

Homeownership Programs

Program Name and Requirements	First-Time Homebuyer Requirement	Income Limit	Minimum Credit Score	Availability	Homebuyer Education Required	Amount of Assistance	Minimum Borrower Contribution	Recorded Second Mortgage
Market Rate Conventional	No	80% AMI	640	All Parishes	Yes	Up to 4%	None	No
Market Rate GNMA	No	115% AMI	640	All Parishes	No	Up to 4%	None	No
Mortgage Revenue Bond Assisted	Yes	115% AMI	640	All Parishes	Conv Only	4%	None	Yes
Mortgage Revenue Bond HOME	Yes	80% AMI	640	All Parishes	Yes	5-9%	1%	No
Resilience Soft Second	Yes	80% AMI	640	Disaster Parishes	Yes	Up to \$60K	1%	Yes
LHC Soft Second	Yes	80% AMI	640	Disaster Parishes	Yes	Up to \$60K	1%	Yes
Investar Pilot Program	Yes	80% AMI	N/A	Certain Parishes	Yes	Up to \$60K	1%	Yes
Mortgage Credit Certificate Program	Yes	115% AMI	640	All Parishes	Conv Only	\$2K per year	None	No
Delta 100*	Yes	80% AMI	N/A	Delta Parish	Yes	Up to 3%	1%	Yes

Programs Pending Launch

Lakeview Servicing
Step Up 2 Homeownership
Habitat for Humanies

* Revisions pending