

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



1.844.984.HOME (4663)

TARGETED Areas (listed below)				
County Location	City/Township (Determined by Legal Description of Property)	2021 Income Limit 1-2 Persons	2021 Income Limit 3 or more	2021 Sales Price
Clinton	East Lansing, Lebanon Twp., Maple Rapids, Ovid Twp.	\$94,920	\$110,740	\$224,500
Eaton	Brookfield Twp., Charlotte, Olivet, Roxand Twp., Vermontville	\$94,920	\$110,740	\$224,500
Grand Traverse	Entire County	\$107,640	\$125,580	\$224,500
Ingham	Entire County	\$94,920	\$110,740	\$224,500
Kalamazoo	Entire County	\$92,880	\$108,360	\$224,500
Kent	Grand Rapids, Kent City, Kentwood, Spencer Twp., Wyoming	\$96,000	\$112,000	\$224,500
Lapeer	Entire County	\$96,000	\$112,000	\$224,500
Leelanau	Entire County	\$94,680	\$110,460	\$224,500
Livingston	Cohoctah Twp., Conway Twp., Howell, Iosco Twp.	\$119,760	\$139,720	\$224,500
Macomb	Harrison Twp., Mt. Clemens	\$96,000	\$112,000	\$224,500
Monroe	Frenchtown Twp., Luna Pier	\$94,320	\$110,040	\$224,500
Oakland	Pontiac, Royal Oak Twp., Southfield	\$96,000	\$112,000	\$224,500
Ottawa	Allendale, Chester Twp., Holland	\$104,520	\$121,940	\$224,500
St. Clair	Entire County	\$96,000	\$112,000	\$224,500
VanBuren	Entire County	\$92,880	\$108,360	\$224,500
Washtenaw	Entire County	\$127,920	\$149,240	\$224,500
Wayne	Dearborn, Detroit, Ecorse, Hamtramck, Highland Park, Inkster, Lincoln Park, River Rouge, Taylor, Wayne	\$96,000	\$112,000	\$224,500
All Other TARGETED Areas (not listed above)		\$90,360	\$105,420	\$224,500

NON-TARGETED Areas (listed below)				
County Location	City/Township (Determined by Legal Description of Property)	2021 Income Limit 1-2 Persons	2021 Income Limit 3 or more	2021 Sales Price
Clinton, Eaton	Areas Not Listed As Targeted Above	\$79,100	\$90,965	\$224,500
Kent	Areas Not Listed As Targeted Above	\$80,000	\$92,000	\$224,500
Livingston	Areas Not Listed As Targeted Above	\$99,800	\$114,770	\$224,500
Macomb, Oakland, Wayne	Areas Not Listed As Targeted Above	\$80,000	\$92,000	\$224,500
Monroe	Areas Not Listed As Targeted Above	\$78,600	\$90,390	\$224,500
Ottawa	Areas Not Listed As Targeted Above	\$87,100	\$100,165	\$224,500
All Other NON-TARGETED Areas (not listed above)		\$75,300	\$86,595	\$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/>