TARGETED AREAS

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

1.844.984.HOME (4663)

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 excempt cities and townships in non-exempt counties (Township exemption includes only unincorporated areas within the township)

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

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.