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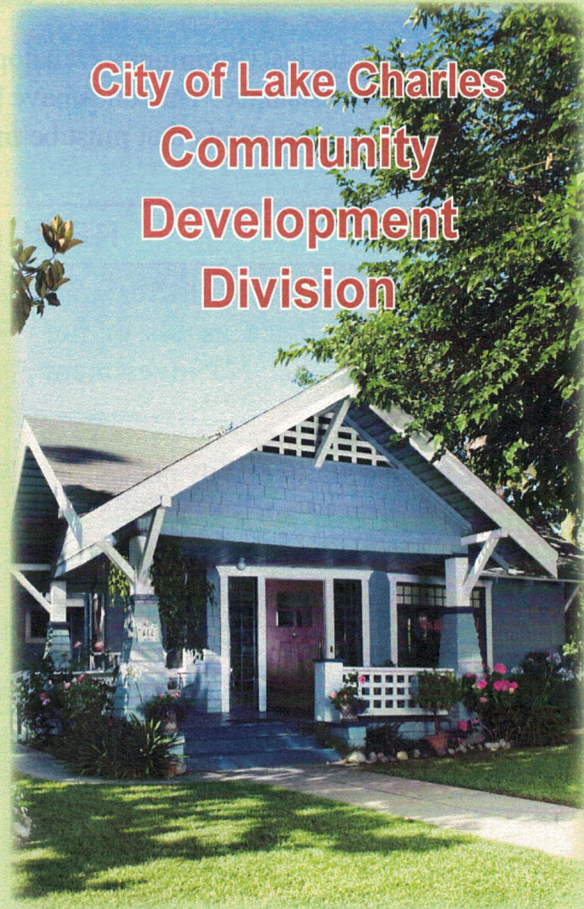
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## City of Lake Charles Community Development Division



## Community Development Block Grant

Down Payment &  
Closing Costs Assistance

The City of Lake Charles' Community Development Division has set aside funds 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:

**2017 Income Limits**

Family Size	Maximum Annual Income
1	\$32,800
2	\$37,450
3	\$42,150
4	\$46,800
5	\$50,550
6	\$54,300
7	\$58,050
8	\$61,800

