

***Welcome to Louisiana!***

LATTER & BLUM, is pleased to provide you with all services and information needed to assist you in relocating to our area. We believe you will find Louisiana as charming and exciting as we do. We truly offer a unique quality of life.

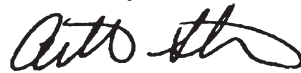
We want your move to be a positive one! We can arrange for a trained relocation specialist to assist you in your search for a new home. They will also provide information on our community, education, and recreational facilities.

As the “#1 Real Estate Company in the Gulf South,” we are also a part of an outstanding national network, and we can contact an affiliate broker in your home town to assist you in marketing your current home at no cost to you. This will open your doors to thousands of qualified buyers through the network.

Our “Welcome Packet” includes materials to help you get acquainted with the Greater New Orleans area. Or, if you prefer, you can access our “Online Relocation Package” via our website’s relocation page (URL: <http://www.latter-blum.com/rl/relocation/>). This online package will provide more in-depth information about our company and the communities we service. If there is specific information you require, contact our Relocation Department at 1-800-428-8294, and we will be pleased to provide the information in a timely manner.

On behalf of LATTER & BLUM, please let us extend to you a warm “**Welcome!**”

Sincerely



Arthur Sterbcow  
President  
Latter & Blum Companies

# Greater New Orleans and the River Region

The New Orleans River Region in southeast Louisiana encompasses 4190 square miles and includes the nine parishes (counties) of Orleans, Jefferson, St. Bernard, St. Charles, St. John, St. James, St. Tammany, Plaquemines and Tangipahoa. The population of the nine-parish Region is approximately 1,394,300.

## Climate

Semi-tropical. The climate is moderated by the lakes, the Mississippi river and the Gulf of Mexico. Average temperatures range from 40 degrees to 95 degrees. Annual average rainfall totals approximately 58 inches with snowfall being very rare. The humidity averages 76 percent.

## Words and Sayings of Louisiana

### **ANDOUILLE AND BOUDIN\*\*\***

(ahn-doo-ee and boo-dan)  
Two types of Cajun sausage. Andouille is made with pork, boudin with pork and rice.

**BAYOU\*\*\*** (by-you or by-yo)  
A sluggish stream, bigger than a creek and smaller than a river.

**BEIGNET\*\*\*** (bin-yay)  
A fritter, or a strangely shaped doughnut without a hole. A New Orleans favorite.

**CAJUN COOKING\*\*\***  
Robust, inventive cooking evolved by the Acadian settlers of the bayou country, rooted in resourcefulness, use of available ingredients, and “make do” in artful ways.

**CHER\*\*\*** (sha)  
A term of endearment or “my sweet.”

**CHICORY\*\*\*\*** (chick-ory)  
An herb, the roots of which are dried, roasted, ground, and used to flavor coffee.

**CREOLE\*\*\*\*** (cree-ole)  
Refers to the first settlers of the region, as well as to a culture, a cuisine, a style of architecture, and to produce indigenous to this area.

**CRAWFISH/CRAYFISH\*\***  
(craw-fish)  
A small fresh water crustacean related to the lobster.

**DOUBLOONS\*\*\*\***  
(dub-loons)  
Trinkets shaped like coins, which are tossed by float-riding masquers during Mardi Gras parades. Thousands line the parade routes and beg the masquers to, “Throw me something, Mister!”

**ETOUFFEE\*\*** (aye too fay)  
Method of cooking something (usually shrimp or crawfish) smothered in chopped vegetables over low flame, tightly covered, until tender.

**FAIS-DO-DO\*** (fay-doh-doh)  
A type of street dance derived from European religious festivals. Originally “fete de Dieu,” festival of God.

**GUMBO\*\*\***  
Thick, savory soup with chicken, seafood, sausage or wild game.

**JAMBALAYA\*\***  
Highly seasoned mixture of any of several combinations of seafood, meat, poultry, sausage and vegetables, simmered with raw rice until liquid is absorbed.

**LAISSEZ LES BONS TEMPS ROULER\*\*\***  
(lay-zay lay bawn tawn roulay)  
Let the good times roll.

**PARISH\*\*\*\***  
In any other state, a county. One of the first things any Louisiana school child learns is that this state is the only one in the country which has parishes instead of counties.

**PIROGUE\*\*** (pee-rogue)  
Cajun, canoe, originally made from a dugout cypress log.

**POO-YIE\*\*\***  
Indicates surprised dismay, like “Oh, no!”

**ROUX\*\*\*** (roo)  
Basic ingredient of many Louisiana recipes. Essentially, seasoned flour browned in a skillet.

**ZYDECO\*** (zy-duh-coh)  
Lively variant of Cajun music, derived from the word haricot, French for string bean.

\* from *THE LOUISIANA EXPERIENCE*.  
Mary Alice Fontenot & Julie Landry

\*\* From *THE ENCYCLOPEDIA OF CAJUN & CREOLE CUISINE*, John D. Folse

\*\*\* Louisiana Office of Tourism

\*\*\*\* Our Language by Honey Naylor

# Special Market Conditions

## New Orleans/Uptown Historic/Lakefront

### Special Market Conditions:

New Orleans proper include many areas. The Uptown area is located near the University section and the famous Garden District. The Historic Districts, which includes the French Quarter, are known for their charming, old world architecture. The Lakefront area, site of the University of New Orleans, is situated on the south shore of Lake Pontchartrain.

### Real Estate Markets:

#### 1. FIVE OR MORE BEDROOMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$800,000 - \$3,500,000<br/>4800 - 11,000 sq. ft. 3 - 6 baths</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$400,000 - \$800,000<br/>2500 - 6500 sq. ft. 2 - 4 Baths</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$250,000 - \$400,000<br/>2500 sq.ft. 2 - 4 Baths</li> </ul> |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>                | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>              | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>   |

#### 2. FOUR BEDROOMS

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$600,000 - \$2,000,000<br/>2500 - 8000 sq. ft. 2 - 4 baths</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$250,000 - \$600,000<br/>2500 - 4000 sq. ft. 2 - 4 Baths</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$100,000 - \$250,000<br/>1000 - 3700 sq.ft. 2 - 4 Baths</li> </ul> |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>              | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>              | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>French Quarter<br/>Gentilly</li> </ul>           |

#### 3. THREE BEDROOMS

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$350,000 - \$1,000,000<br/>2600 sq. ft. 3 baths</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$185,000 - \$350,000<br/>2000 sq. ft. 3 Baths</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$85,000 - \$150,000<br/>1500 sq.ft. 2 Baths</li> </ul> |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>   | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter</li> </ul>   | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Gentilly<br/>Historic</li> </ul>     |

#### 4. ATTACHED HOUSING / CONDOMINIUMS

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$800,000 - \$1,200,000<br/>4000 sq. ft.</li> </ul>                              | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$200,000 - \$400,000<br/>2000 sq. ft.</li> </ul>                              | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$75,000 - \$150,000<br/>600 - 1500 sq. ft.</li> </ul>                            |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter<br/>Warehouse District</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter<br/>Warehouse District</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Uptown<br/>Lakefront<br/>French Quarter<br/>Warehouse District</li> </ul> |



# Special Market Conditions

## New Orleans/Jefferson Westbank

### Special Market Conditions:

Located on the Westbank of the Mississippi River, communities included in this area are Algiers, Gretna, Belle Chasse, Harvey, Marrero, Westwego, Bridge City, Avondale, and Waggaman.

