

# The History of Baton Rouge

Baton Rouge, a name which reputedly refers to the red stick that once marked the boundary between two Indian tribes, owes more to the French than its unusual name, for it was the French who explored, developed and settled the region during its significant early years.

By the middle of the eighteenth century, the Acadian exiles from Nova Scotia began to arrive in the area, joining the other French speaking settlers. After a number of years wandering down the Atlantic Coast, the Acadians were welcomed in Louisiana and soon made their homes along the rivers and bayous of the state. Their culture and influence is still strongly felt in South Louisiana.

Nineteenth century plantation life surrounds this city where all corners of Louisiana come together into one rich, thick gumbo. The Mississippi River built our past and continues to shape our future as it flows past plantations and attractions.

Baton Rouge's history is filled with interesting anecdotes. Learn why the Old State Capitol is called "the little sham castle," why the Sunshine Bridge was labeled a bridge that went "from nowhere to nowhere," and why the Old Mississippi River Bridge, which Huey Long built, is impassable for large tankers.

Baton Rouge has it all. So come and explore our unique city! You'll find you have never seen more beautiful sights or tasted better food than in Baton Rouge... the Flavor of Louisiana!

## Words and Sayings of Baton Rouge

### **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."

### **CRAWFISH/CRAYFISH\*\***

(craw-fish)

A small fresh water crustacean related to the lobster.

### **ETOUFFEE\*\* (ay 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," a motto of many Louisianians.

### **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



# Special Market Conditions - Baton Rouge

## SPECIAL MARKET CONDITIONS

The Baton Rouge area is divided into 3 regions: south, southeast and central. The central area is more rural with homes in all price ranges, typically with larger lots. The south and southeast areas are the growth areas. The southern part of the city includes Louisiana State University and the downtown areas. You will find older, more established neighborhoods here. The Baton Rouge offices also service Denham Springs, Baker, Walker, Zachary, St. Francisville, Prairieville, Gonzales and Port Allen.

## REAL ESTATE MARKETS

### Five or More Bedrooms

**High Range**  
Price: \$450,000+

**Most Popular Communities**  
White Oak Landing  
Country Club of Louisiana  
Fair Oaks  
Lakes at Highland  
Santa Maria  
Hundred Oaks  
Heritage Estates

**Median Range**  
Price: \$285,000+

**Most Popular Communities**  
Woodstone • Laurel Hill  
Lakeside • Lake at White Oak  
Lake Sherwood Acres  
Sherwood Forest  
Green Trails  
Rose Hill  
The Homestead

**Low Range**  
Price: \$176,500+

**Most Popular Communities**  
Sherwood Forest  
Certain Highland Road areas  
Lake at White Oak  
Broadmoor  
Ascot  
Shenandoah  
Oak Meadows  
Azalea Lake

### Four Bedrooms

**High Range**  
Price: \$275,000+

**Most Popular Communities**  
Bocage  
Walden  
Woodgate  
Santa Maria  
Woodchase  
Windermere

**Median Range**  
Price: \$235,000+

**Most Popular Communities**  
Riverbend • Woodchase  
Oak Hills • Live Oak  
Carrington Place • Rolling Meadows  
Lake at White Oak • Ascot  
Deer Lake

**Low Range**  
Price: \$160,000+

**Most Popular Communities**  
Shenandoah  
Kenilworth  
Gates of Windsong  
Cobblestone Park  
Old Mill  
Sherwood Forest

### Three Bedrooms

**High Range**  
Price: \$260,000+

**Most Popular Communities**  
Jefferson Place  
Woodgate  
Lake at White Oak  
Oakridge  
Lakewood  
Country Club Crossing

**Median Range**  
Price: \$170,000+

**Most Popular Communities**  
Hickory Ridge • Shenandoah  
Westminster • Tara  
Sherwood Forest  
Natchez Trace  
Lakes of Fennwood  
Riverbend Lakes  
Woodland Shadows  
The Lake of Oxford Place  
Camelot Park Forest

**Low Range**  
Price: \$95,000+

**Most Popular Communities**  
Broadmoor • Southdown  
Forest Oaks • Garden District  
Highland Road area  
University Gardens  
Park Forest

