



Lafayette
COMMUNITY DEVELOPMENT AND PLANNING



HOUSING & COMMUNITY SERVICES

Neighborhood Counseling · Housing Services · Federal Programs



Housing Demolition Program

The Community Development and Planning Department provides demolition grants to income-qualifying owners of dilapidated residential and commercial properties within the jurisdiction of LCG. Owners are not indebted to LCG.

Residential Properties:

- \$15,000 Grant Limit
- Unoccupied for 90+ Days

Commercial Properties:

- \$4,000 Grant Limit
- Must have owned for 3+ years

Housing Rehabilitation Program

The Housing Rehabilitation Program's objective is to assist income qualifying homeowners in reaching current code standards for their owner-occupied, single-family detached homes within Lafayette City limits and unincorporated areas of Lafayette Parish. Mobile homes are not eligible. Qualified applicants will receive consideration for a deferred payment loan of up to \$50,000 and labor provided by a Community Development & Planning carpentry crew. Program participants are not indebted to LCG unless their property is sold, rented, or not used as their personal primary residence for at least 15 years after the rehabilitation work has been completed. At the end of 15 years, the participant is cleared of program obligations.

LCG maintains four homes that are available to participants during the rehabilitation of their home. Most are handicap accessible, and all are equipped with central heating and air conditioning. Utilities and telephone services are provided by LCG. The relocation process is provided free of charge, and a moving grant is also awarded to cover the cost of moving to and from the relocation unit.

Sewer System Program

Bayou Vermilion District's (BVD) Water Quality Department is currently working with the Louisiana Department of Environmental Quality with on-site sewer system inspection, education and outreach with the goal of improving water quality in the Vermilion River. LCG is partnering with BVD to assist eligible homeowners in making the necessary repairs to their systems including but not limited to the aerator, discharge pump, field lines, discharge lines and holding tank. Homeowners must have owned the home for 3 years and reside in the home at the time of application.

The Rehabilitation Process:

1. Application
2. Inspection of Home
3. Cost Estimate/Work Write-up
4. Homeowner Counseling
5. Contract Signing
6. Temporary Relocation of Homeowner
7. Rehabilitation Work Begins
8. Follow-up Inspection of Home
9. Mortgage Cancellation (after 15 years)

All Housing Programs are subject to HUD income guidelines. Contact LCG Community Development & Planning to determine income eligibility.

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First-Time Home Buyer Program

Lafayette Consolidated Government offers a First-Time Home Buyer Down Payment and Closing Costs Program to help qualified home buyers obtain an affordable first mortgage loan through a private lender. The program provides a 2% interest loan up to \$11,000 which may be applied toward down payment, closing costs, and/or prepaids. To be eligible for this program, home buyers must be pre-approved through a lender of choice prior to application and must be purchasing a single-family home within Lafayette City limits or unincorporated areas of Lafayette Parish. Manufactured homes, mobile homes, and duplexes are not eligible.

2%

Fixed Interest
Rate

\$11,000

Maximum Loan
Amount

15

Year Loan
Term

\$70.79

Monthly
Payment

Homeownership value limits apply. Contact Community Development and Planning for more information.

Minor Housing Rehabilitation Grants

This program is intended to assist homeowners in correcting minor deficiencies in their single-family, owner-occupied houses. Minor rehabilitation assistance is provided for essential repairs to improve livability, prevent further deterioration, improve energy efficiency, and revitalize neighborhoods. The minimum investment in any activity is \$2,500.

Roof Repair/Replacement (Maximum \$7,500)

Applicants will not be eligible for other rehabilitation assistance until the roof has been addressed. Minor deficiencies to soffit and fascia will be repaired.

Handicap Accessibility (Maximum \$15,000)

Includes ramps and bathroom accessibility improvements.

Painting Assistance (Maximum \$7,500)

Includes pressure-washing, painting, and minor carpentry needed to replace deteriorated exterior surfaces. Home must be free of lead paint. Brick or vinyl/coil trim exteriors are not eligible unless previously painted.

Electrical Panel Boxes (Maximum \$7,500)

Limited to replacement of breaker panel, meter base, and overhead service pipe.

Bathroom Rehabilitation (Maximum \$7,500)

Deterioration will be addressed on a case-by-case basis. Eligibility is determined on the cause and extent of damage.

Sewer Plants/Septic Systems (Maximum \$4,000)

Repair/upgrade and servicing of an existing Health Department-approved system is limited to aerator, discharge pump, field lines, discharge lines and holding tank.

Safety Improvements

Includes replacement of exterior doors and door locks, installation of handrails and grab bars, replacement of concrete steps, provision and installation of smoke/carbon monoxide detectors, and provision of fire extinguishers.

Energy Efficiency Improvements

Repair/replacement of window screens and weather stripping and installation of attic insulation

Ramp Program

The Ramp Program is designed to improve accessibility for residents in single-family, owner-occupied houses through the installation of an accessibility ramp. For eligibility, the house must be structurally sound and have sufficient space to accommodate the ramp. No modifications will be made to the existing structure.



Ticket to Work

Social Security's Ticket to Work Program supports career development for people with disabilities who want to work. The goal of the program is to help individuals with disabilities progress toward financial independence. LCG is a Ticket to Work services provider known as an Employment Network and is authorized to help people who receive Social Security disability benefits prepare for, find, and maintain employment. Services include but are not limited to career counseling, resume assistance, job referrals, mock interviews, disability disclosure discussions, and job accommodation requests.

To decide if LCG's Employment Network is right for you and to discuss individualized services email TicketToWork@lafayettela.gov or call (337) 291-8421.

Neighborhood Counseling Services

The Neighborhood Counseling Program provides free group classes and counseling services including private consultations, assessment of budgets and credit history, and information about programs available to help clients acquire and maintain affordable housing.

Pre-Purchase Counseling:

Pre-purchase counseling can help make the dream of homeownership a reality. Counselors evaluate client's readiness to own a home.

Default/Delinquency Mortgage Counseling:

Counselors contact the mortgage company on behalf of the client in the event that they default on their loan.

Renter's Counseling:

Counseling is provided to understand landlord and tenant rental issues, budgeting for rent, and securing safe and affordable housing.

Post-Purchase Counseling:

Counseling provided on home equity loans, refinancing, and managing short and long-term financial goals.

Contact the Community Development and Planning Department for an up-to-date education schedule.

Contacts

Jessie Livingston Taylor Center
111 Shirley Picard Drive
Lafayette, LA 70501

(337) 291-5450



Housing Services

(337) 291-7357
housingrehab@lafayettela.gov

Neighborhood Counseling

(337) 291-5450

Housing Discrimination Complaint Hotline

(337) 291-5451

Development Codes, Housing Inspections, & Complaints

(337) 291-8425

Development & Planning

(337) 291-8445