### Real Estate Markets:

#### 1. FIVE OR MORE BEDROOMS

- High Range  
Price: \$800,000 - \$2 million  
4000 sq. ft. 3.5 - 4 baths

- Median Range  
Price: \$350,000 - \$500,000  
3200 sq. ft. 3 baths

- Low Range  
Price: \$200,000 - \$300,000  
2150 sq. ft. 2 1/2 baths

- Most Popular Communities

English Turn  
Stonebridge  
Timberlane  
Plantation Estates

- Most Popular Communities

Tall Timbers  
Park Timbers  
Crestwood  
Plantation Estates  
Stonebridge  
Bocage

Packenham Oaks  
Lakewood Estates  
Hillcrest  
Magnolia Trace  
Timberlane

- Most Popular Communities

Terrytown  
Bocage  
Jefferson Place  
Thicket

#### 2. FOUR BEDROOMS

- High Range  
Price: \$300,000 - \$450,000  
3100 sq. ft. 2 1/2 Baths

- Median Range  
Price: \$190,000 - \$250,000  
2300 sq. ft. 2 1/2 Baths

- Low Range  
Price: \$180,000 - \$200,000  
1800 sq. ft. 2 Baths

- Most Popular Communities

English Turn  
Tall Timbers  
Stonebridge  
Packenham Oaks  
Plantation Estates  
Magnolia Trace  
Pleasant Ridge  
The Commons  
Noble Manor

Aurora Riverside  
Barkley Estates  
Park Timbers  
Five Oaks  
Lakewood Estates  
Timberlane  
Five Oaks  
Springwood  
Grand Terre

- Most Popular Communities

Garden Park  
Lake Timberlane  
Timberlane Estates  
Aurora Gardens  
Five Oaks  
Aurora Oaks  
Park Place  
Park Timbers  
Stonebridge  
Audubon Oaks

Packenham Oaks  
Plantation Estates  
Louis Park  
Donner Estates  
Ridgecrest  
De Battista  
Southwood  
Tall Timbers  
Esprit  
Hillcrest

- Most Popular Communities

Timber Oaks  
Tall Timbers Estates  
Aurora  
Walnut Bend  
Woodmere  
Jefferson Place  
Park Place  
Plantation Oaks  
Village Green

Southern Oaks  
Spanish Oaks  
Bellemeade  
Shadowlake  
Terrytown

#### 3. THREE BEDROOMS

- High Range  
Price: \$250,000 - \$450,000  
2500 sq. ft. 2 baths

- Median Range  
Price: \$169,000 - \$250,000  
1600 sq. ft. 2 Baths

- Low Range  
Price: \$120,000 - \$199,000  
1100 sq. ft. 1 1/2 Baths

- Most Popular Communities

Plantation Estates  
Timberlane  
Stonebridge  
Park Timbers  
Tall Timbers  
Lakewood Estates  
Barataria Estates  
Barclay Estates  
Bocage  
Aurora  
Ridgecrest  
Lake Park

Five Oaks  
Steeple Chase  
De Battista  
Evangeline Trace  
Hillcrest  
The Commons  
Walnut Bend  
Audubon Oaks  
Brentwood  
Thicket  
Bent Tree

- Most Popular Communities

Walnut Bend  
Aurora  
Terrytown  
Lake Timberlane Estates  
Woodland West  
Bellmeade  
Thicket  
Aurora Oaks

Donner Estates  
Woodmere  
Bent Tree  
Bayou des Families  
Oak Cove

- Most Popular Communities

Southwood West  
Tall Timbers Ext.  
Woodmere  
Oak Knoll  
Oak Cove  
Timber Oaks

Golden Heights  
Jefferson Place

#### 4. ATTACHED HOUSING / CONDOMINIUMS

- High Range  
Price: \$155,000 - \$180,000  
3 BR 2000 sq. ft. 2 Baths

- Median Range  
Price: \$80,000 - \$110,000  
3 BR 1500 sq. ft. 2 Baths

- Low Range  
Price: \$110,000 - \$139,000  
1 BR 900 sq. ft. 1-1/2 Baths

- Most Popular Communities

Carriage Lane  
Park Place

- Most Popular Communities

Tall Timbers Ext.  
Timber Grove  
Lake Timberlane

Terrytown  
Heritage Lane

- Most Popular Communities

Westwood Terrace  
Spanish Oaks  
Oakbrook

Hillbrook  
Greenspoint



# Special Market Conditions New Orleans River Parishes

## Special Market Conditions:

The River Parish area features single story homes as well as two story. The lot sizes vary from 60 x 100 to acre size. This is a popular area for those who want to be close to New Orleans but far enough away to enjoy the peace and quiet of these Mississippi River Communities. Cities included in this area are LaPlace, Destrehan, St. Rose, Luling, Hahnville, Des Allemands, Norco, New Sarpy, Boutte, Paradis, Reserve, Garyville, Edgard, Gramercy, Lutcher and Convent.

## Real Estate Markets:

### 1. FIVE OR MORE BEDROOMS

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$350,000- \$1,000,000<br/>6000 sq. ft. 3 1/2 Baths</li> </ul>           | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$300,000-\$450,000<br/>3000 sq. ft. 3-1/2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Low range<br/>Price: \$200,000-\$400,000<br/>1600 - 2800 sq. ft. 2-1/2 Baths</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club<br/>St. Andrews Estates<br/>Ashton</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club<br/>Willowdale/Willow Ridge Estates<br/>Riverland Estates<br/>Belle Terre Estates<br/>Primrose Estates</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Norco                      The Lakes<br/>Fashion Plantation    Riverwood<br/>Bar None Estates      Riverlands<br/>Belle Terre Estates    The Links<br/>Belle Terre II, III, IV, V<br/>Red Church</li> </ul> |

### 2. FOUR BEDROOMS

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$250,000 - \$750,000<br/>1600-2800 sq. ft. 2 1/2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$200,000 - \$350,000<br/>1800 sq. ft. 2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$160,000 - \$250,000<br/>1500 sq. ft. 2 Baths</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club<br/>Riverland Estates<br/>Belle Terre Estates<br/>St. Andrews Estates<br/>Ashton Plantation</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Belle Terre II, III, IV, V    The Lakes<br/>Davis Plantation            The Links<br/>Willowdale/Willow Ridge<br/>Live Oak Landing<br/>Lakewood Ridge</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Carrolwood                  New Era<br/>Red Church                  Lakewood<br/>Riverland Heights          Mimosa Park<br/>Cambridge Place            LaPlace Park</li> </ul> |

### 3. THREE BEDROOMS

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$200,000 - \$400,000<br/>1600-2500 sq. ft. 2 baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$150,000 - \$200,000<br/>1100-1600 sq. ft. 2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$115,000 - \$140,000<br/>1100 sq.ft. 1 1/2 Baths</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club    Willowdale<br/>Belle Terre Lakes        Belle Terre<br/>Riverland Estates        Ashton<br/>Belle Terre Estates<br/>Country Cottage Estates<br/>Lakewood Ridge</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Belle Terre I                Riverlands<br/>Mimosa                        Lakewood<br/>The Colony<br/>New Era<br/>Palmetto</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Carrolwood                  Paradis<br/>Mimosa Park                  Diane Place<br/>Davis Heights                Cambridge<br/>Sugar Ridge<br/>Bell Pointe</li> </ul> |

### 4. ATTACHED HOUSING / CONDOMINIUMS

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$150,000 - \$185,000<br/>2000 sq. ft. 2 Baths</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$130,000-\$140,000<br/>1200 sq. ft. 2 Baths</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$115,000 - 135,000<br/>1100 sq. ft. 1-1/2 Baths</li> </ul>                      |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club</li> </ul>                     | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club<br/>Fairway Village</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Ormond Country Club<br/>Marsaille Village<br/>Fairway Village</li> </ul> |



# Special Market Conditions

## New Orleans East & St. Bernard

### Special Market Conditions:

The eastern portion of the city is mainly residential. It is only 12 minutes to downtown New Orleans, with easy access to the interstate. The following data reflects pre-Katrina data, January thru August 2005. The area was substantially impacted by Hurricane Katrina and most residences need renovation.

