

MSHDA INCOME & SALES PRICE LIMITS

MI HOME LOAN & MCC PROGRAM



1.844.984.HOME (4663)

| County Location | City/Township (Determined by Legal Description of Property) | Targeted Area | 2024 Income Limit 1-2 Persons | 2024 Income Limit 3 or more | 2024 Sales Price Limit |
|-----------------|---|---------------|----------------------------------|--------------------------------|---------------------------|
| Alcona | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Alger | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Allegan | Entire County | Targeted | \$110,640 | \$129,080 | \$224,500 |
| Alpena | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Antrim | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Arenac | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Baraga | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Barry | Entire County | Targeted | \$117,000 | \$136,500 | \$224,500 |
| Bay | City of Bay City, Gibson Twp., Mt. Forest Twp., Pinconning Twp. | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Bay | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Benzie | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Berrien | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Branch | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Calhoun | City of Albion, City of Battle Creek, City of Burlington, Lee Twp. | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Calhoun | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Cass | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Charlevoix | Entire County | Targeted | \$110,280 | \$128,660 | \$224,500 |
| Cheboygan | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Chippewa | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Clare | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Clinton | City of East Lansing, Lebanon Twp., Village of Maple Rapids, Ovid Twp. | Targeted | \$110,760 | \$129,220 | \$224,500 |
| Clinton | Rest of County | Non-Targeted | \$92,300 | \$106,145 | \$224,500 |
| Crawford | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Delta | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Dickinson | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Eaton | Brookfield Twp., City of Charlotte, City of Olivet, Roxand Twp., Village of Vermontville | Targeted | \$110,760 | \$129,220 | \$224,500 |
| Eaton | Rest of County | Non-Targeted | \$92,300 | \$106,145 | \$224,500 |
| Emmet | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Genesee | City of Flint, Genesee Twp., Mount Morris Twp. | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Genesee | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Gladwin | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Gogebic | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Grand Traverse | Entire County | Targeted | \$119,760 | \$139,720 | \$224,500 |
| Gratiot | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Hillsdale | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Houghton | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Huron | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Ingham | Entire County | Targeted | \$110,760 | \$129,220 | \$224,500 |
| Ionia | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Iosco | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Iron | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Isabella | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Jackson | City of Jackson, Pulaski Twp. | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Jackson | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Kalamazoo | Entire County | Targeted | \$123,000 | \$143,500 | \$224,500 |
| Kalkaska | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Kent | City of Grand Rapids, Village of Kent City, City of Kentwood, Spencer Twp., City of Wyoming | Targeted | \$120,840 | \$140,980 | \$224,500 |
| Kent | Rest of County | Non-Targeted | \$100,700 | \$115,805 | \$224,500 |
| Keweenaw | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Lake | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Lapeer | Entire County | Targeted | \$115,080 | \$134,260 | \$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



Terms and conditions apply. Find out more at Michigan.gov/Homeownership.

05.01.24 (rev 08.21.24)

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|-----------------|--|---------------|----------------------------------|--------------------------------|---------------------------|
| Leelanau | Entire County | Targeted | \$129,240 | \$150,780 | \$224,500 |
| Lenawee | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Livingston | Cohoctah Twp, Conway Twp, City of Howell, Iosco Twp | Targeted | \$149,760 | \$174,720 | \$224,500 |
| Livingston | Rest of County | Non-Targeted | \$124,800 | \$143,520 | \$224,500 |
| Luce | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Mackinac | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Macomb | Harrison Twp., City of Mt. Clemens | Targeted | \$115,080 | \$134,260 | \$224,500 |
| Macomb | Rest of County | Non-Targeted | \$95,900 | \$110,285 | \$224,500 |
| Manistee | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Marquette | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Mason | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Mecosta | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Menominee | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Midland | City of Coleman, Geneva Twp., Greendale Twp., Jasper Twp., Lee Twp., City of Midland, Mills Twp., Mt. Haley Twp. | Targeted | \$127,080 | \$148,260 | \$224,500 |
| Midland | Rest of County | Non-Targeted | \$105,900 | \$121,785 | \$224,500 |
| Missaukee | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Monroe | Frenchtown Twp., City of Luna Pier | Targeted | \$115,800 | \$135,100 | \$224,500 |
| Monroe | Rest of County | Non-Targeted | \$96,500 | \$110,975 | \$224,500 |
| Montcalm | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Montmorency | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Muskegon | City of Muskegon, City of Muskegon Heights | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Muskegon | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Newaygo | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Oakland | City of Pontiac, Royal Oak Twp., City of Southfield | Targeted | \$115,080 | \$134,260 | \$224,500 |
| Oakland | Rest of County | Non-Targeted | \$95,900 | \$110,285 | \$224,500 |
| Oceana | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Ogemaw | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Ontonagon | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Osceola | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Oscoda | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Otsego | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Ottawa | Allendale Twp., Chester Twp., City of Holland | Targeted | \$123,360 | \$143,920 | \$224,500 |
| Ottawa | Rest of County | Non-Targeted | \$102,800 | \$118,220 | \$224,500 |
| Presque Isle | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Roscommon | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Saginaw | Brady Twp., Brant Twp., Bridgeport Twp., Chapin Twp., Marion Twp., Village of Merrill, City of Saginaw | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Saginaw | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| Sanilac | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Schoolcraft | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Shiawassee | Fairfield Twp., Hazelton Twp., City of Laingsburg, Middlebury Twp., City of Owosso | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Shiawassee | Rest of County | Non-Targeted | \$91,200 | \$104,880 | \$224,500 |
| St. Clair | Entire County | Targeted | \$115,080 | \$134,260 | \$224,500 |
| St. Joseph | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Tuscola | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Van Buren | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |
| Washtenaw | Entire County | Targeted | \$143,400 | \$167,300 | \$224,500 |
| Wayne | City of Dearborn, City of Detroit, City of Ecorse, City of Hamtramck, City of Highland Park, City of Inkster, City of Lincoln Park, City of River Rouge, City of Taylor, City of Wayne | Targeted | \$115,080 | \$134,260 | \$224,500 |
| Wayne | Rest of County | Non-Targeted | \$95,900 | \$110,285 | \$224,500 |
| Wexford | Entire County | Targeted | \$109,440 | \$127,680 | \$224,500 |

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