

HomeStart Assist Income Limits

Government Loans

Effective May 4, 2026 | LHC Exhibit N1

Parish	Non-Targeted 1-2 Persons	Non-Targeted 3+ Persons	Targeted 1-2 Persons	Targeted 3+ Persons
Acadia	\$84,900	\$97,635	\$101,880	\$118,860
Allen	\$84,900	\$97,635	\$101,880	\$118,860
Ascension	\$94,500	\$108,675	\$113,400	\$132,300
Assumption	\$84,900	\$97,635	\$101,880	\$118,860
Avoyelles	\$84,900	\$97,635	\$101,880	\$118,860
Beauregard	\$86,000	\$98,900	\$103,200	\$120,400
Bienville	\$84,900	\$97,635	\$101,880	\$118,860
Bossier	\$84,900	\$97,635	\$101,880	\$118,860
Caddo	\$84,900	\$97,635	\$101,880	\$118,860
Calcasieu	\$93,000	\$106,950	\$111,600	\$130,200
Caldwell	\$84,900	\$97,635	\$101,880	\$118,860
Cameron	\$93,000	\$106,950	\$111,600	\$130,200
Catahoula	\$84,900	\$97,635	\$101,880	\$118,860
Claiborne	\$84,900	\$97,635	\$101,880	\$118,860
Concordia	\$84,900	\$97,635	\$101,880	\$118,860
De Soto	\$84,900	\$97,635	\$101,880	\$118,860
East Baton Rouge	\$94,500	\$108,675	\$113,400	\$132,300
East Carroll	\$84,900	\$97,635	\$101,880	\$118,860
East Feliciana	\$94,500	\$108,675	\$113,400	\$132,300
Evangeline	\$84,900	\$97,635	\$101,880	\$118,860
Franklin	\$84,900	\$97,635	\$101,880	\$118,860
Grant	\$84,900	\$97,635	\$101,880	\$118,860
Iberia	\$84,900	\$97,635	\$101,880	\$118,860
Iberville	\$84,900	\$97,635	\$101,880	\$118,860

Parish	Non-Targeted 1-2 Persons	Non-Targeted 3+ Persons	Targeted 1-2 Persons	Targeted 3+ Persons
Jackson	\$84,900	\$97,635	\$101,880	\$118,860
Jefferson	\$88,600	\$101,890	\$106,320	\$124,040
Jefferson Davis	\$84,900	\$97,635	\$101,880	\$118,860
Lafayette	\$90,300	\$103,845	\$108,360	\$126,420
Lafourche	\$86,600	\$99,590	\$103,920	\$121,240
La Salle	\$90,600	\$104,190	\$108,720	\$126,420
Lincoln	\$84,900	\$97,635	\$101,880	\$118,860
Livingston	\$94,500	\$108,675	\$113,400	\$132,300
Madison	\$84,900	\$97,635	\$101,880	\$118,860
Morehouse	\$84,900	\$97,635	\$101,880	\$118,860
Natchitoches	\$84,900	\$97,635	\$101,880	\$118,860
Orleans	\$88,600	\$101,890	\$106,320	\$124,040
Ouachita	\$84,900	\$97,635	\$101,880	\$118,860
Plaquemines	\$88,600	\$101,890	\$106,320	\$124,040
Pointe Coupee	\$94,500	\$108,675	\$113,400	\$132,300
Rapides	\$84,900	\$97,635	\$101,880	\$118,860
Red River	\$84,900	\$97,635	\$101,880	\$118,860
Richland	\$84,900	\$97,635	\$101,880	\$118,860
Sabine	\$84,900	\$97,635	\$101,880	\$118,860
St. Bernard	\$88,600	\$101,890	\$106,320	\$124,040
St. Charles	\$88,600	\$101,890	\$106,320	\$124,040
St. Helena	\$94,500	\$108,675	\$113,400	\$132,300
St. James	\$94,000	\$108,100	\$112,800	\$131,600
St. John the Baptist	\$88,600	\$101,890	\$106,320	\$124,040
St. Landry	\$84,900	\$97,635	\$101,880	\$118,860
St. Martin	\$90,300	\$103,845	\$108,360	\$126,420
St. Mary	\$84,900	\$97,635	\$101,880	\$118,860

Parish	Non-Targeted 1-2 Persons	Non-Targeted 3+ Persons	Targeted 1-2 Persons	Targeted 3+ Persons
St. Tammany	\$107,700	\$123,855	\$129,240	\$150,780
Tangipahoa	\$84,900	\$97,635	\$101,880	\$118,860
Tensas	\$84,900	\$97,635	\$101,880	\$118,860
Terrebonne	\$86,600	\$99,590	\$103,920	\$121,240
Union	\$84,900	\$97,635	\$101,880	\$118,860
Vermilion	\$84,900	\$97,635	\$101,880	\$118,860
Vernon	\$84,900	\$97,635	\$101,880	\$118,860
Washington	\$84,900	\$97,635	\$101,880	\$118,860
Webster	\$84,900	\$97,635	\$101,880	\$118,860
West Baton Rouge	\$94,500	\$108,675	\$113,400	\$132,300
West Carroll	\$84,900	\$97,635	\$101,880	\$118,860
West Feliciana	\$94,500	\$108,675	\$113,400	\$132,300
Winn	\$84,900	\$97,635	\$101,880	\$118,860

HomeStart Assist Advantage and Ready Affordable Income Subsidy (AIS) 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

Affordable Income Subsidy Grant Limits | Conventional Loans ONLY

Annual qualifying income limits | Effective June 2, 2026

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.