

ISLE DE JEAN CHARLES RESETTLEMENT



FREQUENTLY ASKED QUESTIONS

CONTACT

-  833.632.2976
-  IsleDeJeanCharles@la.gov
-  IsleDeJeanCharles.la.gov

OFFICE HOURS & LOCATION

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

Catholic Charities Building
1220 Aycok St.
Houma, LA 70360



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Information subject to change. Revised May 17, 2021

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. 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 you 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.

THE NEW ISLE

Q2 WHAT SIZE ARE THE LOTS?

Wetlands lots are 225 feet by 85 feet and bayou side lots are 250 feet by 75 feet.

Q3 CAN WE MOVE IN WHEN OUR HOUSE IS COMPLETED, OR DO WE NEED TO WAIT UNTIL ALL HOMES IN A PETAL ARE COMPLETED?

You can move in upon completion of your home. Houses will be transferred on an individual basis.

Q4 HOW HIGH WILL THE HOUSES BE ELEVATED?

All homes will be 3 feet above the 500-year floodplain. The exact height of each house may vary, as the land throughout the development differs slightly. Each home will be about 2.5 feet above ground.

Q5 HOW HIGH ARE THE KITCHEN CABINETS?

Upper cabinets are 5 feet above the floor and extend up to 7.5 feet above the floor. Countertops are 3 feet above the floor, with lower cabinets underneath.

Q6 IS THERE A UTILITY ROOM AND/OR A PANTRY?

There will not be a utility room. However, all floorplans have a closet for the washer and dryer and a separate utility closet for the water heater and HVAC system. All floorplans include a pantry.

Q7 CAN PEOPLE CLOSE IN THE BOTTOM (APRON) OF HOMES?

No. The houses are designed with wood slats around the perimeter of the foundation to keep out animals, which also allows air and water to pass under the house. It is important that the underside of the houses remain vented in this manner to prevent moisture buildup and allow the passage of any floodwaters.

Q8 WILL THERE BE ASSISTANCE FOR MOVING EXPENSES FOR OPTIONS A AND/OR B?

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

The Resettlement is unable to offer moving assistance to Option B participants.

Q9 WILL ALL LOTS HAVE DITCHES IN THEIR FRONT OR BACK YARDS?

Yes, all lots will have ditches in the front for drainage purposes. There will not be ditches in the back.

Q10 CAN WE BUILD A DOCK ON THE BAYOU SIDE OF THE PROPERTIES?

It depends. The bayou functions as a drainage way. Any dock, pier, bulkhead or other structure would require a Coastal Use Permit and a Letter of No Objection from Terrebonne Parish.

Q11 WHAT WILL THE VIEW BE FROM THE LOTS ALONGSIDE BAYOU BLUE?

Each Bayou Blue side lot will have an unobstructed view of the bayou and backyard access to the bayou. In the future, there may be houses on the other side of the bayou and these will be within view of homes facing the bayou.

Q12 WHAT WILL ENSURE ACCESS/VIEW TO WETLANDS FROM THESE TYPES OF LOTS?

The state is working to obtain a conservation easement on the wetland area. This easement will protect this area from development in perpetuity. However, this is still in process and the state will contact residents when we have more information.

Q13 WILL THERE BE WALKING TRAILS? WHERE?

Yes. The specific locations of the walking trails are not yet determined.

Q14 CAN WE PUT A DEER STAND IN THE WOODS?

No. Local law prohibits the discharge of firearms within parish-approved subdivisions or within 300 feet of inhabited structures. A deer stand would also be inconsistent with walking trails.

Q15 WHAT KIND OF FISH WILL BE IN THE PONDS? CAN WE FISH THERE?

Yes, you can fish in the ponds with a valid fishing license. OCD will coordinate with the Louisiana Department of Wildlife and Fisheries to determine the appropriate type and number of fish.

Q16 WHAT IS THE DRIVEWAY MATERIAL GOING TO BE?

Driveway material is likely to be concrete. However, this is still in process and the state will contact residents when we have more information.

Q17 WILL THERE BE NEIGHBORHOOD RULES IN THE NEW ISLE? IF SO, WHO WILL MAKE AND ENFORCE THE RULES?

Homes are required to be elevated and meet architectural guidelines. Beyond these baseline requirements, homeowners in The New Isle will decide if they want additional rules and who will enforce them.

Q18 CAN RESIDENTS OPERATE A BUSINESS ON SITE?

If a governance structure in The New Isle is established, it can define the parameters of home-based businesses. In addition, home-based businesses are regulated by the parish. If the question refers to the leasing of space in the commercial area, residents and non-residents alike will have the opportunity to apply.

Q19 CAN WE HAVE SPEEDBUMPS AND IF SO, HOW DO WE GET THEM?

It depends. If two-thirds of The New Isle neighbors wish to install speed bumps on Pelican Lane, they can apply in accordance with Terrebonne Parish's established policies and procedures here.

