HomeStart Advantage and Ready

Conventional Loans - 80% of Area Median Income Limits

Fannie Mae HFA Preferred and Freddie Mac HFA Advantage

Annual qualifying income limits | Effective June 2, 2026

Buyers with qualifying income at or below 80% of the Area Median Income are eligible for reduced mortgage insurance. Qualifying income must include the income of any non-occupant co-signer. Buyers must also meet the applicable program income limit.

Parish limits Acadia through Livingston

Parish	80% AMI	Parish	80% AMI
Acadia	$69,920	East Baton Rouge	$74,960
Allen	$54,160	East Carroll	$54,160
Ascension	$74,960	East Feliciana	$74,960
Assumption	$74,960	Evangeline	$54,160
Avoyelles	$54,160	Franklin	$54,160
Beauregard	$68,800	Grant	$66,640
Bienville	$54,160	Iberia	$60,320
Bossier	$63,360	Iberville	$74,960
Caddo	$63,360	Jackson	$54,160
Calcasieu	$70,480	Jefferson	$70,960
Caldwell	$61,840	Jefferson Davis	$70,480
Cameron	$70,480	Lafayette	$69,920
Catahoula	$54,160	Lafourche	$69,280
Claiborne	$54,160	La Salle	$72,480
Concordia	$54,160	Lincoln	$54,240
De Soto	$63,360	Livingston	$74,960

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Parish limits Madison through Winn

Parish	80% AMI	Parish	80% AMI
Madison	$54,160	St. Landry	$59,280
Morehouse	$61,920	St. Martin	$69,920
Natchitoches	$57,200	St. Mary	$55,680
Orleans	$70,960	St. Tammany	$86,160
Ouachita	$61,920	Tangipahoa	$52,640
Plaquemines	$70,960	Tensas	$54,160
Pointe Coupee	$74,960	Terrebonne	$69,280
Rapides	$66,640	Union	$61,920
Red River	$54,160	Vermilion	$69,920
Richland	$61,920	Vernon	$56,160
Sabine	$54,560	Washington	$54,160
St. Bernard	$70,960	Webster	$54,160
St. Charles	$70,960	West Baton Rouge	$74,960
St. Helena	$74,960	West Carroll	$57,440
St. James	$70,960	West Feliciana	$74,960
St. John the Baptist	$70,960	Winn	$54,160