




ISLE DE JEAN CHARLES RESETTLEMENT



FREQUENTLY ASKED QUESTIONS

FOR FORMER AND CURRENT
ISLE DE JEAN CHARLES RESIDENTS

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OFFICE HOURS & LOCATION

MONDAY – THURSDAY
8:30 a.m. – 4:30 p.m.

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OVERVIEW

Q1 WHO IS FUNDING THE ISLE DE JEAN CHARLES RESETTLEMENT?

The state of Louisiana received \$48.3 million in Community Development Block Grant funds from the U.S. Department of Housing and Urban Development through the National Disaster Resilience Competition for the Resettlement of Isle de Jean Charles.

Q2 DOES THIS GRANT FUNDING HAVE RESTRICTIONS OR LIMITS?

Yes. Since the state is using federal grant money to fund the program, the state and anyone who chooses to participate must follow a series of guidelines and rules.

The policy manual and several guidance documents are available to help understand the rules and regulations of the Resettlement. You are encouraged to work with your case manager or a Resettlement team member on any specific questions you may have.

OPTIONS AND ELIGIBILITY

Q3 WHO IS ELIGIBLE TO PARTICIPATE IN THE ISLE DE JEAN CHARLES RESETTLEMENT?

See below for eligibility criteria and ownership options.

A NEW HOME IN THE NEW COMMUNITY	AN EXISTING HOME IN LOUISIANA	A VACANT LOT IN THE NEW COMMUNITY
<p>AVAILABLE BENEFIT</p> <p>Eligible households will receive a new housing unit built at the resettlement site.</p>	<p>AVAILABLE BENEFIT</p> <p>Eligible households will receive funding toward an existing home within Louisiana that meets program standards, is located outside the currently recognized 100-year floodplain and is separate from the resettlement site.</p>	<p>AVAILABLE BENEFIT</p> <p>Eligible households will receive a vacant lot on the resettlement site. The program will support residents in identifying potential financing options to build a home on the resettlement site.</p>
<p>ELIGIBILITY CRITERIA</p> <p>Current permanent, primary residents on the island.</p> <p>— or —</p> <p>Past permanent, primary residents who do not currently own an off-island home and:</p> <ul style="list-style-type: none">• lived on the island on Aug. 28, 2012 (Hurricane Isaac), have been displaced since that time and currently live in a program-eligible parish. <p>- or -</p> <ul style="list-style-type: none">• lived in a program-eligible parish on Aug. 28, 2012, lived on the island after that time and currently live in a program-eligible parish. <p style="text-align: center;">A</p>	<p>ELIGIBILITY CRITERIA</p> <p>Current permanent, primary residents on the island.</p> <p>— or —</p> <p>Past permanent, primary residents who do not currently own an off-island home and:</p> <ul style="list-style-type: none">• lived on the island on Aug. 28, 2012 (Hurricane Isaac), have been displaced since that time and currently live in a program-eligible parish. <p>- or -</p> <ul style="list-style-type: none">• lived in a program-eligible parish on Aug. 28, 2012, lived on the island after that time and currently live in a program-eligible parish. <p style="text-align: center;">D</p>	<p>ELIGIBILITY CRITERIA</p> <p>Past permanent, primary residents displaced from the island before Aug. 28, 2012 (Hurricane Isaac), who lived in a program-eligible parish at the time of the storm, currently reside in a program-eligible parish and can demonstrate financial ability to build a new home.</p> <p>— or —</p> <p>Past permanent, primary residents displaced on or after Aug. 28, 2012, who currently own an off-island home.</p> <p><i>Eligible applicants will be prioritized based on when they lived on the island.</i></p> <p style="text-align: center;">B</p>

PROGRAM ELIGIBLE PARISHES: JEFFERSON, LAFOURCHE, PLAQUEMINES, ST. JOHN THE BAPTIST, ST. TAMMANY AND TERREBONNE

OPTIONS AND ELIGIBILITY

Q4 ARE THERE OPTIONS FOR CURRENT ISLAND RESIDENTS WHO DO NOT WANT TO LIVE IN THE NEW COMMUNITY?

Yes. The Resettlement offers all current, eligible island residents the opportunity to relocate to a safer, more sustainable home—either in the newly developed community, or in an existing home in Louisiana located outside the new community and outside the currently recognized 100-year floodplain.

