

CAFA Capital Advantage and Capital Advantage PLUS Programs Income Limits

Income Limits FHA, VA, USDA-RD and Freddie Mac

- Follow loan agency guidelines (FHA, VA, Freddie Mac, etc.) for income calculation and income limits. Lenders are responsible for ensuring that loans meet the program requirements. The program permits using qualifying income to determine eligibility, unless not allowed by the Agency.
- Freddie Mac loans require the income for all borrowers who sign the Note to not exceed the program limits.
- Charter- Level mortgage insurance is available on Freddie Mac HFA Advantage loans with income at or below 80% Area Median Income (AMI). When income exceeds 80%AMI, the standard mortgage insurance rates must be charged- refer to most current conventional product guide.

Parish	Conventional Income for all Borrowers 80% and Below AMI Effective 05/20/24	FHA, VA, USDA Income for all Borrowers Effective 04/16/24	Conventional Income for all Borrowers Effective 05/20/24
Acadia	\$59,840	\$89,010	\$104,720
Allen	\$52,480	\$89,010	\$91,840
Ascension	\$69,440	\$100,510	\$121,520
Assumption	\$69,440	\$89,010	\$121,520
Avoyelles	\$47,520	\$89,010	\$83,160
Beauregard	\$70,080	\$100,740	\$122,640
Bienville	\$47,520	\$89,010	\$83,160
Bossier	\$60,160	\$89,010	\$105,280
Caddo	\$60,160	\$89,010	\$105,280
Calcasieu	\$63,200	\$90,850	\$110,600
Caldwell	\$57,200	\$89,010	\$100,100
Cameron	\$63,200	\$90,850	\$110,600
Catahoula	\$54,160	\$89,010	\$94,780
Claiborne	\$47,520	\$89,010	\$83,160
Concordia	\$47,520	\$89,010	\$83,160
DeSoto	\$60,160	\$89,010	\$105,280
East Baton Rouge	\$69,440	\$100,510	\$121,520
East Carroll	\$47,520	\$89,010	\$83,160
East Feliciana	\$69,440	\$100,510	\$121,520
Evangeline	\$47,520	\$89,010	\$83,160
Franklin	\$47,520	\$89,010	\$83,160
Grant	\$59,360	\$89,010	\$103,880

Parish	Conventional Income for all Borrowers 80% and Below AMI Effective 05/20/24	FHA, VA, USDA Income for all Borrowers Effective 04/16/24	Conventional Income for all Borrowers Effective 05/20/24
Iberia	\$59,840	\$89,010	\$103,880
Iberville	\$69,440	\$89,010	\$121,520
Jackson	\$47,520	\$89,010	\$83,160
Jefferson Davis	\$60,800	\$89,010	\$106,400
Lafayette	\$59,840	\$89,010	\$104,720
Lafourche	\$63,680	\$89,010	\$111,440
LaSalle	\$63,280	\$89,010	\$110,740
Lincoln	\$49,760	\$89,010	\$87,080
Livingston	\$69,440	\$100,510	\$121,520
Madison	\$47,520	\$89,010	\$83,160
Morehouse	\$51,360	\$89,010	\$89,880
Natchitoches	\$52,320	\$89,010	\$91,560
Ouachita	\$51,360	\$89,010	\$89,880
Pointe Coupee	\$69,680	\$89,010	\$121,520
Rapides	\$69,440	\$100,510	\$103,880
Red River	\$59,360	\$89,010	\$84,560
Richland	\$48,320	\$89,010	\$83,580
Sabine	\$47,760	\$89,010	\$85,960
St. Charles	\$69,680	\$89,010	\$121,940
St. Helena	\$69,440	\$99,820	\$121,520
St. James	\$69,680	\$99,820	\$121,940
St. John	\$69,680	\$100,510	\$121,940
St. Landry	\$47,520	\$102,695	\$83,160
St. Martin	\$59,840	\$99,820	\$104,720
St. Mary	\$53,600	\$89,010	\$93,800
Tangipahoa	\$61,040	\$97,750	\$106,820
Tensas	\$47,520	\$89,010	\$83,160
Terrebonne	\$63,680	\$91,540	\$111,440
Union	\$51,360	\$89,010	\$89,880
Vermillion	\$59,840	\$89,010	\$104,720
Vernon	\$55,520	\$89,010	\$97,160
Washington	\$47,520	\$89,010	\$83,160
Webster	\$47,520	\$89,010	\$83,160
West Baton Rouge	\$69,440	\$100,510	\$121,520
West Carroll	\$53,840	\$89,010	\$94,220

Parish	Conventional Income for all Borrowers 80% and Below AMI Effective 05/20/24	FHA, VA, USDA Income for all Borrowers Effective 04/16/24	Conventional Income for all Borrowers Effective 05/20/24
West Feliciana	\$69,440	\$100,510	\$121,520
Winn	\$48,880	\$89,010	\$85,540