Q20 CAN WE ADD ON OR BUILD A DETACHED UNIT AND/OR ANOTHER STRUCTURE APART FROM MY HOUSE BUT ON MY PROPERTY? IF YES, WHEN?

Yes. If the addition: 1) does not depreciate the value of the home; 2) meets all parish requirements, including obtaining proper permits and inspections; and 3) meets any neighborhood governance body rules. If following these requirements, you can add on at any time.

THE NEW ISLE

Q21 CAN WE PUT UP FENCES, SHEDS, BUILD A FIREPIT AND/OR CREATE ADDITIONAL ACCESS POINTS ON OUR PROPERTY, SUCH AS ANOTHER DRIVEWAY TO REACH THE SHED?

Yes, if the modification(s): 1) does not depreciate the value of the home; 2) meets all parish requirements, including obtaining proper permits and inspections; and 3) meets any neighborhood governance body rules.

Q22 WHO WILL OWN AND MAINTAIN THE COMMUNITY CENTER AND OTHER COMMON AREAS?

This is still in process and the state will reach out to residents as soon as we have more information.

Q23 WHAT CONTROL AND/OR OWNERSHIP WILL TERREBONNE PARISH HAVE IN THE NEW ISLE?

Terrebonne Parish will own the streets and rights of ways, as is common in the development of new neighborhoods. The rest is still in process and the state will reach out to residents as soon as we have more information.

Q24 WHY WILL THERE BE A NONPROFIT AND WHAT WILL ITS PURPOSE BE IN RELATION TO THE NEW ISLE? HOW WILL THE NONPROFIT BOARD MEMBERS BE SELECTED?

The state will partner with a local nonprofit to engage in housing, community and economic development activities, as well as to improve and/or maintain the physical, social or economic environment of the community and space in The New Isle. The selection of board members is still in process and the state will reach out to residents as soon as we have more information.

Q25 WILL POCKET PARKS (SMALLER GREEN AREAS AND PLAYGROUNDS WITHIN THE SUBDIVISION) BE AVAILABLE TO NON-RESIDENTS?

This is still in process and the state will reach out to residents as soon as we have more information.

Q26 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.

Q27 WHAT ADDITIONAL RESOURCES WILL BE AVAILABLE TO ASSIST WITH HOUSEHOLD BUDGET CONCERNS FOR OPTION A PARTICIPANTS? FOR HOW LONG? WILL FUNDS BE READY FOR US WHEN WE MOVE IN?

This is still in process and the state will reach out to residents as soon as we have more information.

Q28 WILL THERE BE AN ELIGIBLE INCOME THRESHOLD TO RECEIVE ASSISTANCE FOR INSURANCES AND TERMITE PROTECTION? IF SO, WHAT WILL IT BE?

This is still in process and the state will reach out to residents as soon as we have more information.

Q29 WHAT IS THE STATUS OF THE COMMERCIAL ENTITIES?

This is still in process and the state will reach out to residents as soon as we have more information.

Q30 WHAT HAPPENS TO ANY REMAINING LOTS AFTER THE APPLICATION DEADLINE FOR PAST AND CURRENT ISLAND RESIDENTS HAS PASSED? WILL PEOPLE WITH NO RELATIONSHIP TO THE ISLAND BE ALLOWED TO MOVE TO THE NEW ISLE?

The state will give priority to and exhaust every effort to populate The New Isle with individuals and families who have previously lived on Isle de Jean Charles (Options A and B). The state is working with applicants and using available resources to reach as many past, permanent Isle de Jean Charles residents as possible in order to facilitate and bring back the Isle de Jean Charles community at The New Isle. The hope is that all 120 lots will house members of the Isle de Jean Charles community. However, if properties remain after earlier portions of the Resettlement conclude, those properties will be processed in a manner consistent with CDBG requirements, while taking community needs into consideration. 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. Any lots distributed in this manner will be subject to the same community governance regulations.

THE NEW ISLE

Q31 HOW MANY HOUSES WILL BE BUILT IN THE NEW ISLE? WHEN WILL THE FIRST HOUSES BE FINISHED?

The state anticipates up to 120 houses in The New Isle once it has been fully developed. The first houses are anticipated to be complete in 2021.

Q32 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 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 are free to sell the home, keep any profit from the portion that you own and move.

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

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 WILL MANUFACTURED HOUSING UNITS OR MOBILE HOMES BE ALLOWED?

No. MHUs will not be allowed.

Q35 WILL THE ROAD INTO THE NEW ISLE BE FINISHED BEFORE MY NEW HOUSE IS BUILT?

While construction of The New Isle will occur simultaneously with residential construction, the Resettlement team will make sure homes are accessible to residents as they are completed.

Q36 WHEN WILL OPTION A LOT ASSIGNMENTS BE FINALIZED?

