Shiawassee	Rest of County	Non-Targeted	\$75,300	\$86,595	\$224,500
St. Clair	Entire County	Targeted	\$96,000	\$112,000	\$224,500
St. Joseph	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Tuscola	Entire County	Targeted	\$90,360	\$105,420	\$224,500
Van Buren	Entire County	Targeted	\$92,880	\$108,360	\$224,500
Washtenaw	Entire County	Targeted	\$127,920	\$149,240	\$224,500
Wayne	Dearborn, Detroit, Ecorse, Hamtramck, Highland Park, Inkster, Lincoln Park, River Rouge, Taylor, Wayne	Targeted	\$96,000	\$112,000	\$224,500
Wayne	Rest of County	Non-Targeted	\$80,000	\$92,000	\$224,500
Wexford	Entire County	Targeted	\$90,360	\$105,420	\$224,500

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