### Real Estate Markets:

#### 1. FIVE OR MORE BEDROOMS

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$300,000+<br/>3000+ sq. ft. 4 Baths</li> <li>• Most Popular Communities<br/>Lake Forest Estates<br/>Eastover<br/>Spring Lake</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$250,000+<br/>2500+ sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Lake Bullard      Venetian Isles<br/>Fairway Estates    Lexington Place<br/>Lake Barrington</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$180,000+<br/>2000+ sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Lake Willow      Huntington Park<br/>Warick E &amp; W      Kenilworth<br/>Lake Carmel</li> </ul> |
|---|--|---|

#### 2. FOUR BEDROOMS

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$225,000+<br/>2500+ sq. ft. 3 Baths</li> <li>• Most Popular Communities<br/>Lake Willow      Lake Carmel<br/>Spring Lake      Venetian Isle<br/>Lake Barrington    Lexington Place<br/>Lake Bullard</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$180,000+<br/>2000+ sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Huntington Park<br/>Warwick E &amp; W<br/>Kenilworth</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$100,000+<br/>1500 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Kingswood<br/>Donna Villa<br/>Village D'Lest</li> </ul> |
|--|---|---|

#### 3. THREE BEDROOMS

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$190,000+<br/>2300 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Lake Willow      Lexington Place<br/>Lake Bullard<br/>Lake Barrington<br/>Spring Lake</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$130,000+<br/>1500 - 2000 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Kenilworth      Briarwood<br/>Chalmette - St. Bernard<br/>Oak Island<br/>Sherwood Forest<br/>Lake Catherine</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$75,000+<br/>1200-1800 sq. ft. 1-2 Baths</li> <li>• Most Popular Communities<br/>Willowbrook, Pine Village<br/>Arabi, Meraux, Violet<br/>Poydras - St. Bernard<br/>Village de L'Est<br/>Castle Manor</li> </ul> |
|---|--|--|

#### 4. ATTACHED HOUSING / CONDOMINIUMS

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$175,000 - \$200,000<br/>1200 - 1400 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Chimneywood<br/>Regency Park</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$55,000 - \$75,000<br/>1200 - 1400 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Regency Park    E/W Barrington<br/>Chimneywood    Westlake</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$0 - \$55,000<br/>1100 sq. ft. 1 Baths</li> <li>• Most Popular Communities<br/>Little Woods</li> </ul> |
|--|--|---|



# Special Market Conditions

## Metairie/Kenner/Harahan/River Ridge/Jefferson

### Special Market Conditions:

Collectively known as East Jefferson, communities in this area are Metairie ( the oldest suburb to New Orleans), Kenner (located west of Metairie), Harahan and River Ridge (located west of New Orleans and south of Metairie and Kenner). All areas feature homes in various price ranges and styles. It is only minutes to downtown New Orleans and is a high demand area.

### Real Estate Markets:

#### 1. FIVE OR MORE BEDROOMS

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$750,000 - \$2,000,000<br/>4000 sq. ft. 3-1/2 Baths</li> <li>• Most Popular Communities<br/>Metairie Club Gardens    Gabriel<br/>Pontchartrain Shores    Palm Vista<br/>Chateau Estates        Louisiana Trace<br/>Oakland Estates<br/>Place Pontchartrain</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$350,000 - \$500,000<br/>3000 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Lake Vista                Southlake<br/>Chateau Estates        Village<br/>Pontchartrain Shores    Harahan Oaks<br/>Place Pontchartrain    Palm Vista<br/>Woodlake Estates        River Ridge</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$225,000 - \$350,000<br/>2500 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Driftwood<br/>Chateau Estates East</li> </ul> |
|---|--|--|

#### 2. FOUR BEDROOMS

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$350,000 - \$1,000,000<br/>3500 sq. ft. 3 Baths</li> <li>• Most Popular Communities<br/>Imperial Woods        Woodlake Estates<br/>Pontchartrain Shores    River Ridge<br/>Palm Vista                Southlake Village<br/>Chateau Estates        Louisiana Trace<br/>Place Pontchartrain</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$280,000 - \$375,000<br/>2500 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Chateau Estates        Driftwood<br/>Pontchartrain Shores    Aqua Vista<br/>Lake Trail Estates        Bridgewood<br/>Cannes Brulee            Seton Parc<br/>Woodlake Estates        Harahan Oaks</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$150,000- \$170,000<br/>1800 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Airline Park              Beachview<br/>Westgate                  Willowdale<br/>Own Your Own            Woodlake South<br/>Highway Park</li> </ul> |
|--|--|---|

#### 3. THREE BEDROOMS

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$300,000 - \$400,000<br/>2800 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Chateau Estates        Chateau Lakefront<br/>Garden Oaks            Southlake Village<br/>Lake Vista                River Ridge<br/>Beverly Gardens        Woodlake Estates<br/>Seton Parc</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$250,000 - \$310,000<br/>2000 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Harahan Oaks            Chateau Lakefront<br/>Driftwood                Woodlake South<br/>Whitney Heights        Audubon<br/>Seton Parc                Bridgedale<br/>Grandlake Estates        Bissonet<br/>Highway Park North</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$120,000 - \$150,000<br/>1200 sq. ft. 1-1/2 Baths</li> <li>• Most Popular Communities<br/>Gilmore<br/>University City<br/>Greenlawn Terrace<br/>Holly Heights</li> </ul> |
|---|---|---|

#### 4. ATTACHED HOUSING / CONDOMINIUMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$275,000 - \$400,000<br/>3 BR 2600 sq. ft. 3 Baths</li> <li>• Most Popular Communities<br/>Chateau Estates<br/>DeLimon Place - (<i>Not Condos</i>)<br/>Town Houses - \$300,000 - \$450,000</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$125,000 - \$170,000<br/>2-3 BR 1800 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Whitney Place            Metairie Towers<br/>Audubon Trace            Avant Garde<br/>Chardonnay Village        Old Metairie Place<br/>Bordeaux Village</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$65,000 - \$95,000<br/>1 BR 600 sq. ft. 1-1/2 Baths</li> <li>• Most Popular Communities<br/>Woodridge                Riverside<br/>Riverwood<br/>Carriage Court<br/>Imperial Heights</li> </ul> |
|---|---|--|



# Special Market Conditions

## Hammond and surrounding parishes

### Special Market Conditions:

Known for having abundant recreational facilities and being the home of Southeastern Louisiana University, Hammond is conveniently located between New Orleans and Baton Rouge. It is referred to as the “crossroads of opportunity” because of its location. Parishes included in this area are Tangipahoa, Livingston, St. Helena, and Washington.