Current island residents who do not wish to relocate from the island are free to stay. The state will not force anyone to leave the island and residents are encouraged to make their own independent decisions.

Q5 HOW WILL OCD FIND PAST, PERMANENT ISLE DE JEAN CHARLES RESIDENTS?

The state is working with current applicants and using available resources to reach as many former, permanent Isle de Jean Charles residents as possible. If you know someone who lived on the island, please share Resettlement information with him or her and let us know, because they may be eligible for Resettlement assistance. Those who have previously lived on the island can contact a Resettlement team member for more information on resettlement options, eligibility, the application process or any other questions they may have about the program.

Expressing interest in and/or completing an application does not commit or bind an individual to participate in the Resettlement.

ISLAND PROPERTIES

Q6 WILL I BE REQUIRED TO SIGN A MORTGAGE AGREEMENT RELATED TO MY ISLAND PROPERTY?

No. Based on feedback from Isle de Jean Charles residents, the Office of Community Development has worked with HUD to update participation requirements to better reflect the wishes of community residents. Resettlement participants WILL NOT be required to sign a mortgage document or deed restriction related to their island property. Rather, all participants will be required to sign a Homeowner Assistance Agreement that defines use restrictions for island properties.

Q7 WHAT WILL HAPPEN TO ISLAND HOMES AFTER THE RESETTLEMENT?

The state has worked out a solution with HUD that allows Resettlement participants' existing island structures to remain intact, while making sure they are not used for residential purposes or redevelopment. This solution is different from traditional HUD-funded relocation programs, where vacated properties are returned to permanent open space. The restrictions for use of island properties are only related to the homes/homeowners that choose to participate in the Resettlement and will not be enforced for island residents and/or owners who choose not to participate.

Please review your program documentation before agreeing and signing and work with your case manager or a Resettlement team member to answer any case-specific questions you may have.

Q8 WHO WILL PAY TO MAINTAIN MY ISLAND HOME?

Maintenance and upkeep of island properties will continue to be the responsibility of the property owner. As defined in the Homeowner Assistance Agreement, only minor repairs that cost less than either \$2,500 or two percent of the assessed value of the improvement (whichever is greater) will be allowed.

ISLAND PROPERTIES

Q9 WILL I BE REQUIRED TO HAVE INSURANCE ON MY ISLAND HOME?

No. The Resettlement does not require you to have insurance on your island property.

Q10 IF I CHOOSE TO PARTICIPATE IN THE RESETTLEMENT, WILL MY ISLAND HOME BE CONDEMNED?

No. The Office of Community Development cannot condemn an island property. The guidelines of the Resettlement allow existing structures to remain intact while ensuring the properties are not used for residential or redevelopment purposes.

Q11 WHO IS RESPONSIBLE FOR MAKING SURE USE RESTRICTIONS FOR ISLAND PROPERTIES ARE NOT VIOLATED?

Resettlement participants who sign the Homeowner Assistance Agreement will be asked to review, acknowledge and comply with the terms of the Homeowner Assistance Agreement and the mortgage related to their new home. The state will monitor the program to ensure compliance with the federal requirements associated with Resettlement funding.

Q12 CAN I RENT MY ISLAND HOME AS A CAMP?

No. If you choose to participate in the Resettlement, you cannot rent or lease your island property.

Q13 IF A HURRICANE (OR OTHER DISASTER) DESTROYS MY ISLAND HOME, CAN I REBUILD A PERMANENT STRUCTURE ON THE ISLAND IF I PAY FOR IT?

No. Resettlement participants must agree to certain terms contained in the Homeowner Assistance Agreement, including that participants will not use personal funds to make or allow for substantial repairs to an island property.

Q14 WHAT WILL HAPPEN TO THE ISLAND CEMETERY?

The Resettlement will not impact the cemetery.

Q15 WHO WILL OWN THE MINERAL RIGHTS OF THE ISLAND PROPERTIES?

The owner of the island property will retain mineral rights.

APPLICATION PROCESS

Q16 HOW CAN I APPLY FOR THE RESETTLEMENT?