All Option A lot assignments for current eligible families are finalized.

Q37 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).

(Continued on following page.)

Q38 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 Existing Home in Louisiana (Option D)
- Act of Mortgage (New Home Property) for New Home in The New Isle (Option A)
- Act of Transfer (New Home Property) (Option A)
- 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 prior to signing by contacting a member of the Resettlement team or downloading them at IsleDeJeanCharles.La.Gov/How-To-Apply.

Q39 ARE THERE ANY DEADLINES THAT I SHOULD BE AWARE OF?

The deadline to apply for Option A and Option D was Jan. 31, 2020. The application period for Option B opened on Feb. 10, 2020 and the deadline to apply is June 30, 2021. However, all past island residents interested in participating in the Resettlement are encouraged to contact the Resettlement team as soon as possible, as lots are selected on a first-come, first-served basis.

There are several program deadlines regarding selecting a program option, relocation, construction, appeals, etc. You are encouraged to work with your case manager or the Resettlement team with any questions or to discuss any extenuating circumstances you may have.

Q40 WHAT HAPPENED TO PLANS FOR THE SOLAR FARM AND SOLAR PANELS ON OUR HOMES?

The originally planned solar farm is not economically viable due to high initial infrastructure costs, as the site will not generate sufficient revenue to justify the costs. The homes are being designed, built and verified as ENERGY STAR Certified Homes, which are 20% – 30% more efficient than the average home. This energy efficiency will provide sufficient utility savings at lower costs than solar panels.

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Q41 WHO IS ELIGIBLE FOR AN IMPROVED LOT IN THE NEW ISLE?

Past permanent, primary residents who:

- Were displaced from the island before Aug. 28, 2012 (Hurricane Isaac), and lived in a program eligible parish at the time of the storm.
- Were displaced on or after Aug. 28, 2012, and currently owns an off-island home.
- Lived in a program eligible parish on Aug. 28, 2012, and lived on the island after that time. Option B participants must demonstrate financial ability to build a new home at the resettlement site. The program will support participants in identifying potential financing options.

Q42 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 past, 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.

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

Q43 WHAT IS THE EXPECTED COST OF A NEW HOME THAT WILL MEET THE RESETTLEMENT DESIGN AND CONSTRUCTION REQUIREMENTS?

We encourage you to work with your contractor to get an appropriate estimate that both meets the Resettlement design criteria and is to your liking and within your budget.

Q44 ARE THERE RESTRICTIONS ON CHOOSING MY CONTRACTOR?

Option B participants must select a Louisiana licensed, bonded and insured residential contractor to build their home in The New Isle. Applicants or their Louisiana licensed residential contractor must obtain all necessary permits, which must be submitted to the Resettlement team. However, these procedures do not create a contractual relationship between the Resettlement and the applicant's contractor, and the applicant's contractor is not a third-party beneficiary of the applicant's grant agreement between the applicant and the Resettlement.

Q45 DO I HAVE TO SELL MY OFF-ISLAND HOME TO PARTICIPATE IN OPTION B?

Yes. The Resettlement requires Option B participants who own an off-island home to sell it prior to or within 30 days of issuance of a Certificate of Occupancy for The New Isle home.

Q46 WHAT IF MY CURRENT OFF-ISLAND HOME IS NOT SOLD WITHIN THE ALLOTTED TIME FRAME?

Failure to comply with the requirement to sell your previous off-island home or the primary residence requirement may result in an event of default defined within the terms of the Act of Transfer or Mortgage signed by the participant. However, the Resettlement may grant an extension in time to sell the previous home on a case-by-case basis.

Q47 WHAT IF I WANT TO LIVE IN THE NEW ISLE AND AM ELIGIBLE FOR OPTION B, BUT CANNOT DEMONSTRATE THAT I CAN FINANCIALLY BEAR THE COSTS OF CONSTRUCTING A NEW HOME? CAN THE STATE HELP RAISE MY CREDIT SCORE, SO I CAN AFFORD TO BUILD A HOME AS AN OPTION B PARTICIPANT?

The Resettlement team will refer potential participants to a free credit counselor and/or assist applicants in need of finding additional financial assistance on a case-by-case basis.

(Continued on following page.)

Q48 WHEN IS THE DEADLINE TO APPLY FOR AN IMPROVED LOT IN THE NEW COMMUNITY? HOW LONG WILL I HAVE TO FINISH BUILDING MY HOUSE IF IT IS DETERMINED THAT I AM ELIGIBLE?

The deadline to apply for an improved lot in The New Isle is June 30, 2021. Option B participants must meet the following deadlines around home construction in The New Isle:

- The participant must submit proof of funds or construction lender financing within 90 days of signing the Act of Transfer. The Resettlement team will review the documentation provided to ensure both the funding source and construction design plans meet program requirements.
- The participant must begin construction on the home within 60 days of approval of funding source and contractor selection.
- Construction on the home must be complete within 180 days of the construction start date.

