



ph 1-800-555-2098 | fx 1-866-399-6488
1675 Michigan Street NE Suite E, Grand Rapids, MI 49503

USDA RURAL HOUSING ELIGIBILITY

Qualifying properties for Rural Housing financing

Choose your property from the list below to see if your property is an eligible zone for a Rural Housing Mortgage through USDA's Rural Development Program. Non hyper-linked counties are all eligible for Rural Housing Financing. If you have additional questions please call us at 800-555-2098 or visit us online at <http://riverbankfinance.com>.

1. Alcona
2. Alger
3. [Allegan](#)
4. Alpena
5. Antrim
6. Arenac
7. Baraga
8. Barry
9. [Bay](#)
10. Benzie
11. [Berrien](#)
12. Branch
13. [Calhoun](#)
14. [Cass](#)
15. Charlevoix
16. Cheboygan
17. Chippewa
18. Clare
19. Clinton
20. Crawford
21. Delta
22. Dickinson
23. [Eaton](#)
24. Emmet



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- 25. [Genesee](#)
- 26. Gladwin
- 27. Gogebic
- 28. Grand Traverse
- 29. Gratiot
- 30. Hillsdale
- 31. Houghton
- 32. Huron
- 33. [Ingham](#)
- 34. Ionia
- 35. Iosco
- 36. Iron
- 37. [Isabella](#)
- 38. [Jackson](#)
- 39. [Kalamazoo](#)
- 40. Kalkaska
- 41. [Kent](#)
- 42. Keweenaw
- 43. Lake
- 44. Lapeer
- 45. Leelanau
- 46. [Lenawee](#)
- 47. Livingston
- 48. Luce
- 49. Mackinac
- 50. [Macomb](#)
- 51. Manistee
- 52. Marquette
- 53. Mason
- 54. Mecosta
- 55. Menominee
- 56. [Midland](#)
- 57. Missaukee

Locally Owned Michigan Mortgage Company

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- 58. [Monroe](#)
- 59. Montcalm
- 60. Montmorency
- 61. [Muskegon](#)
- 62. Newaygo
- 63. [Oakland](#)
- 64. Oceana
- 65. Ogemaw
- 66. Ontonagon
- 67. Osceola
- 68. Oscoda
- 69. Otsego
- 70. [Ottawa](#)
- 71. Presque Isle
- 72. Roscommon
- 73. [Saginaw](#)
- 74. [St. Clair](#)
- 75. St. Joseph
- 76. Sanilac
- 77. Schoolcraft
- 78. Shiawassee
- 79. Tuscola
- 80. Van Buren
- 81. [Washtenaw](#)
- 82. [Wayne](#)
- 83. Wexford



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MI Allegan County Ineligible Area

Allegan County, Michigan

Urban areas in Allegan County are described as:

Bounded on the North by the County Line, on the East by 52nd Street, on the South by 143rd Avenue, and on the West by 61st Street, North to 146th Avenue, West on 146th Avenue to Lake Michigan.

MI Bay County Ineligible Area

Bay County, Michigan

Urban areas in Bay County are described as:

The cities of Bay City and Essexville,

Hampton Township West of Jones Road,

Portsmouth Township West of Jones Road, and North of German Road,

Frankenlust Township East of Four Mile Road, and North of Delta Road

Monitor Township East of Four Mile Road, and South of Wheeler Road

Bangor Township South of Wheeler Road, and East of Patterson Road

MI Berrien County Ineligible Area

Berrien County, Michigan

Urban areas in Berrien County are described as:



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Beginning on the North where Benson Road meets Lake Michigan then East to Euclid Avenue then South along Euclid and extension of Euclid to Townline Road then West to South Scottsdale Road then South to West Marquette Woods Road then West to Washington Avenue then South to Rocky Weed Road then West to Lake Michigan.

The city of Niles area bounded by the County Line on the East, Chamberlain Road on the South, Phillip Road on the West, and the North Section Line of Section 22-24 of Niles Township.

MI Calhoun County Ineligible Area

Calhoun County, Michigan

Urban areas in Calhoun County are described as:

Bounded on the West by the County Line, East along the South Section Line of Section 19 Bedford Township continuing East to the Southeast corner of Section 21 Pennfield Township, then South along the East Section Line of Section 28 Pennfield Township continuing to the Southeast corner of Section 33 Emmett Township, then West along the Township Lines to the County Line.

MI Cass County Ineligible Area

Cass County, Michigan

Urban areas in Cass County are described as:

That area within the City Limits of Niles

MI Eaton County Ineligible Area

Eaton County, Michigan

Urban areas in Eaton County are described as:



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Bounded on the North and East by the County Line and the South and West by I-96.

MI Genesee County Ineligible Area

Genesee County, Michigan

Urban areas in Genesee County are described as:

The Cities of Flint, Burton, Grand Blanc, and Flint Township, Mount Morris Township and Genesee Township South of Stanley Road

Mundy Township North of Reid Road

Grand Blanc Township North of a boundary created by I-75, Holly Road and McCandlish Road

MI Ingham County Ineligible Area

Ingham County, Michigan

Urban areas in Ingham County are described as:

Bounded on the North by the County Line, South along Meridian Road to Jolly Road, West to College Road, South to the South Section Line of Section 24 of Delhi Township, then West along the Section Line to Gunn Road, then North to Holt road, then West to the West County Line then North to the North County Line.

