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## Homeowner Major Rehabilitation Program

*The federally-funded Homeowner Major Rehabilitation 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 major rehabilitation of single-family, owner-occupied dwellings that are feasible for major rehabilitation. Assistance is in the form of a forgivable loan, which is available for qualified households that meet income and other eligibility criteria. The maximum forgivable loan amount from HOME funds per household is determined by the Lake Charles City Council.*

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.

# MAJOR HOMEOWNER REHABILITATION PROGRAM

City of Lake Charles  
Community Development

337-491-1440

## Eligibility Requirements

**STATUS:** The applicant must be low to moderate income and meet the following criteria:

### 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

### INCOME:

1. The household cumulative gross annual income must be within current HOME income Limits, which are issued yearly by U.S. Department of Housing and Urban Development (HUD). The yearly revisions by HUD will be incorporated into the program guidelines as they are received.
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 be substandard for the home to be demolished
4. Burned structures will not be considered if homeowner's insurance was not in place at time of fire
5. Home cannot be in a flood zone

## Forgivable Loan Information

1. The program cost of major rehabilitation must not exceed the amount per dwelling set forth by the Lake Charles City Council.
2. No "cosmetic" or "maintenance" work will be done.
3. If the cost of major rehabilitation exceeds the maximum forgivable loan amount, the homeowner may supplement the forgivable loan 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 on the new residence. Only those applicants who have or who can obtain the necessary fire, hazard, and insurance is not required until move in.
2. Once it is established that the City will fund a homeowner major rehabilitation 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

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

**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 Major rehabilitation:

The nature of the substandard conditions are both financially and structurally feasible for major rehabilitation.