

Michigan State Housing Development Authority
Mortgage Credit Certificate (MCC) Program

7/09

County Location	City/Township (Determined by Legal Description of Property)	Targeted Area	Non Targeted Area	Income Limit 1-2 Persons	Income Limit 3 or more	Sales Price Limit
Alcona	Harrisville	Yes	No	\$74,750	\$74,750	\$224,250
Alcona	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Alger	Munising	Yes	No	\$74,750	\$74,750	\$224,250
Alger	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Allegan	Allegan	Yes	No	\$74,750	\$74,750	\$224,250
Allegan	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Alpena	Alpena	Yes	No	\$74,750	\$74,750	\$224,250
Alpena	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Antrim	Bellaire	Yes	No	\$74,750	\$74,750	\$224,250
Antrim	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Arenac	Omer	Yes	No	\$74,750	\$74,750	\$224,250
Arenac	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Arenac	Standish	Yes	No	\$74,750	\$74,750	\$224,250
Arenac	Turner Twp.	Yes	No	\$74,750	\$74,750	\$224,250
Baraga	L'anse	Yes	No	\$74,750	\$74,750	\$224,250
Baraga	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Barry	Hastings	Yes	No	\$74,750	\$74,750	\$224,250
Barry	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Bay	Bay City	Yes	No	\$74,750	\$74,750	\$224,250
Bay	Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Bay	Pinconning	No	Yes	\$63,800	\$73,370	\$224,250
Benzie	Beulah	Yes	No	\$74,750	\$74,750	\$224,250
Benzie	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Berrien	Benton Harbor, St. Joseph, Benton Twp., Niles	Yes	No	\$74,750	\$74,750	\$224,250
Berrien	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Branch	Bronson, Coldwater	Yes	No	\$74,750	\$74,750	\$224,250
Branch	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Calhoun	Albion, Battle Creek	Yes	No	\$74,750	\$74,750	\$224,250
Calhoun	Burlington, Lee Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Calhoun	Marshall, Sheridan Twp.	No	Yes	\$63,800	\$73,370	\$224,250
Cass	Cassopolis, Dowagiac	Yes	No	\$74,750	\$74,750	\$224,250
Cass	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Charlevoix	Charlevoix	Yes	No	\$74,750	\$74,750	\$224,250
Charlevoix	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Cheboygan	Cheboygan	Yes	No	\$74,750	\$74,750	\$224,250
Cheboygan	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Chippewa	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Chippewa	Sault Ste. Marie	Yes	No	\$74,750	\$74,750	\$224,250
Clare	Harrison	Yes	No	\$74,750	\$74,750	\$224,250
Clare	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Clinton	Lebanon Twp., Maple Rapids, Ovid Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Clinton	St. Johns	No	Yes	\$67,000	\$74,750	\$224,250
Crawford	Grayling	Yes	No	\$74,750	\$74,750	\$224,250
Crawford	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Delta	Escanaba, Gladstone	Yes	No	\$74,750	\$74,750	\$224,250

NOTE: All Other Areas (not specifically listed above) are Non-Targeted and Income Limits = \$63,800 for 1-2 person household and \$65,000 for 3 or more person household. Sales Price Limit = \$195,000.