MI Isabella County Ineligible Area

Isabella County, Michigan

Urban areas in Isabella County are described as:

The City of Mount Pleasant and including the Urban area bounded on the North by Base Line Road, on the East by Summerton Road, on the South by Deerfield Road, and on the West by Lincoln Road



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MI Jackson County Ineligible Area

Jackson County, Michigan

Urban areas in Jackson County are described as:

Summit Township and Blackman Township South of the North Section Line of Sections 19-24.

MI Kalamazoo County Ineligible Area

Kalamazoo County, Michigan

Urban areas in Kalamazoo County are described as:

All that area including all of Kalamazoo Township, Portage Township, that part of Oshtemo Township East of US 131, Sections 17-20 and 29 and 30 of Comstock Township.

MI Kent County Ineligible Area

KENT COUNTY

All that area bounded by a line from the Ottawa County Line along 4 Mile Road, East to Cordes Ave, North to 6 Mile Road, East to Grand River, Southeast following the Grand River to Buttrick Avenue, South to 60th Street, West to Hanna Lake Avenue, South to 76th Street, West to Kalamazoo Avenue, South to 84th Street, West to Homerich Avenue, North to 68th Street, West to County Line and North to beginning



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MI Lenawee County Ineligible Area

Lenawee County, Michigan

Urban areas in Lenawee County are described as:

The City of Adrian and including the Urban areas bounded on the South by US 223 and West Cadmus Road, on the West by Sand Creek Road and Wolf Creek Road, on the North by the South Section Line of Sections 25-28 of Adrian Township except for all areas North of this Line that are within City Limits, and on the East by the Township Lines between Raisin & Adrian Townships and between Palmyra & Madison Townships.

MI Macomb County Ineligible Area

Macomb County, Michigan

Urban areas in Macomb County are described as:

All areas except Townships of Bruce, Armada, Richmond, Washington, Ray and Lenox

MI Midland County Ineligible Area

Midland County, Michigan

Urban areas in Midland County are described as:

All that area within the City Limits of Midland

MI Monroe County Ineligible Area



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Monroe County, Michigan

Urban areas in Monroe County are described as:

All of Frenchtown Township, Monroe Township and Monroe City, all of Sections 19-36 of Bedford Township; and Sections 28-33 of Erie Township; and in Whiteford Township the land South of Temperance Road West to US-23 then South to Ohio State Line.

MI Muskegon County Ineligible Area

Muskegon County, Michigan

Urban areas in Muskegon County are described as:

The City of Muskegon and all of the area from Lake Michigan East on Giles Road extended to Hilton Park Road, South to Heights Ravenna Road, West to Dengl Road, South to I-96, South East to County Line, West to Lake Michigan.

MI Oakland County Ineligible Area

Oakland County, Michigan

All areas except Townships of Holly, Groveland, Brandon, Oxford, Addison, Rose, Springfield, Oakland, Highland, Milford, and Lyon

MI Ottawa County Ineligible Area

Ottawa County, Michigan

Urban areas in Ottawa County are described as:



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The City of Grand Haven bounded on the North by the County Line from Lake Michigan to 144th Avenue, South to Ferris Road and West to Lake Michigan.

The area in Tallmadge and Georgetown Townships from the East County Line West on Lake Michigan Drive to the Grand River, South-Southeast to 28th Avenue, South to Bauer Road, West to 48th Avenue, South to Quincy Street and East to the County Line.

The Cities of Holland and Zeeland bounded on the North by Quincy Street from Lake Michigan to 88th Street, South to I-96, and South on I-96 to County Line.

MI Saginaw County Ineligible Area

Saginaw County, Michigan

Urban areas in Saginaw County are described as:

The City of Saginaw and including all of Zilwaukee and Carrollton Townships, Sections 4, 5, 8, 9, 16, 17, 20, 21, 28, 29, 31, 32 and 33 of Buena Vista Township, Sections 4-6 of Bridgeport Township, Sections 1 and 2 of Spaulding Township, Sections 1-6 and 30-32 of James Township, Sections 13, 18, 19, 24, 25 and 30 of Thomastown Township, all of Saginaw Township except Sections 1 West, 2 West, 3 West, 4, 5, 6, 10 West and 11 West, Sections 19 East, 30 East, and the area South of US 675 of Section 36 of Kochville Township.

MI St. Clair County Ineligible Area

St. Clair County, Michigan

Urban areas in St. Clair County are described as:

Beginning at the point where Keewahdin Road meets Lake Huron West to Campbell Road, South to Lapeer Road, East to Range Road, South to Davis Road, and East to the St. Clair River.

MI Washtenaw County Ineligible Area



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WASHTENAW COUNTY

All of Superior and Ann Arbor Townships; Sections of 1-24 of Pittsfield and Ypsilanti Townships; Sections 13-26 and 35-36 of Scio Township; and the Cities of Ann Arbor and Ypsilanti.

MI Wayne County Ineligible Area

Wayne County, Michigan

Urban areas in Wayne County are described as:

All areas except Townships of Sumpter and Huron

This document has been provided to for use of Riverbank Finance Michigan Client's for assistance in determining property eligibility through USDA Rural Development program using a Rural Housing Mortgage. Riverbank Finance does establish these guideline and can not be liable for any discrepancies which may appear in the presented information. Visit USDA's official website for eligibility question at: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Information last updated 9/2/2011.



Riverbank Finance LLC is an Equal Housing Lender.
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