Individuals interested in learning more about the Resettlement and completing an application can do so in one of the following ways:

- **Current island residents** may schedule an appointment or complete an application by walk-in at the program office or request a program representative visit their island property to complete an application.
- **Past island residents** may schedule an appointment or complete an application by walk-in at the program office.

To schedule an appointment call **833.632.2976** or email IsleDeJeanCharles@La.Gov.

You are encouraged to review the Application Document Checklist to gather any required documentation. The application is also available online for review prior to scheduling an appointment at IsleDeJeanCharles.La.Gov/How-To-Apply.

Q17 WHAT DOCUMENTS WILL BE REQUIRED TO APPLY FOR THE RESETTLEMENT?

Documentation of occupancy is the main requirement to apply. Your case manager can provide and review the Application Document Checklist to help you collect needed documentation and complete your application.

Q18 IS THERE A TIMELINE FOR CHOOSING TO RESETTLE? DO THE TIMELINES DIFFER BETWEEN THE GROUPS?

The application period for Options A and D is currently open and will remain open for the foreseeable future to ensure anyone interested in participating in the Resettlement has time to thoroughly review the available options and make an independent decision.

NEW COMMUNITY AND HOUSING

Q19 WHAT DOCUMENTS WILL I BE REQUIRED TO SIGN?

Depending upon your chosen Resettlement option, you will be required to sign some of the following legal documents:

- Act of Mortgage (Home Property) – for Built Home in Louisiana (Option D)
- Act of Mortgage (New Home Property) – for New Home in New Community (Option A)
- Act of Transfer (New Home Property) (Option A)
- Homeowner Assistance Agreement (Option A and D)
- Notice of Homeowner Assistance Agreement (Option A and D)
- Act of Transfer (New Community Lot) (Option B)
- Lot Mortgage (Option B)

You can request to review all documents them prior to signing by contacting a member of the Resettlement team or downloading them at IsleDeJeanCharles.La.Gov/How-To-Apply.

NEW COMMUNITY AND HOUSING

Q20 WHERE WILL THE NEW COMMUNITY BE LOCATED?

The new community will be located on 515 acres of land near Schriever in Terrebonne Parish.

Q21 HOW MANY HOUSES WILL BE IN THE NEW COMMUNITY? WHEN WILL THE HOUSES BE FINISHED?

Once fully developed, the state anticipates up to 120 houses in the new community. The first houses should be finished in 2021.

Q22 WILL I OWN THE NEW INDIVIDUAL LOT AND/OR HOME AND WILL THERE BE OWNERSHIP CONDITIONS?

Yes. If you choose to participate, you will own the lot and/or home. You will be required to agree to and sign a forgivable mortgage that will be forgiven at a rate of 20 percent (one-fifth) per year until the occupancy requirement is met. After five years, the lot and house will be 100 percent yours.

Should you choose to leave your home in the new community before the five-year occupancy requirement is met, you can sell the home in the new community, keep any profit from the portion that you own and move.

Q23 WILL RESIDENTS PAY CLOSING COSTS ON NEW HOMES?

No. Households receiving a new home through Option A or D will not pay any closing costs.

Q24 WILL THERE BE ASSISTANCE FOR MOVING EXPENSES?

Yes. Depending on how many furnished rooms are being packed and moved, eligible moving expenses will be paid for Options A and D participants as detailed in the chart below:

NUMBER OF FURNISHED ROOMS	1	2	3	4	5	6	7	8
MAXIMUM AMOUNT	\$600	\$800	\$1,000	\$1,200	\$1,300	\$1,550	\$1,700	\$1,900

Q25 IF I CHOOSE TO MOVE TO THE NEW COMMUNITY, HOW WILL THE LOTS AND HOUSING LOCATIONS BE DETERMINED?

Housing locations will be determined based on the following, as much as possible:

- Personal preferences, such as water- or woodland-facing, stage in construction and potential neighbors
- Accessibility and physical needs of family members
- Proven need to be close to community features
- Physical housing space needs based on family size
- Design considerations based on unit size

Q26 CAN WE BUILD OTHER STRUCTURES ON OUR NEW COMMUNITY LOTS AND IS THERE LAND AVAILABLE FOR EXPANSION?

Detached auxiliary “granny units” or similar small units may be suitable. The Resettlement team will continue to work with residents to explore additional housing options and accommodations.