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Delta	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Dickinson	Iron Mountain, Norway	Yes	No	\$74,750	\$74,750	\$224,250
Dickinson	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Eaton	Brookfield Twp., Olivet, Roxand Twp., Vermontville	Yes	No	\$65,000	\$65,000	\$195,000
Eaton	Charlotte	Yes	No	\$74,750	\$74,750	\$224,250
Emmet	Petoskey	Yes	No	\$74,750	\$74,750	\$224,250
Emmet	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Genesee	Burton, Genesee Twp., Montrose Twp., Mt. Morris, Mt. Morris Twp.	No	Yes	\$63,800	\$73,370	\$224,250
Genesee	Flint	Yes	No	\$74,750	\$74,750	\$224,250
Gladwin	Gladwin	Yes	No	\$74,750	\$74,750	\$224,250
Gladwin	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Gogebic	Bessemer, Ironwood, Wakefield	Yes	No	\$74,750	\$74,750	\$224,250
Gogebic	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Grand Traverse	Traverse City	Yes	No	\$74,750	\$74,750	\$224,250
Grand Traverse	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Gratiot	Alma, Elba Twp., Emerson Twp., Ithaca, St. Louis	Yes	No	\$74,750	\$74,750	\$224,250
Gratiot	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Hillsdale	Hillsdale	Yes	No	\$74,750	\$74,750	\$224,250
Hillsdale	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Houghton	Calumet Twp., Duncan Twp., Houghton	Yes	No	\$74,750	\$74,750	\$224,250
Houghton	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Huron	Bad Axe, Harbor Beach, Sebawaing Twp.	Yes	No	\$74,750	\$74,750	\$224,250
Huron	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Ingham	East Lansing, Lansing, Mason	Yes	No	\$74,750	\$74,750	\$224,250
Ingham	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Ionia	Ionia	Yes	No	\$74,750	\$74,750	\$224,250
Ionia	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Iosco	Oscoda Twp., Tawas City	Yes	No	\$74,750	\$74,750	\$224,250
Iosco	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Iron	Caspian, Crystal Falls, Gaastra, Iron River	Yes	No	\$74,750	\$74,750	\$224,250
Iron	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Isabella	Mt. Pleasant	Yes	No	\$74,750	\$74,750	\$224,250
Isabella	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Jackson	Jackson	Yes	No	\$74,750	\$74,750	\$224,250
Jackson	Pulaski Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Kalamazoo	Kalamazoo, Portage	Yes	No	\$74,750	\$74,750	\$224,250
Kalamazoo	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Kalkaska	Kalkaska	Yes	No	\$74,750	\$74,750	\$224,250
Kalkaska	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Kent	Grand Rapids	Yes	No	\$74,750	\$74,750	\$224,250
Kent	Kent City, Spencer Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Kent	Wyoming	No	Yes	\$63,800	\$73,370	\$224,250
Keweenaw	Eagle River	Yes	No	\$74,750	\$74,750	\$224,250
Keweenaw	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Lake	Baldwin, Village of	Yes	No	\$74,750	\$74,750	\$224,250
Lake	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Lapeer	Lapeer	Yes	No	\$74,750	\$74,750	\$224,250
Lapeer	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Leelanau	Leland	Yes	No	\$74,750	\$74,750	\$224,250
Leelanau	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000

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Lenawee	Adrian	Yes	No	\$74,750	\$74,750	\$224,250
Lenawee	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Livingston	Cohoctah Twp., Conway Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Livingston	Howell	Yes	No	\$74,750	\$74,750	\$224,250
Livingston	Iosco Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Luce	Newberry	Yes	No	\$74,750	\$74,750	\$224,250
Luce	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Mackinac	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Mackinac	St. Ignace	Yes	No	\$74,750	\$74,750	\$224,250
Macomb	Center Line, Eastpointe, Warren	No	Yes	\$71,000	\$74,750	\$224,250
Macomb	Mt. Clemens	Yes	No	\$74,750	\$74,750	\$224,250
Manistee	Manistee	Yes	No	\$74,750	\$74,750	\$224,250
Manistee	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Marquette	Champion Twp., Ishpeming, Marquette	Yes	No	\$74,750	\$74,750	\$224,250
Marquette	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Mason	Ludington	Yes	No	\$74,750	\$74,750	\$224,250
Mason	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Mecosta	Big Rapids	Yes	No	\$74,750	\$74,750	\$224,250
Mecosta	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Menominee	Menominee	Yes	No	\$74,750	\$74,750	\$224,250
Menominee	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Midland	Coleman	Yes	No	\$74,750	\$74,750	\$224,250
Midland	Geneva Twp., Greensdale Twp., Jasper Twp., Lee Twp., Mills Twp., Mt. Haley Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Midland	Midland	No	Yes	\$65,500	\$74,750	\$224,250
Missaukee	Lake City	Yes	No	\$74,750	\$74,750	\$224,250
Missaukee	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Monroe	Luna Pier	Yes	No	\$65,000	\$65,000	\$195,000
Monroe	Monroe	No	Yes	\$70,300	\$74,750	\$224,250
Montcalm	Carson City, Stanton	Yes	No	\$74,750	\$74,750	\$224,250
Montcalm	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Montmorency	Atlanta	Yes	No	\$74,750	\$74,750	\$224,250
Montmorency	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Muskegon	Muskegon, Muskegon Heights	Yes	No	\$74,750	\$74,750	\$224,250
Muskegon	Norton Shores	No	Yes	\$63,800	\$73,370	\$224,250
Newaygo	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Newaygo	White Cloud	Yes	No	\$74,750	\$74,750	\$224,250
Oakland	Ferndale, Hazel Park, Oak Park, Southfield	No	Yes	\$71,000	\$74,750	\$224,250
Oakland	Pontiac, Royal Oak Twp.	Yes	No	\$74,750	\$74,750	\$224,250
Oceana	Hart	Yes	No	\$74,750	\$74,750	\$224,250
Oceana	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Ogemaw	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Ogemaw	West Branch	Yes	No	\$74,750	\$74,750	\$224,250
Ontonagon	Carp Lake Twp., Ontonagon	Yes	No	\$74,750	\$74,750	\$224,250
Ontonagon	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Osceola	Reed City	Yes	No	\$74,750	\$74,750	\$224,250
Osceola	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Oscoda	Mio	Yes	No	\$74,750	\$74,750	\$224,250
Oscoda	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Otsego	Gaylord	Yes	No	\$74,750	\$74,750	\$224,250
Otsego	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Ottawa	Chester Twp.	Yes	No	\$65,000	\$65,000	\$195,000

