

HomeStart Plus Income Limits

Hurricane Delta and Laura Parishes

Effective May 4, 2026 | LHC Exhibit F(c)

Parish	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Acadia	\$38,750	\$44,250	\$49,800	\$55,300	\$59,750	\$64,150	\$68,600	\$73,000
Allen	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500
Beauregard	\$48,200	\$55,050	\$61,950	\$68,800	\$74,350	\$79,850	\$85,350	\$90,850
Caddo	\$44,350	\$50,700	\$57,050	\$63,350	\$68,450	\$73,500	\$78,600	\$83,650
Calcasieu	\$52,100	\$59,550	\$67,000	\$74,400	\$80,400	\$86,350	\$92,300	\$98,250
Cameron	\$52,100	\$59,550	\$67,000	\$74,400	\$80,400	\$86,350	\$92,300	\$98,250
Grant	\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
Iberia	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Jackson	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500
Jefferson Davis	\$44,450	\$50,800	\$57,150	\$63,450	\$68,550	\$73,650	\$78,700	\$83,800
Lafayette	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,850	\$89,600	\$95,400
LaSalle	\$44,450	\$50,800	\$57,150	\$63,500	\$68,600	\$73,700	\$78,750	\$83,850
Lincoln	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650
Morehouse	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500
Natchitoches	\$40,050	\$45,800	\$51,500	\$57,200	\$61,800	\$66,400	\$70,950	\$75,550
Ouachita	\$44,000	\$50,250	\$56,500	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
Rapides	\$46,400	\$48,200	\$54,250	\$60,250	\$65,100	\$69,900	\$74,750	\$79,550
Sabine	\$38,200	\$42,900	\$48,250	\$53,600	\$57,900	\$62,200	\$66,500	\$70,800
St. Landry	\$39,900	\$45,600	\$51,300	\$56,950	\$61,550	\$66,100	\$70,650	\$75,200
St. Martin	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,850	\$89,600	\$95,400
St. Mary	\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650	\$69,100	\$73,550
Union	\$44,000	\$50,250	\$56,500	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
Vermilion	\$42,800	\$48,900	\$55,000	\$61,100	\$66,000	\$70,900	\$75,800	\$80,700
Vernon	\$39,350	\$44,950	\$50,550	\$56,150	\$60,650	\$65,150	\$69,650	\$74,150
Winn	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500

HomeStart Plus Income Limits

Hurricane Ida Parishes

Effective May 4, 2026 | LHC Exhibit F(c)

Parish	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Ascension	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
Assumption	\$43,500	\$49,700	\$55,900	\$62,100	\$67,100	\$72,050	\$77,050	\$82,000
East Baton Rouge	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
East Feliciana	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
Iberia	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Iberville	\$42,300	\$48,350	\$54,400	\$60,400	\$65,250	\$70,100	\$74,900	\$79,750
Jefferson	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
Lafourche	\$46,600	\$53,250	\$59,900	\$66,550	\$71,900	\$77,200	\$82,550	\$87,850
Livingston	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
Orleans	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
Plaquemines	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
Pointe Coupee	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
St. Bernard	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
St. Charles	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
St. Helena	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
St. James	\$52,650	\$60,200	\$67,700	\$75,200	\$81,250	\$87,250	\$93,250	\$99,300
St. John the Baptist	\$49,650	\$56,750	\$63,850	\$70,900	\$76,600	\$82,250	\$87,950	\$93,600
St. Martin	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,850	\$89,600	\$95,400
St. Mary	\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650	\$69,100	\$73,550
St. Tammany	\$58,350	\$66,700	\$75,050	\$83,350	\$90,050	\$96,700	\$103,400	\$110,050
Tangipahoa	\$42,800	\$48,900	\$55,050	\$61,100	\$66,000	\$70,900	\$75,800	\$80,700
Terrebonne	\$46,600	\$53,250	\$59,900	\$66,550	\$71,900	\$77,200	\$82,550	\$87,850
Washington	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500
West Baton Rouge	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
West Feliciana	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800

HomeStart Plus - Affordable Income Subsidy Grant Limits - Conventional Loans ONLY

Fannie Mae HFA Preferred and Freddie Mac HFA Advantage

Every HomeStart Plus conventional borrower whose qualifying income is at or below the applicable 80% AMI limit qualifies for an Affordable Income Subsidy Grant used for down payment and/or closing costs. Qualifying income determines which grant amount the borrower receives.

1.00% grant: Very low-income borrowers with qualifying income at or below 50% of Area Median Income (AMI).

0.50% grant: Low-income borrowers with qualifying income from 50.01% through 80% of AMI.

Both grant amounts are calculated using the original first mortgage loan amount.

Annual qualifying income limits by parish

Eligible parishes affected by Hurricanes Laura, Delta, or Ida

Parish	50% AMI limit	80% AMI limit
Acadia	\$43,700	\$69,920
Allen	\$33,850	\$54,160
Ascension	\$46,850	\$74,960
Assumption	\$46,850	\$74,960
Beauregard	\$43,000	\$68,800
Caddo	\$39,600	\$63,360
Calcasieu	\$44,050	\$70,480
Cameron	\$44,050	\$70,480
East Baton Rouge	\$46,850	\$74,960
East Feliciana	\$46,850	\$74,960
Grant	\$41,650	\$66,640
Iberia	\$37,700	\$60,320
Iberville	\$46,850	\$74,960
Jackson	\$33,850	\$54,160
Jefferson	\$44,350	\$70,960
Jefferson Davis	\$44,050	\$70,480
Lafayette	\$43,700	\$69,920
Lafourche	\$43,300	\$69,280
LaSalle	\$45,300	\$72,480
Lincoln	\$33,900	\$54,240
Livingston	\$46,850	\$74,960
Morehouse	\$38,700	\$61,920
Natchitoches	\$35,750	\$57,200
Orleans	\$44,350	\$70,960
Ouachita	\$38,700	\$61,920
Plaquemines	\$44,350	\$70,960
Pointe Coupee	\$46,850	\$74,960
Rapides	\$41,650	\$66,640

Parish	50% AMI limit	80% AMI limit
Sabine	\$34,100	\$54,560
St. Bernard	\$44,350	\$70,960
St. Charles	\$44,350	\$70,960
St. Helena	\$46,850	\$74,960
St. James	\$44,350	\$70,960
St. John the Baptist	\$44,350	\$70,960
St. Landry	\$37,050	\$59,280
St. Martin	\$43,700	\$69,920
St. Mary	\$34,800	\$55,680
St. Tammany	\$53,850	\$86,160
Tangipahoa	\$32,900	\$52,640
Terrebonne	\$43,300	\$69,280
Union	\$38,700	\$61,920
Vermilion	\$43,700	\$69,920
Vernon	\$35,100	\$56,160
Washington	\$33,850	\$54,160
West Baton Rouge	\$46,850	\$74,960
West Feliciana	\$46,850	\$74,960
Winn	\$33,850	\$54,160

How to use this chart. Find the parish where the property is located. Qualifying income at or below the 50% AMI limit receives the 1.00% grant. Income above the 50% limit, through the 80% limit, receives the 0.50% grant. Income above the 80% limit does not qualify for the HomeStart Plus program at all.

Funding. The lender funds the subsidy at closing and is reimbursed by Lakeview at loan purchase. The assistance may be used for additional down payment and/or closing costs.

Income distinction. Use mortgage qualifying income to determine this grant. HomeStart Plus program eligibility is determined separately using the applicable HUD household-income limits, adjusted for household size and property location.