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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.

City of Lake Charles Community Development Division



Community Development Block Grant

Down Payment &
Closing Costs Assistance

COMMUNITY DEVELOPMENT BLOCK GRANTS

The City of Lake Charles' Community Development Division has set aside funding for Down Payment and Closing Costs assistance. The funds have been made available on a first come, first serve basis. There are certain requirements that must be met in order to be approved for this assistance.

REQUIREMENTS

Owner Occupancy-Home Buyer must occupy the residence as his or her principal residence. No investment property.

Property Type-Single family residential property must be located within the city limits of Lake Charles and can not be in flood zones Mobile homes do not qualify.

First Time Home buyer/Three Year Requirement/Applicant can not have owned a home as primary residence in the past three years. Qualified veterans are eligible for this funding.

Exception-First time home buyer requirement is removed if applicant is a single parent with children under the age of 18, a displaced homemaker, a victim of domestic violence, or disabled person and meets all requirements.

Purchases only-Home refinances and home improvements do not qualify under this program.

Home buyer Education-Home Buyer Education Certificate from an approved program is required.

Applicants must have good credit. Also, must qualify and be approved by a mortgage lender.

A mortgage lender's commitment letter must be submitted to the Community Development Division.

Meet the following current income limits:

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



Home cannot be in a flood zone.