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Ottawa	Grand Haven	No	Yes	\$71,100	\$74,750	\$224,250
Ottawa	Holland	Yes	No	\$74,750	\$74,750	\$224,250
Presque Isle	Onaway, Pulawski Twp., Rogers City	Yes	No	\$74,750	\$74,750	\$224,250
Presque Isle	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Roscommon	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Roscommon	Roscommon	Yes	No	\$74,750	\$74,750	\$224,250
Saginaw	Brady Twp., Brant Twp., Marion Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Saginaw	Buena Vista Twp., Carrollton Twp., Spaulding Twp.	No	Yes	\$63,800	\$73,370	\$224,250
Saginaw	Chapin Twp., Merrill	Yes	No	\$65,000	\$65,000	\$195,000
Saginaw	Saginaw	Yes	No	\$74,750	\$74,750	\$224,250
Sanilac	Marlette Twp., Minden Twp., Sandusky	Yes	No	\$74,750	\$74,750	\$224,250
Sanilac	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Schoolcraft	Manistique	Yes	No	\$74,750	\$74,750	\$224,250
Schoolcraft	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Shiawassee	Corunna	No	Yes	\$63,800	\$73,370	\$224,250
Shiawassee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp.	Yes	No	\$65,000	\$65,000	\$195,000
Shiawassee	Owosso	Yes	No	\$74,750	\$74,750	\$224,250
St. Clair	Port Huron	Yes	No	\$74,750	\$74,750	\$224,250
St. Clair	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
St. Joseph	Centreville, Sturgis, Three Rivers	Yes	No	\$74,750	\$74,750	\$224,250
St. Joseph	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Tuscola	Caro, Columbia Twp., Elmwood Twp., Vassar, Wisner Twp.	Yes	No	\$74,750	\$74,750	\$224,250
Tuscola	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Van Buren	Bangor, Hartford, Paw Paw	Yes	No	\$74,750	\$74,750	\$224,250
Van Buren	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Washtenaw	Ann Arbor, Ypsilanti	Yes	No	\$74,750	\$74,750	\$224,250
Washtenaw	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000
Wayne	Dearborn, Dearborn Heights, Gibraltar, Harper Woods, Inkster, Lincoln Park, Livonia, Melvindale, Redford Twp., Taylor, Trenton, Wayne, Wyandotte	No	Yes	\$71,000	\$74,750	\$224,250
Wayne	Detroit, Ecorse, Hamtramck, Highland Park, River Rouge	Yes	No	\$74,750	\$74,750	\$224,250
Wexford	Cadillac	Yes	No	\$74,750	\$74,750	\$224,250
Wexford	Rest of county	Yes	No	\$65,000	\$65,000	\$195,000

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