HomeStart Assist Advantage and Ready Affordable Income Subsidy Grant Limits

Conventional Loans ONLY

Fannie Mae HFA Preferred and Freddie Mac HFA Advantage

Annual qualifying income limits | Effective June 2, 2026

Eligible conventional borrowers in all 64 Louisiana parishes may receive an Affordable Income Subsidy (AIS) Grant. The grant amount depends on qualifying income as a percentage of Area Median Income (AMI).

Annual qualifying income	Grant percentage of original first mortgage
At or below 50% AMI	1.00%
50.01% through 80% AMI	0.50%
Above 80% AMI	Not eligible for AIS

Find the property parish below and compare annual mortgage qualifying income with the listed limits. Program income requirements also apply; see page 2.

Parish limits Acadia through Livingston

Parish	50% AMI	80% AMI	Parish	50% AMI	80% AMI
Acadia	$43,700	$69,920	East Baton Rouge	$46,850	$74,960
Allen	$33,850	$54,160	East Carroll	$33,850	$54,160
Ascension	$46,850	$74,960	East Feliciana	$46,850	$74,960
Assumption	$46,850	$74,960	Evangeline	$33,850	$54,160
Avoyelles	$33,850	$54,160	Franklin	$33,850	$54,160
Beauregard	$43,000	$68,800	Grant	$41,650	$66,640
Bienville	$33,850	$54,160	Iberia	$37,700	$60,320
Bossier	$39,600	$63,360	Iberville	$46,850	$74,960
Caddo	$39,600	$63,360	Jackson	$33,850	$54,160
Calcasieu	$44,050	$70,480	Jefferson	$44,350	$70,960
Caldwell	$38,650	$61,840	Jefferson Davis	$44,050	$70,480
Cameron	$44,050	$70,480	Lafayette	$43,700	$69,920
Catahoula	$33,850	$54,160	Lafourche	$43,300	$69,280
Claiborne	$33,850	$54,160	La Salle	$45,300	$72,480
Concordia	$33,850	$54,160	Lincoln	$33,900	$54,240
De Soto	$39,600	$63,360	Livingston	$46,850	$74,960

Continue to page 2 for Madison through Winn and program requirements.

HomeStart Assist Advantage and Ready

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Parish limits Madison through Winn

Parish	50% AMI	80% AMI	Parish	50% AMI	80% AMI
Madison	$33,850	$54,160	St. Landry	$37,050	$59,280
Morehouse	$38,700	$61,920	St. Martin	$43,700	$69,920
Natchitoches	$35,750	$57,200	St. Mary	$34,800	$55,680
Orleans	$44,350	$70,960	St. Tammany	$53,850	$86,160
Ouachita	$38,700	$61,920	Tangipahoa	$32,900	$52,640
Plaquemines	$44,350	$70,960	Tensas	$33,850	$54,160
Pointe Coupee	$46,850	$74,960	Terrebonne	$43,300	$69,280
Rapides	$41,650	$66,640	Union	$38,700	$61,920
Red River	$33,850	$54,160	Vermilion	$43,700	$69,920
Richland	$38,700	$61,920	Vernon	$35,100	$56,160
Sabine	$34,100	$54,560	Washington	$33,850	$54,160
St. Bernard	$44,350	$70,960	Webster	$33,850	$54,160
St. Charles	$44,350	$70,960	West Baton Rouge	$46,850	$74,960
St. Helena	$46,850	$74,960	West Carroll	$35,900	$57,440
St. James	$44,350	$70,960	West Feliciana	$46,850	$74,960
St. John the Baptist	$44,350	$70,960	Winn	$33,850	$54,160

Program requirements

HomeStart Assist. Conventional qualifying income may not exceed 80% AMI. Eligible conventional loans therefore fall within an AIS income tier. The separate HomeStart Assist household-income limits must also be met.

HomeStart Advantage. Annual household income may not exceed $125,000. AIS eligibility is determined separately using mortgage qualifying income. Borrowers above 80% AMI are not eligible for AIS.

HomeStart Ready. Program qualifying income may not exceed $99,000. Eligible conventional borrowers at or below 80% AMI may receive AIS. The program does not offer a standard down payment assistance second mortgage.

Reservation and funding. Reserve AIS through the Add DPA/MCC option in the eHPortal. The lender funds the grant at closing and Lakeview reimburses the lender at loan purchase.

Income limits: LHC Exhibit F(b), effective June 2, 2026.

Program notes: Louisiana Home Starts Here Program Guidelines, September 22, 2026, pages 16, 18, 21, 22 and 29.