

Targeted Areas

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

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

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 Township |
|---------------|--|
| 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 Twp. |
| Saginaw | Merrill, Saginaw, Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., |
| Shiawasee | 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.