### Real Estate Markets:

#### 1. FIVE OR MORE BEDROOMS

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>\$330,000</li> <li>• Most Popular Communities<br/>Belle Foret      Victoria Oaks<br/>Coles Creek     Hoffman</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>\$225,000</li> <li>• Most Popular Communities<br/>Rural Areas</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>\$130,000</li> <li>• Most Popular Communities<br/>Hammond - Rural Areas<br/>Ponchatoula</li> </ul> |
|---|--|---|

#### 2. FOUR BEDROOMS

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$350,000<br/>3000 sq. ft. 3 Baths</li> <li>• Most Popular Communities<br/>Villa West      Belle Forest<br/>River Ranch    Wester Oaks<br/>Oak Ridge      River Oaks<br/>Victoria Oaks</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$215,000<br/>2500 sq. ft. 2-1/2 Baths</li> <li>• Most Popular Communities<br/>Bon Aire      Ashton Heights<br/>Spring Branch      Coles Creek<br/>Shirls Meadows      Hoffman Court<br/>Jefferson Court      Carlou Estates</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$125,000<br/>1800 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Bon Aire      Holly Ridge<br/>Westdale      Wedgewood<br/>Green Acres</li> </ul> |
|--|--|---|

#### 3. THREE BEDROOMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$225,000<br/>2500 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Villa West      Belle Forest<br/>River Ranch    Western Oaks<br/>Oak Ridge      River Oaks<br/>Coles Creek    Ashton Heights<br/>Carlou Estates      Jefferson Court</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$160,000<br/>1700 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Bon Aire      Pecan Grove<br/>Green Acres      Shadow Creek<br/>Woodbridge      Whitmar<br/>Coles Creek      Robinwood<br/>Spring Branch</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$110,000<br/>1200 sq. ft. 1 Baths</li> <li>• Most Popular Communities<br/>Happy Woods      Holly Ridge<br/>Hammond Rural Areas      Wedgewood<br/>Lakewood      Whitmar<br/>Westdale      Brandy<br/>Creekwood</li> </ul> |
|---|---|--|

#### 4. ATTACHED HOUSING / CONDOMINIUMS

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$149,000<br/>3 BR 1500 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Villa West<br/>Lafitte Townhouses</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$105,000<br/>2 BR 1000 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Villa West<br/>Woodlands</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$72,000<br/>1 BR 800 sq. ft. 1-1/2 Baths</li> <li>• Most Popular Communities<br/>Woodlands<br/>Villa West</li> </ul> |
|---|--|---|



# Folsom

## Special Market Conditions:

Located in North St. Tammany Parish, Folsom is known for its elevation. Its atmosphere is very rural, with lush foliage and rolling hills flanked by lovely pastures. Because of its well drained terrain, it has become a haven for horse farms and nurseries. It is only a one hour drive to downtown New Orleans and is considered a great escape from the urban lifestyle.

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## Real Estate Markets:

### 1. FIVE OR MORE BEDROOMS

- |                                    |                                    |                                    |
|------------------------------------|------------------------------------|------------------------------------|
| • High Range<br>NONE               | • Median Range<br>NONE             | • Low Range<br>NONE                |
| • Most Popular Communities<br>NONE | • Most Popular Communities<br>NONE | • Most Popular Communities<br>NONE |

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### 2. FOUR BEDROOMS Based on 1-3 acre size lots

- |  |  |  |
|--|--|--|
| • High Range<br>Price: \$280,000<br>2500 sq. ft. 3 1/2 Baths   | • Median Range<br>Price: \$195,000<br>2000 sq. ft. 2 Baths           | • Low Range<br>Price: \$140,000<br>1500 sq. ft. 2 Baths        |
| • Most Popular Communities<br>Merrywood Estates<br>Blue Lake Hills<br>Highlands<br>Stonelake Estates | • Most Popular Communities<br>Merrywood Estates<br>Stonelake Estates | • Most Popular Communities<br>Merrywood Estates<br>Cherry Hill |

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### 3. THREE BEDROOMS Based on 1-3 acre size lots

- |   |   |   |
|---|---|---|
| • High Range<br>Price: \$200,000<br>1900 sq. ft. 2 Baths              | • Median Range<br>Price: \$150,000<br>1500 sq. ft. 2 Baths            | • Low Range<br>Price: \$135,000<br>1200 sq. ft. 1 Baths |
| • Most Popular Communities<br>Folsom-rural areas<br>Merrywood Estates | • Most Popular Communities<br>Folsom-rural areas<br>Merrywood Estates | • Most Popular Communities<br>Folsom-rural areas        |

---

### 4. ATTACHED HOUSING / CONDOMINIUMS

- |                                    |                                    |                                    |
|------------------------------------|------------------------------------|------------------------------------|
| • High Range<br>NONE               | • Median Range<br>NONE             | • Low Range<br>NONE                |
| • Most Popular Communities<br>NONE | • Most Popular Communities<br>NONE | • Most Popular Communities<br>NONE |



# Special Market Conditions Mandeville/Covington

## Special Market Conditions:

The Mandeville/Covington area offers a relaxing 30 minutes drive across the causeway, the world's longest bridge overwater which joins New Orleans to the North Shore of Lake Pontchartrain. Other communities included in the area are: Abita Springs and Madisonville.

## Real Estate Markets:

### 1. FIVE OR MORE BEDROOMS

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$750,000 up<br/>4500 sq. ft. 3 1/2 Baths</li> <li>• Most Popular Communities<br/>Tchefuncte Country Club<br/>Beau Chene<br/>The Lakes<br/>Lochmere<br/>Estates of Reserve<br/>Arbor Walk<br/>Brookstone</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$350,000<br/>3000 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Sanctuary<br/>Maple Ridge<br/>Money Hill CC<br/>Penn Chapel<br/>Woodstone<br/>Black River Forest<br/>The Reserve</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$225,000<br/>2500 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>New Golden Shores<br/>Riverwood<br/>Covington Country Club</li> </ul> |
|--|---|--|

### 2. FOUR BEDROOMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$400,000<br/>3000 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Madisonville Oaks<br/>Tchefuncte Country Club<br/>Greenleaves - The Lakes<br/>Fox Run - Meadowbrook<br/>Beau Chene<br/>Park Du Lac</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$275,000<br/>2500 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Fountainbleau<br/>North Park Estates<br/>Money Hill CC<br/>River Oaks<br/>Cherry Creek<br/>The Reserve</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$175,000<br/>1600 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Woodridge<br/>Old Golden Shores<br/>Deer Run</li> </ul> |
|---|---|--|

### 3. THREE BEDROOMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$280,000<br/>2400 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Tchefuncte Country Club<br/>Beau Chene<br/>Greenleaves - Cornerstone<br/>Century Oaks<br/>Greenleaves - Colony<br/>Timber Branch</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$210,000<br/>2100 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Beau Rivage<br/>Riverwood<br/>Covington Country Club<br/>Carriage Lane<br/>Madison Farms<br/>Golden Shores</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$150,000<br/>1500 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Greenleaves<br/>Tall Timbers<br/>Quail Creek<br/>Rue du Chene<br/>Angelica Estates</li> </ul> |
|---|---|--|

### 4. ATTACHED HOUSING / CONDOMINIUMS

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$225,000<br/>2100 sq. ft. 2 1/2 Baths</li> <li>• Most Popular Communities<br/>Beau Chene<br/>Tchefuncte Oaks<br/>Village Lane<br/>Autumn Place</li> </ul> | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$150,000<br/>1400 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Beau Chene<br/>Greenleaves</li> </ul> | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$125,000<br/>1100 sq. ft. 2 Baths</li> <li>• Most Popular Communities<br/>Mandeville<br/>Covington<br/>Greenleaves</li> </ul> |
|---|---|--|



# Special Market Conditions Slidell

## Special Market Conditions:

Slidell offers “the best of two worlds” - a relaxing way of life, yet only 25 miles from downtown New Orleans! Most homes are on half-acre wooded sites. Slidell's separation from New Orleans by Lake Pontchartrain provides a natural barrier, helping to preserve its country atmosphere and beauty.

