

## Homeowner Grant Program

The federally-funded Homeowner Rehabilitation/Reconstruction Grant Program continues the City's efforts to provide decent, safe, and sanitary housing for low and moderate income households within the city limits of the community. It allows for the rehabilitation reconstruction of single-family, owner-occupied dwellings that are feasible for rehabilitation reconstruction. Assistance is in the form of a grant, which is available for qualified households that meet income and other eligibility criteria. The maximum grant amount from HOME funds per household is determined by the Lake Charles City Council.

### 2019 Income Limits

Family Size	Maximum Annual Income
1	\$32,050
2	\$36,600
3	\$41,200
4	\$45,750
5	\$49,450
6	\$53,100
7	\$56,750
8	\$60,400

City of Lake Charles HOME Program

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The City of Lake Charles fully complies with Title VI of the Civil Rights Act of 1964, Americans with Disabilities Act, and related statutes, executive orders, and regulations in all programs and activities. The City operates without regard to race, color, national origin, income, gender, age, and disability. Any person who believes him/herself or any specific class of persons, to be subjected to discrimination prohibited by Title VI/Americans with Disabilities Act may by him/herself or by representative file a written complaint with the City of Lake Charles. The City's Title VI Coordinator/ADA Coordinator may be reached by phone at (337) 491-1440, the Mayor's Action Line at (337) 491-1346, or contact the appropriate Department Head.

# HOMEOWNER REHABILITATION/ RECONSTRUCTION GRANT

City of Lake Charles  
Community Development

337-491-1440



## Eligibility Requirements

**STATUS:** The applicant must meet the following criteria:

1. Elderly
2. Disabled
3. Single-Parent Head of Household
4. Shall not have received housing rehabilitation assistance under any other program administered by the City of Lake Charles.

### **INCOME:**

1. The household cumulative gross annual income must be within current Section 8 income Limits, which are issued yearly by U.S. Department of Housing and Urban Development (HUD).
2. All sources of income must be verified for all household members.

### **ASSETS:**

If there is ownership of rental property, the rental property must be standard (meets the building codes of the City of Lake Charles).

### **PROPERTY ELIGIBILITY**

1. Must be a single-family dwelling
2. Must be sole and primary residence of eligible homeowner; owner must have been owner/occupant of property for at least one year prior to application
3. Must have deed; applicant must own 100% or more interest in property
4. Must be substandard and the home will be demolished
5. Must be free of all liens
6. Burned structures will not be considered if homeowner's insurance was not in place at time of fire
7. Home cannot be in a flood zone



## Individual Grant Awards

1. The program cost of rehabilitation / reconstruction must not exceed the amount per dwelling set forth by the Lake Charles City Council.
2. The amount of the grant will be based on the amount necessary to cure existing substandard conditions.
3. No "cosmetic" or "maintenance" work will be done.
4. If the cost of rehabilitation / reconstruction exceeds the maximum grant amount, the homeowner may supplement the grant amount with private funds. The homeowner is solely responsible for obtaining any needed additional funds. The homeowner must provide assurance of the availability of such funds and appropriate documentation for the source of the funds.

## Homeowner Responsibilities

1. Insurance will be required. Only those applicants who have or who can obtain the necessary fire, hazard, and flood (if required) insurance will be considered for the program.
2. Once it is established that the City will fund a homeowner rehabilitation / reconstruction project, the homeowner will be responsible for paying his/her monthly utilities and packing his/her belongings to be moved through the City's relocation program.



## Definitions

**Disabled:** Homeowner who has a physical, mental, or emotional impairment which is expected to be long, continued, and indefinite duration; substantially impedes his/her ability to live independently; and is of such nature that such disability could be improved by more suitable housing conditions.

**Elderly:** Homeowner who is at least 62 years of age.

**Income:** Income figures include all of the income from the household (all persons living at the eligible address). HUD Section 8 income limits will be used. The yearly revisions by HUD will be incorporated into the program guidelines as they are received.

**Owner:** Homeowner who owns 50% or more interest in property.

**Single-Family Dwelling:** An individual dwelling unit in a structure which is not physically connected with any other dwelling unit.

**Single-Parent Head of Household:** Homeowner who is the primary supporter of the other household members and children: is single, separated, displaced, widowed, or divorced and does not reside with a spouse or domestic partner.

**Substandard Condition:** One or more conditions which render the dwelling unsafe or unsanitary as prescribed by the City's Minimum Housing Code Standards.

**Suitable for Rehabilitation/Reconstruction:** The nature of the substandard conditions are both financially and structurally feasible for reconstruction.