Q49 CAN AN OPTION A OR B PARTICIPANT PURCHASE AN ADDITIONAL LOT IN THE NEW ISLE AND BUILD ANOTHER HOME? IF SO, CAN THAT HOME BE LEASED?

No. Not at this time.

Q50 WHAT REQUIREMENTS WILL I HAVE TO MEET REGARDING HOW I BUILD MY HOUSE?

Option B participants can choose from any of the program-designed plans, or may use their own plans that meet program requirements. The program-designed plans are available at no cost upon request. Should Option B participants choose to use their own housing designs, they will be reviewed by the Resettlement team and approved on a case-by-case basis. Option B participants will need to stagger placement of their homes on the lots, in the way Option A homes will be staggered. Submitted designs should be contextually consistent with the overall character, look and feel of the other homes in The New Isle and comply with these baseline resilience standards:

- Pitches for primary roofs must not be less than 1:12 or greater than 1:2
- Overhangs must not be less than 1 foot
- Flat roofs are not allowed
- Foundations must have an open design to allow water passage, such as pier and beam
- Piers must be concrete, or plastered and painted concrete blocks

Square footage requirements of the home will be subject to parish and/or neighborhood governance body requirements for construction, permitting and inspection. Per state program requirements, homes must contain a minimum of one each of the following: 1) working bathroom; 2) bedroom; and 3) kitchen.

Q51 CAN OPTION B PARTICIPANTS BEGIN CONSTRUCTION ON THEIR HOME BEFORE OR WHILE THE CONTRACTOR IS BUILDING OPTION A HOMES?

This is still in process and OCD will reach out to residents as soon as we have more information.

Q52 WHAT IS THE RESIDENCY REQUIREMENT FOR OPTION B PARTICIPANTS? IF AN OPTION B PARTICIPANT CANNOT RESIDE IN THE HOME IN THE NEW ISLE FOR THE DURATION OF THE OCCUPANCY REQUIREMENT, WHAT WILL HAPPEN TO THE HOME?

Participants will be required to occupy their home in The New Isle as their primary residence for a minimum of one year from the date of initial occupancy. The homeowner(s) will be required to provide a homestead exemption for The New Isle property for a minimum of one year, regardless of the point during the year at which they first occupied the property.

If a participant cannot reside in the home, the reason(s) a participant cannot reside in the home will be considered on a case-by-case basis. The mortgage will not be released until the one-year occupancy is met or the value of the lot is repaid.

Q53 HOW WILL OPTION B PARTICIPANTS CHOOSE THEIR LOTS?

Option B participants can choose a bayou side or wetland lot, but at this time must choose a lot south of Option A homes.

ISLAND PROPERTIES

Q54 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 state 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.

Q55 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 who participate in the Resettlement and will not be enforced for island residents and/or owners who do not participate. As defined in the Homeowner Assistance Agreement, the restrictions for use of island properties include:

- Participants can make only minor repairs that cost less than either \$2,500 or 2% of the assessed value of the improvements (whichever is greater)
- Participants cannot rent or lease their island properties
- Island home cannot be used as participants' primary residence

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

Q56 WHO WILL PAY TO MAINTAIN MY ISLAND HOME?

Maintenance and upkeep of island properties will continue to be the responsibility of the property owner.

Q57 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.

Q58 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.

Q59 WHAT WILL HAPPEN TO THE ISLAND CEMETERY?

The Resettlement will not impact the cemetery.

Q60 WHO WILL OWN THE MINERAL RIGHTS OF THE ISLAND PROPERTIES?

The owner of the island property will retain mineral rights.

Q61 WHY IS CONSTRUCTION HAPPENING ON ISLAND ROAD AFTER THE STATE GOT ALMOST EVERYONE ON THE ISLAND TO SIGN DOCUMENTS SAYING THEY WERE LEAVING? WHAT IS THE CONSTRUCTION ON THE SOUTH SIDE OF ISLAND ROAD?

These events are unrelated. Construction on the Island Road roadway itself is not being carried out by the Louisiana Office of Community Development. Terrebonne Parish is piling rocks on the south side of the road. This is intended to ensure continued access to the island cemetery, fishing piers and remaining homes and businesses on the island.

Q62 WHY ARE THERE FISHING PIERS ON ISLAND ROAD AND WHERE DID THE FUNDING COME FROM?

The fishing pier project is funded by 2010 Deepwater Horizon Natural Resources Damage Assessment funds to mitigate for lost recreational opportunities due to the Deepwater Horizon oil spill disaster. The project was selected by the Louisiana Trustee Implementation Group, in collaboration with Louisiana's Coastal Protection and Restoration Authority and the Louisiana Department of Wildlife and Fisheries.