## Real Estate Markets:

### 1. FIVE OR MORE BEDROOMS

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$500,000<br/>3700 sq. ft. 2 1/2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$375,000<br/>3100 sq. ft. 2 1/2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$264,000<br/>2700 sq. ft. 2-1/2 Baths</li> </ul> |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>French Branch      The Bluffs<br/>Magnolia Forest    Turtle Creek<br/>Lakeshore Estates   Clipper<br/>Masters Point      Moorings<br/>Paradise Point      Mariners Cove<br/>Inlets</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Eden Isles            Quail Ridge<br/>French Branch        Forest Ridge<br/>Magnolia Forest      Landings<br/>Cross Gates           Fairways</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Country Club<br/>Heritage</li> </ul>      |

### 2. FOUR BEDROOMS

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$400,000<br/>3350 sq. ft. 2 1/2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$275,000<br/>2200 sq. ft. 2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$165,000<br/>1750 sq. ft. 2 Baths</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>French Branch      Doubloon Estates<br/>Turtle Creek        Oak Harbor<br/>Clipper              Inlets<br/>Ashland              Moorings<br/>Bay Ridge            Marina Cove<br/>Natures Way Estates Masters Point<br/>Kensington Estates Fairways</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Magnolia Forest    Oakmont<br/>Eden Isles            Bel Air<br/>Ravenwood          Bay Ridge<br/>Meadowlake        Sterling Oaks<br/>Quail Ridge          Bradford Place<br/>Magnolia Forest    Landings<br/>Cross Gates          Breckenridge<br/>Willowwood</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Heritage              Country Club<br/>Tanglewood           Bon Village<br/>Willowwood           Oakmont<br/>Lake Village           Pinehurst<br/>Lakewood              Springhill</li> </ul> |

### 3. THREE BEDROOMS

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$250,000<br/>2100 sq. ft. 2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$185,000<br/>1500 sq. ft. 2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$135,000<br/>1200 sq. ft. 2 Baths</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Heritage              Meadow Lake<br/>Country Club        Willowwood<br/>Bon Village          Oakmont<br/>Bradford              Bel Air<br/>Cross Gates          Springhill<br/>Sterling Oaks</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Tanglewood          Lakewood<br/>Heritage              Whisperwood<br/>Willowwood          Lake Village<br/>Huntwyck            Timber Ridge<br/>Breckenridge</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>North Forest          Northwood Village<br/>Forest Manor        Westchester Heights<br/>Kingspoint           Magnolia Heights<br/>Huntwyck            Fountainbleau<br/>Lakeshore Village   Yester Oaks</li> </ul> |

### 4. ATTACHED HOUSING / CONDOMINIUMS

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• High Range<br/>Price: \$380,000<br/>1400 sq. ft. 2 Baths</li> </ul>  | <ul style="list-style-type: none"> <li>• Median Range<br/>Price: \$175,500<br/>1200 sq. ft. 2 Baths</li> </ul>   | <ul style="list-style-type: none"> <li>• Low Range<br/>Price: \$125,000<br/>900 sq. ft. 1 Baths</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Eden Isles            The Palms<br/>Chamale Cove        Marina<br/>Lakeshore Estates</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Charleston Square   Eden Isles<br/>Village Acadian      Royal Gardens<br/>Parkway North        Chamale Cove<br/>Magnolia Forest</li> </ul> | <ul style="list-style-type: none"> <li>• Most Popular Communities<br/>Royal Gardens        Eden Isles<br/>Indian Village<br/>Parkway North</li> </ul> |





# Schools

## Elementary and Secondary Public Schools

School attendance is compulsory between the ages of six (6) and seventeen (17). A child who will be six years old by September 30 of the current school term may enroll in the 1st grade. Kindergarten enrollment age is five or six.

To register you will need your children's birth certificate, immunization records (polio, rubella, rubeola, DPT and other communicable diseases, according to a schedule approved by the State Department of Health and Human Resources) or present evidence of an immunization program in progress. A utility application or bill confirming your address will also be requested as proof of residency. School authorities will send to the school previously attended by transfer students for academic and health records.

For additional information on Public, Parochial or Private schools, call the following:

<b>Orleans Parish</b>	(504) 304-5680
<b>Jefferson Parish</b>	(504) 349-7600
<b>Plaquemines Parish</b>	(504) 392-4970
<b>St. Charles Parish</b>	(985) 785-6289
<b>St. James Parish</b>	(985) 869-5375
<b>St. John the Baptist Parish</b>	(985) 536-1106
<b>St. Tammany Parish</b>	(985) 892-2276
<b>St. Bernard Parish</b>	(504) 301-2000
<b>Catholic Schools, Archdiocese of New Orleans</b>	(504) 861-9521
<b>Non-Public schools, Louisiana Department of Education</b>	(877) 453-2721

## Higher Education

<b>University of New Orleans</b>	(504) 280-6000
<b>Tulane University</b>	(504) 865-5000
<b>Loyola University</b>	(504) 865-2011
<b>Southern University of New Orleans</b>	(504) 286-5000
<b>Xavier University</b>	(504) 486-7411
<b>Dillard University</b>	(504) 571-2160
<b>Our Lady of Holy Cross College</b>	(504) 394-7744
<b>Delgado Community College</b>	(504) 483-4114
<b>Nunez Community College</b>	(504) 278-7487

In addition, there are **Louisiana State University Medical Center** (504) 568-4808, and two theological institutions: **Notre Dame Seminary School of Theology** (504) 866-7426, and **New Orleans Baptist Theological Seminary** (504) 282-4455.

## Places of Worship

The metropolitan area has over ten synagogues and hundreds of churches of various denominations. Information concerning them may be obtained from:

<b>Greater New Orleans Federation of Churches</b>	(504) 897-4488
<b>Baptist Association of Greater New Orleans</b>	(504) 282-1428
<b>Archdiocese of New Orleans</b>	(504) 861-9521
<b>Jewish Federation of Greater New Orleans</b>	(504) 780-5600



## Tax and Licensing Information

### DRIVER'S LICENSE

#### Louisiana Office of Motor Vehicles

Authorities warn that motorists establishing residency in Louisiana have only thirty (30) days to get their vehicles registered and only ninety (90) days to get their Louisiana driver's license. You must present two forms of identification (utility bills, lease agreements, mortgage stub, cable television bills, social security card, W-2 or voter registration).

Newcomers take an eye test after presenting his/her former valid out-of-state driver's license and two other forms of identification. If the license is expired, a written examination must be taken. Licenses are valid for 4 years and the cost is approximately \$18-22. No personal checks are accepted.

Driving tests are not given after 3:45 P.M., when streets are wet, or when headlights are required.

#### Registration

Newcomers in the area should take their vehicle registration papers, proof of liability insurance, and title issued from the state in which they previously resided to the Office of Motor Vehicles and fill out an application for a Louisiana title. The applicant is given license plates and registration papers. The title is mailed about five (5) days later.