NEW COMMUNITY AND HOUSING

Q27 IF I HAVE A FOUR-BEDROOM HOME ON THE ISLAND, BUT MY FAMILY MEMBERS NO LONGER OCCUPY ALL OF THOSE BEDROOMS, CAN I GET A FOUR-BEDROOM HOME IN THE NEW COMMUNITY?

Unit size in the new community will correspond to HUD Housing Quality Standard rules:

UNIT SIZE	MINIMUM OCCUPANCY	MAXIMUM OCCUPANCY
2 BEDROOM	2	4
3 BEDROOM	4	6
4 BEDROOM	6	8

You may request a larger unit than specified in the chart above if your current island residence is larger than the home you would receive based on the chart.

Q28 WILL HUD TAKE THE MONEY BACK IF ALL ISLAND RESIDENTS DO NOT PARTICIPATE IN THE RESETTLEMENT?

No. Participation in the Resettlement is an individual decision.

Q29 WILL THERE BE A COMMUNITY CENTER?

Yes. Plans include a community center and additional shared areas.

Q30 WHO WILL MAINTAIN THE COMMUNITY CENTER AND OTHER SHARED AREAS?

A nonprofit organization will manage operations, maintenance and upkeep of nonresidential facilities and grounds.

Q31 HOW WILL THE NONPROFIT BOARD MEMBERS BE SELECTED?

This is not yet decided. The state will create guidelines or rules affecting the new community in conjunction with extensive discussion and guidance from future residents.

Q32 WILL I BE REQUIRED TO HAVE INSURANCE ON MY NEW HOME?

Yes. You will be required to have both homeowners and flood insurance on your new home, either in the new community (Option A or B) or outside of the new community (Option D).

NEW COMMUNITY AND HOUSING

Q33 UNDER WHAT CIRCUMSTANCES CAN THE STATE FORECLOSE ON MY NEW HOME IN THE NEW COMMUNITY?

The state can foreclose on a new home if the participant who signed the Homeowner Assistance Agreement and new home forgivable mortgage tied to the new property fails to comply with the terms in either document and does not remedy the default within the allowable period (30 days after notice from mortgagee of such violation, failure or default).

Foreclosable events include:

- *Not living in the new home as a permanent resident.*
- *Failure to keep homeowners and/or flood insurance on the new home.*
- *Failure to keep property taxes current on the new home.*
- *Conveyance or sale of an island property to any person or entity other than OCD or its designee.*
- *Use of personal, local, state or federal funds to make or allow for substantial repairs to an island property.*
- *Applying for subsequent disaster assistance for an island property.*
- *Renting or leasing of an island property.*
- *Mortgaging or granting a security interest or lien on an island property.*

This is only a summary. We encourage you to review the Homeowners Assistance Agreement and mortgage documents for all details.

Q34 WHAT IF I WANT TO LIVE IN THE NEW COMMUNITY AND AM ELIGIBLE FOR OPTION B, BUT CANNOT DEMONSTRATE THAT I CAN FINANCIALLY BEAR THE COSTS OF CONSTRUCTING A NEW HOME?

Resettlement staff will assist applicants in identifying resources to assist you in determining your best path to find low-cost funding for the construction process.

Q35 WILL FORMER ISLAND RESIDENTS (PRE-HURRICANE ISAAC) GET TO BUILD ANY HOME THEY WANT ON THE SITE?

Option B participants will be required to follow the same construction guidelines as those being followed by the program contractor for Option A housing units.

Q36 WILL MOBILE HOMES OR TRAILERS BE PERMITTED IN THE NEW COMMUNITY?

No. The new community has been designed as a resilient housing community and, unfortunately, mobile homes and trailers do not meet these criteria and are not eligible structures. The Resettlement team will continue to work with applicants and residents to explore additional housing options and accommodations.

Q37 WILL PEOPLE WITH NO RELATIONSHIP TO THE ISLAND BE ALLOWED TO PARTICIPATE IN THE RESETTLEMENT? IF SO, WHEN?

The state will give priority to and exhaust every effort to populate the new community with individuals and families who have previously lived on Isle de Jean Charles. If properties remain available after closing Options A, B and D, those properties will be handled in a manner consistent with community needs and federal grant requirements. Therefore, as more people with a relationship to the island choose to live in the new community, fewer properties will be available to outside parties.