

Homeownership Programs

Program Name and Requirements	First-Time Homebuyer			Minimum Credit Score	Availability	Homebuyer		Minimum Borrower Contribution	Recorded Second Mortgage
	Requirement	Income Limit	Education Required			Amount of Assistance			
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 Humanities

* Revisions pending