#### Car Taxes

Payment of a sales tax also may be necessary. The newcomer must pay or get a credit for the difference in sales tax, if any, between his/her former state. Louisiana sales tax is 4% and individual city and parish taxes are added to that in many areas. The tax is applied to 75% of the current retail value on the vehicle as listed in the National Dealers Association and used car guide or "blue book."

The area offices of Motor Vehicles (open 8:am to 4:00pm) for licenses and registration are:

<b>New Orleans</b>	2001 Behrman Ave.
<b>Harvey</b>	2150 Westbank Expressway, Rm 101
<b>St. Bernard</b>	1009 W. Moreau
<b>Slidell</b>	1514 W. Lindberg
<b>Mandeville</b>	1715 N. Causeway Blvd.
<b>Metairie</b>	6701 Airline Highway
<b>Metairie</b>	6701 Airline Highway
<b>Hammond</b>	1320 N. Morrison, Ste. 110-113 219 E. Robert St.
<b>Amite</b>	112 Mulberry St. East
<b>Reserve</b>	4034 W. Airline Highway
<b>Gramercy</b>	827 N. Pine St., Ste. B
<b>Hahnville</b>	15045 River Rd., Rm. 119 Courthouse

[www.expresslane.org](http://www.expresslane.org) and search for Office of Motor Vehicles

#### Inspection

Inspection stickers (brake tags) must be renewed yearly (for a \$10.00 charge) at service stations designated by the orange "Louisiana Inspection Station" signs. (Orleans Parish and the City of Kenner have their own brake tag stations.) However, your inspection sticker from the previous state is valid until it expires. You will need a valid driver's license, Louisiana registration certificate, and a Louisiana license plate. The driver also must provide proof of liability insurance, which must be kept in the vehicle at all times. New residents have several days to obtain one after being issued Louisiana plates and auto registration.



## Tax and Licensing Information (continued)

### Motor Vehicle Insurance

Individual liability insurance is mandatory with minimum limits of \$10,000/20,000/10,000. Proof of insurance must be in the vehicle at all times.

### Voter Registration

To be eligible to vote, newcomers must register in the parish in which they reside. There are no residency requirements prior to registration, however, new voters must register at least 24 days prior to a general or primary election to vote in that election. Valid documentation showing the person's signature is required. A naturalized citizen must present naturalization papers or a current US passport. For locations to register, call:

<b>Orleans Parish</b>	(504) 658-8300
<b>Jefferson Parish, East Bank</b>	(504) 736-6191
<b>Jefferson Parish, West Bank</b>	(504) 349-5690
<b>St. Bernard Parish</b>	(504) 278-4232
<b>St. Tammany Parish, West</b>	(985) 809-5500
<b>St. Tammany Parish, East</b>	(985) 646-4125

For additional information contact the Secretary of State [www.sos.louisiana.gov](http://www.sos.louisiana.gov)

### Property Taxes

Once you have received a copy of your Act of Sale (Escrow Closing) from the closing notary (approximately 6 weeks), stop by the Parish Assessor's office during normal weekday business hours to register for your homestead exemption. Louisiana has no state property tax but local city and parish governments may levy ad valorem taxes. Each property is reappraised ever four years at fair market value. Assessments of land and residential improvements are at 10% of fair market value with a "homestead exemption" of \$75,000. Taxation is based on the amount of value above \$75,000. Household goods and intangibles are exempt. Commercial property and other categories of personal property are assessed at 15% of fair market value. **Note:** Millage rates are approximations and depend on where you live and could be a little higher than examples used.

<b>Orleans Parish</b> rate is .1881 mills	<b>Covington</b> .140	<b>Slidell</b> .16642
<b>Jefferson Parish</b> varies from .06603 to .11406 mills	<b>Mandeville</b> .18	<b>Pearl River</b> .17357
<b>St. Bernard Parish</b> varies from 113.17 to 117.04 mills	<b>Madisonville</b> 160.25	

#### Example 1:

Sales Price	\$100,000
Assessed 10%	10,000
Less Exemption	7,500
Tax Base	2,500
Millage Factor	.1881
Base Tax	\$ 470.25
Fire & Police Tax	.01047 millage X 2500 = \$78.53

#### Example 2:

Sales Price	\$75,000
Assessed 10%	7,500
Less Exemption	7,500
Tax Base	0
Millage Factor	.1881
Base Tax	\$ 0

Orleans Parish Only, Total Annual Tax Due, \$548.78



## Tax and Licensing Information (continued)

### Sales Tax

In addition to the state sales tax of 4%, local rates for individual parishes are:

<b>Jefferson</b>	4.75%
<b>Orleans</b>	5.00%
<b>Plaquemines</b>	3.00%
<b>St. Bernard</b>	4.50%
<b>St. Charles</b>	4.00%
<b>St. James</b>	3.00%
<b>St. John the Baptist</b>	4.00%
<b>St. Tammany</b>	4.25-4.75%

### Personal Income Tax

On the first \$10,000 of income - 2%; next \$40,000 - 4%; over \$50,000 - 6%. For married couples filing a joint return, the tax brackets are doubled. A combined personal exemption is as follows: single, \$4500; married filing separately, \$4500; married filing jointly, \$9000; head of household, \$9000.

## Utilities

### ELECTRICITY

<b>Orleans Parish (East Bank)</b>	Entergy Services, Inc.	1-800-368-3749
<b>Orleans Parish (West Bank)</b>	Entergy Services, Inc.	368-3749
<b>Jefferson Parish &amp; St. Bernard</b>	Entergy Services, Inc.	368-3749
<b>Mandeville &amp; Slidell</b>	CLECO	622-6537
<b>Covington</b>	Washington/St. Tammany	(985) 892-8804

### GAS

<b>Orleans Parish</b>	Entergy Services, Inc.	1-800-368-3749
<b>Jefferson Parish</b>	LA Gas Service Co.	(504) 456-9882
<b>St. Bernard</b>	LA Gas Service Co.	(504) 271-4181
<b>St. Tammany (West)</b>	ENTEX	(985) 735-1307
<b>or</b>	LA Gas Service Co.	(985) 892-2121
<b>St. Tammany (East)</b>	LA Gas Service Co.	(985) 643-3303
<b>or</b>	ENTEX	(985) 735-1307

### WATER

<b>Orleans Parish</b>	Sewerage & Water Board	(504) 529-2837
<b>Jefferson Parish</b>	Jeff Parish Dept. of Water	(504) 736-6050
<b>St. Bernard</b>	St. Bernard Water & Sewer	(504) 271-1681
<b>St. Tammany (West)</b>	Covington City Water	(985) 892-1811
<b>or</b>	Abita Springs Water	(985) 892-0711
<b>St. Tammany (East)</b>	Slidell City Sewer & Water	(985) 646-4291
<b>or</b>	Louisiana Water Service	(985) 643-3311



## Utilities (continued)

### TELEPHONE SERVICE - ALL AREAS

<b>Inside Louisiana</b>	1-557-6500	<b>Outside Louisiana</b>	1-800-832-0679
<b>Business</b>	1-557-6000		

## Dogs and Cats

All dogs and cats entering the state must be accompanied by a health certificate issued within the past 30 days and must have been vaccinated for rabies within the past 12 months. Animals are required to be either on a leash or in a fenced yard.

