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

- Follow loan agency guidelines (FHA, VA, Freddie Mac, etc.) for income calculation. 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 loan agency (Freddie Mac, etc.)
- 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.

Effective 05/01/26

Parish	Government Loans	Freddie Mac Loans 80% AMI	Freddie Mac Loans Above 80% AMI
Acadia	$97,635	$59,840	$118,860
Allen	$97,635	$52,480	$118,860
Ascension	$108,675	$69,440	$132,300
Assumption	$97,635	$69,440	$118,860
Avoyelles	$97,635	$47,520	$118,860
Beauregard	$98,900	$70,080	$120,400
Bienville	$97,635	$47,520	$118,860
Bossier	$97,635	$60,160	$118,860
Caddo	$97,635	$60,160	$118,860
Calcasieu	$106,950	$63,200	$130,200
Caldwell	$97,635	$57,200	$118,860
Cameron	$106,950	$63,200	$130,200
Catahoula	$97,635	$54,160	$118,860
Claiborne	$97,635	$47,520	$118,860
Concordia	$97,635	$47,520	$118,860
DeSoto	$97,635	$60,160	$118,860
East Baton Rouge	$108,675	$69,440	$132,300
East Carroll	$97,635	$47,520	$118,860
East Feliciana	$108,675	$69,440	$132,300
Evangeline	$97,635	$47,520	$118,860
Franklin	$97,635	$47,520	$118,860

Parish	Government Loans	Freddie Mac Loans 80% AMI	Freddie Mac Loans Above 80% AMI
Grant	$97,635	$59,360	$118,860
Iberia	$97,635	$59,840	$118,860
Iberville	$108,675	$69,440	$132,300
Jackson	$97,635	$47,520	$118,860
Jefferson Davis	$97,635	$60,800	$118,860
Lafayette	$103,845	$59,840	$126,420
Lafourche	$99,590	$63,680	$121,240
LaSalle	$104,190	$63,280	$126,840
Lincoln	$97,635	$49,760	$118,860
Livingston	$108,675	$69,440	$132,300
Madison	$97,635	$47,520	$118,860
Morehouse	$97,635	$51,360	$118,860
Natchitoches	$97,635	$52,320	$118,860
Ouachita	$97,635	$51,360	$118,860
Plaquemines	$101,890	$69,680	$124,040
Pointe Coupee	$108,675	$69,440	$132,300
Rapides	$97,635	$59,360	$118,860
Red River	$97,635	$48,320	$118,860
Richland	$97,635	$47,760	$118,860
Sabine	$97,635	$49,120	$118,860
St. Charles	$101,890	$69,680	$124,040
St. Helena	$108,675	$69,440	$132,300
St. James	$108,100	$69,680	$131,600
St. John the Baptist	$101,890	$69,680	$124,040
St. Landry	$97,635	$47,520	$118,860
St. Martin	$103,845	$59,840	$126,420
St. Mary	$97,635	$53,600	$118,860
Tangipahoa	$97,635	$61,040	$118,860
Tensas	$97,635	$47,520	$118,860
Terrebonne	$99,590	$63,680	$121,240

Parish	Government Loans	Freddie Mac Loans 80% AMI	Freddie Mac Loans Above 80% AMI
Union	$97,635	$51,360	$118,860
Vermillion	$97,635	$59,840	$118,860
Vernon	$97,635	$55,520	$118,860
Washington	$97,635	$47,520	$118,860
Webster	$97,635	$47,520	$118,860
West Baton Rouge	$108,675	$69,440	$132,300
West Carroll	$97,635	$53,840	$118,860
West Feliciana	$108,675	$69,440	$132,300
Winn	$97,635	$48,880	$118,860

Property Requirements

There are no purchase price limits in this program. Follow Agency and GSE guidelines for maximum loan limits.

- New or existing residential units, one - four unit, detached or attached, condos, town homes
- For Condos, please reference the U.S. Bank Seller Product Guides as the primary resource for all U.S. Bank policies. Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Capital Area/Product Guides.
- Land is limited to that required for basic livability. Properties that may be subdivided are not allowed.
- Manufactured homes, Mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.

ABOUT THE FINANCING