## Hospitals

The Region boasts over 35 medical hospitals ranging from women's health to psychiatric care to chemical dependency centers to children's hospitals. Among these are: Lakeside Hospital, University Hospital, Tulane Medical Center, St. Charles Parish Hospital, Touro Infirmary, Mercy + Baptist Hospital, Ochsner Medical Institutions, Pendelton Memorial Methodist Hospital, West Jefferson Medical Center, East Jefferson General Hospital, Meadowcrest Hospital, Chalmette Medical Center, Kenner Regional Medical Center, Columbia DePaul Hospital, Elmwood Medical, Jo Ellen Smith Medical Center, Children's Hospital, Slidell Memorial, Lakeview Regional Medical Center, Charity Hospital and Medical Center and many, many more acute care facilities.

For general information about area hospitals, call the **Metropolitan Hospital Council** at (504) 837-1171.

## Recreation and Culture

Among family recreational attractions are the Aquarium of the Americas, Audubon Zoo and Botanical Gardens, City Park, Children's Museum, Entergy IMAX Theatre, Louisiana Nature and Science Center. Tours of the French Quarter and several plantations, swamp and bayou boat tours, gaming on several river boats, hunting and fishing or whatever your pleasure. The largest and most famous event is Mardi Gras or Carnival. New Orleans Jazz and Heritage Festival is one of the Regions' most popular festivals taking place in early spring. Enjoy running or walking? Then either the Crescent City Classic or Mardi Gras Marathon is for you. Other cultural attractions include the New Orleans Symphony Orchestra, New Orleans Ballet, New Orleans Opera Association, New Orleans Jazz Club, Contemporary Arts Center, Louisiana Historical Society and Museums.

To register boats from out of state in Louisiana, first, contact the office of Revenue and Taxation, complete an application and pay any Louisiana taxes that are due. You should have a copy of your bill of sale and all necessary titles. The office of Revenue and Taxation is located at 1555 Poydras Street in New Orleans. Second, contact the local parish sheriff for payment of all local taxes due. Third, contact the Louisiana Wild Life and Fisheries to secure the boat license and registration numbers. Their phone number is (225) 765-2800.



# CHECKLIST FOR MOVING

## Before You Move:

- Make arrangements with a moving company; or if moving yourself, contact a truck rental company.

## Change of Address:

- Make necessary arrangements for address changes.
- Contact the Post Office and give forwarding address.
- Call friends and relatives to let them know where you are moving.
- Give your new address to charge accounts, credit card companies and newspaper and magazine subscriptions.

## Before You Leave:

### Banking

- Transfer your funds, arrange for check cashing in new city and arrange for credit references.

### Insurance

- Notify company of new location for coverages: Life, Health, Fire & Auto.

### Disconnect Utility Companies

- Gas, light, water, telephone, fuel,
- Get refunds on any deposits made.

### Medical, Dental, Prescription Histories

- Ask Doctor and Dentist for referrals; transfer needed prescriptions, eyeglasses, x-rays. Obtain birth records, medical records, etc.

### Church, Club, Civic Organizations

- Transfer memberships, get letters of introductions.

### Pets

- Ask about regulations for licenses, vaccinations, tags, etc.

## Don't Forget To:

- Have appliances serviced for moving.
- Empty your freezer; plan use of foods.
- Defrost freezer and clean refrigerator. Place charcoal to dispel odors.
- Remember arrangements for TV and antenna.
- Clean rugs or clothing before your move and have them moving-wrapped.
- Plan for special care needs of children.
- Check with your moving counselor about insurance coverage, packing and unpacking labor, arrival day, various shipping papers; method and time of expected payment.

## On Moving Day:

- Carry enough cash or travelers checks to cover the cost of moving services and expenses until you make banking connections in new city.
- Carry jewelry and documents yourself; or use registered mail.
- Plan for transporting pets; they are poor traveling companions if unhappy.
- Carry travelers checks for quick, available funds.
- Double check closets, drawers, shelves to be sure they are empty.
- Let close friend or relative know route and schedule you will travel, including overnight stops, use him as message headquarters.
- Leave all old keys needed by new tenant or owner with Realtor or neighbor.

## At Your New Address:

- Obtain a certified check or cashiers check necessary for closing Real Estate transaction.
- Check on service connection of telephone, gas electricity, and water.
- Ask Mailman for mail he may be holding for your arrival.
- Have new address recorded on driver's license.
- Check pilot light on stove, hot water heater, incinerator, and furnace.
- Have appliances checked.
- Visit city offices and register for voting.
- Register car within five days after arrival in state or you may have to pay penalty.
- Obtain city inspection sticker and transfer motor club membership.
- Apply for a state driver's license.
- Register family in your new place of worship.
- Register your children in school.
- Arrange for medical services; Call Doctor, Dentist, etc.

# Rental Profile Greater New Orleans Metropolitan Area

## **SINGLES / APARTMENTS / TOWN HOUSES**

Many of the city's rentals are available in the Metairie/Kenner area. LATTER & BLUM's residential leasing and property management department can show you apartments available in suburban complexes and town house developments. The following is an average for rentals:

Efficiencies:	\$650 up per month
One bedroom:	\$750-1100 per month
Two bedroom:	\$1200-1500 plus per month

These rentals usually include parking, built-in kitchens, central heat and air, and carpet. In addition, many complexes offer pools, and some developments have tennis courts. A month's rent is usually expected as a security deposit. Many apartments do not allow pets.

Another demand area is University/Uptown section of New Orleans. While residential leases are very much in demand and among the highest in the metropolitan region, our rental department will be happy to show you available listings.

Other areas in which apartments may be found are the Westbank sections of both Orleans and Jefferson Parishes and in East New Orleans. Occupancy rates for these areas are as high as in other areas of the city, and nicer rentals are much in demand.

Apartments in St. Tammany, LaPlace and St. Bernard are extremely scarce.

## **SINGLE FAMILY HOUSE RENTALS**

An average monthly lease for three bedroom, two bath home across the metropolitan area is \$1,500 up to over \$5000 per month. Rental properties in the Uptown and Lakefront areas, if available, begin at \$1000 plus per month. A year's lease is standard, and a month's rent as security deposit is usually required. Many residential leases do not allow pets. Our residential leasing experts will be happy to show you available home rentals. Metairie/ Kenner offers the widest selection.

Home rentals are available in St. Tammany Parish and St. John the Baptist Parishes and are usually listed through area offices. Our relocation department will be happy to arrange for you to view any available house for rent.

## **RENTAL AVAILABILITY**

At the present time the New Orleans Metropolitan area is experiencing a 3.5% vacancy rate. Single family homes & apartments are available in all areas of the city. However, the rental market is tightening due to an influx of jobs in the tourism and medical industry. Also available are six month leases, one year leases and occasional month to month leases through our corporate housing department. The security deposit is equal to a month's rent. An additional pet deposit is required for those units.



# Local Real Estate Practices in Metro-New Orleans

As real estate practices vary considerably from state to state, LATTER & BLUM has prepared this summary for use by out-of-state buyers. The material is divided into three main areas;

- I. The Purchase Agreement**
- II. The Mortgage**
- III. The Closing**

## **I. THE PURCHASE AGREEMENT (Contract)**

### **A. PREPARATION:**

Preparation of the Purchase Agreement by a Realtor is customary: rarely is an attorney retained. The interim form of offer, sometimes used in other states, is not used in Louisiana. The Purchase Agreement, when fully executed, creates a binding contract.

### **B. THE DEPOSIT:**

The Deposit is customarily 10% of the purchase price and may be a combination of cash and a promissory or demand note. In most cases it is held by the listing Broker until consummation of the sale. Deposits are returned if contingencies of the contract cannot be met, following the cancellation of the agreement by the parties.

### **C. CONTINGENCIES:**

#### **1. FINANCE CONTINGENCIES:**

Finance contingencies are widely used. The purchaser obligates himself to make good faith loan application, and if a financing commitment cannot be obtained within the specified time, the contract may be declared void and the deposit may be returned.

#### **2. INSPECTIONS:**

The Purchase Agreement may be contingent on the satisfactory completion of roofing, termite, structural and component inspections. The agreement determines at whose expense the inspections are made. There are usually deadlines within which the inspections are performed. It is critical that these deadlines be observed.

#### **3. SALE OF OTHER PROPERTY:**

Occasionally, an offer to purchase may be contingent on the sale of other property. This type of contingency is usually accepted with the written understanding that the subject property is to remain on the market, and that if another acceptable offer is made on the property, the first purchaser(s) will have 48 hours to remove the contingency or have their offer declared void by the seller.

### **D. PERSONAL PROPERTY:**

It is customary to list in the Purchase Agreement any personal or movable property that the purchaser expects to be included in the sale, i.e., drapes, rods, TV antennas, window air units, hot tubs, etc.



## **Local Real Estate Practices in Metro-New Orleans** (continued)

### **E. TAXES AND RENTALS:**

Taxes and rentals are referenced in the standard broker's agreement; they are prorated to the date of The Act of Sale. Taxes in Orleans Parish are due at the beginning of the year. In all other parishes, taxes are due at the end of the year.

### **F. TITLE:**

The title must be determined to be non-defective. The standard agreement calls for an automatic 60-day extension in the event curative work needs to be undertaken to perfect the title. Any existing liens and encumbrances are to be removed by seller prior to closing or taken care of by the closing attorney out of the seller's net proceeds.

### **G. TIME TO CLOSING:**

30 to 60 days is the average time span allowed for closing, depending on the lender chosen.

### **H. OCCUPANCY:**

The right of occupancy usually coincides with closing. Occupancy agreement are entered into when occupancy must take place before closing or when the seller stays in the property after the closing.

## **II. THE MORTGAGE**

### **A. SOURCES:**

The three main sources of mortgages are Mortgage Companies, Banks and Homesteads (also called Savings and Loan Associations). Mortgage companies and Banks are more likely to offer a wide variety of loan products such as VA, FHA, and FNMA loans.

### **B. DISCOUNT POINTS:**

Discount points may be paid by the Buyer or the Seller in FHA and VA sales. Customarily, discount points are paid by the Buyer when obtaining conventional loans, but they may be negotiated. Each discount point represents 1% of the loan amount, in addition to a variable funding fee on all VA loans.

### **C. DUE-ON SALE CLAUSES:**

Mortgages written by lenders in this area generally contain a "Due On Sale" clause. This requires payment of the mortgage balance when the property is sold. For this reason there are very few sales in the area based on assumptions of the original loan.

### **D. KEY MORTGAGE INSTRUMENTS:**

The key mortgage instruments are the promissory note, which provides evidence of the debt, and the mortgage, which is a security device authorizing foreclosure if the note is not paid.



## Local Real Estate Practices in Metro-New Orleans (continued)

### III. THE CLOSING:

#### A. ATTORNEYS:

Closings can only be handled by notaries public, most of whom are attorneys. Some homesteads reserve the right to select the closing attorney. It is not customary for the buyer or seller to have their own attorney present, although it is certainly permissible.

#### B. POWERS OF ATTORNEY:

Powers of attorney are used when one or more sellers or purchasers cannot be present at the closing. Many local attorneys who have their own required form may reject a power of attorney written by another attorney. It is always advisable to have the closing notary originate or approve the powers of attorney well in advance of the closing.

#### C. INSURANCE:

##### 1. PROPERTY INSURANCE:

Lenders require a fire and extended coverage policy for either the amount of the mortgage or the appraised value of the structure, whichever is greater. Flood insurance is required for many parts of the Metro New Orleans area.

##### 2. TITLE INSURANCE:

Title insurance in favor of the lender (lender's policy) is required in most cases. For a nominal additional cost, insurance in favor of the purchaser (owner's policy) can be obtained and is strongly recommended.

##### 3. PRIVATE MORTGAGE INSURANCE:

Based on either a fixed rate or adjustable rate mortgage, private mortgage insurance (PMI) is required whenever the loan-to-value ratio exceeds 80%

##### 4. RESPONSIBILITIES OF THE CLOSING NOTARY:

- a. Ordering and examining the survey, abstract of title, courthouse certificates
- b. Preparing the Deed, Mortgage and Promissory Note
- c. Handling Title Insurance
- d. Handling and computing the closing statement, including all adjustments
- e. Satisfying any existing liens or encumbrances
- f. Paying Broker's Commission from proceeds
- g. Recording all pertinent documents

#### D. TITLE TO PROPERTY:

Title in Louisiana is evidenced by recorded conveyance documents. Purchasers will normally receive a copy of the title within 4-6 weeks of the sale. At that time, the sale and mortgage will have been recorded and recordation numbers assigned to the documents.



## Local Real Estate Practices in Metro-New Orleans (continued)

### E. HOMESTEAD EXEMPTIONS:

A homestead exemption on owner-occupied property up to \$75,000 is one of the reasons for the low property taxes that exist throughout Louisiana. Purchasers should inquire about and secure a homestead exemption immediately upon receiving a copy of the title.

### F. CLOSING COSTS:

The most significant difference in the payment of closing costs in the New Orleans area, as compared to other areas, is that the purchaser pays for the survey and the cost of title research and/or title insurance.

Below we estimate typical closing costs on an \$80,000 loan assuming a sale price of \$100,000, a 9% interest rate, an Orleans Parish location, a mid-year, mid-month closing (for tax proration), a 1% origination fee, and a 1% discount. Purchasers are advised to inquire about current interest rates and discount points in advance of their home search. We have omitted the cost of flood insurance due to the many variables involved based on flood zones and elevations. Although not required in every area, it is in most areas.

Credit Report	\$50.00*
Appraisal	300.00
Origination Fee(1%)	800.00
One Discount Point	800.00**
Pre-paid Interest for 15 days	249.90***
Hazard Insurance	650.00
Two months' Hazard Insurance (escrow)	108.00
Property Taxes (prorata)	211.00 approx.
Two months' Taxes (escrow)	70.00 approx.
Abstract/Title Examination	200.00
Document Preparation	150.00
Certificates	45.00
Recordation Fees	100.00 minimum
Survey	175.00
Title Insurance	459.00 (including owner's policy)
Miscellaneous Lender Fees	325.00 approx.
Closing Protection Letter	25.00
Wire Fee	30.00
Overnight Delivery (DHL, FedX, etc.)	35.00

\* Paid at time of application and not refundable

\*\* See II-B

\*\*\* Collected from the date of closing to the end of the month

### G. CERTIFICATE OF OCCUPANCY::

This type of certificate, required in some states, is required only on new construction in the New Orleans market area.



# LATTER & BLUM INC/REALTORS®

Since 1916

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**Jefferson Parish**  
5700 Citrus Blvd., Ste. A-4  
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(504) 293-4900 • FAX (504) 733-3460

**Kenner**  
3801 Williams Boulevard  
Kenner, LA 70065  
(504) 443-3300 • FAX (504) 466-1699  
(After 6:00 pm - 443-3703)

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**Ocean Springs**  
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