### Attached Housing/Condominiums/Townhouses

**High Range**  
Price: \$225,000+

**Most Popular Communities**  
Jamestowne Court  
Le Harve  
Wrenwood  
Gatehouse  
Jefferson Place  
Perkins Rowe

**Median Range**  
Price: \$125,000+

**Most Popular Communities**  
Runnymede  
Sharpstowne  
Jefferson Square  
Shadowbrook  
Cypress Point  
Highland Oaks

**Low Range**  
Price: \$85,000+

**Most Popular Communities**  
Jefferson Woods  
Brandywine  
Old San Francisco  
Park Oak  
Jefferson Hills



# Special Market Conditions - Ascension

ASCENSION parish is the 2nd fastest growing parish in the State of Louisiana and 9th fastest growing community in the United States! Ascension Parish is positioned on Interstate-10 between New Orleans and Baton Rouge, Louisiana's largest metropolitan areas. It is the state's 2nd fastest growing area where businesses and residents can truly "Experience the Ascension Advantage" by drawing upon the resources of two metro areas, while being part of a thriving suburban community. From the excellent public school system and the safe, family feel of the parish to the unique economic strengths in oil and gas, petrochemicals, telecommunications, agriculture, retail and tourism, Ascension Parish truly is a great place to live & work.

## REAL ESTATE MARKETS

### Five or More Bedrooms

**High Range**  
Price: \$450,000+

**Most Popular Communities**  
Oak Alley Estates  
Pelican Point  
Bluff Heritage  
Legacy Hills  
Fountain Hill  
Waterford Lake  
Spanish Oaks  
Lakes at Ascension  
Cypress Cove

**Median Range**  
Price: \$300,000+

**Most Popular Communities**  
Lakes at Ascension  
Manchac Harbor  
Summer Lake  
Pelican Point  
Parks at Dutchtown  
Oak Alley Estates  
Manchac Place  
Jefferson Crossing  
Plantation Creek • Dutchtown Hallow

**Low Range**  
Price: \$230,000+

**Most Popular Communities**  
Prairie Village  
Oak Terrace  
Lakeview Estates  
Willow Lake  
Pelican Point  
Autumn Woods  
Lakes at Oak Grove  
Twelve Oaks • Rural Tracts  
Galvez Oaks • Perkins Oaks  
Lake Crossing • The Bluffs

### Four Bedrooms

**High Range**  
Price: \$400,000+

**Most Popular Communities**  
Manchac Plantation  
Pelican Point  
Fountain Hill  
Seven Oaks  
Oaks on the Bluff  
Legacy Hills  
Spanish Oaks  
Parks at Dutchtown  
Providence Pl  
Cotton Field  
Quail Hollow  
Moss Point • Lake at Ascension

**Median Range**  
Price: \$250,000+

**Most Popular Communities**  
Pelican Point  
Oaks on the Bluff  
Waterford Lake  
Manchac Harbor  
Lakes at Ascension  
Jefferson Crossing  
Manchac Commons  
Parks of Dutchtown  
Quail Creek  
Cedar Grove  
Settlement at Lakeside  
Autumn Woods  
Twelve Oaks • Bayou View Estates

**Low Range**  
Price: \$150,000+

**Most Popular Communities**  
Autumn Woods  
Ascension Trace  
Highland at Dutchtown  
Cypress Ridge Estates  
Woodrun  
Park Vista  
Bayou Estates  
Worthy Estates  
Lakes at Oak Grove  
Prairie Village Acres  
Villa Gardens  
Arlington Platt • Fox Run  
Alfalfa Acres • Hunters Trace

### Three Bedrooms

**High Range**  
Price: \$330,000+

**Most Popular Communities**  
Manchac Estates  
Vincent Oaks  
Old Dutchtown  
Old Mill  
Jefferson Oaks  
Cobblestone  
Parks at Dutchtown  
Pelican Point  
Prairie Oaks • Twelve Oaks  
The Plantation • River Ridge

**Median Range**  
Price: \$230,000+

**Most Popular Communities**  
Lake at Manchac  
Twelve Oaks  
Bluffs of Ascension  
Lake Meadows  
River Ridge  
Woodhaven Gardens  
Cypress Ridge  
Dutchtown Village  
Quail Creek • Shady Oaks  
Ducote Sub • Chateau Galvez

**Low Range**  
Price: \$150,000+

**Most Popular Communities**  
River Gate  
Prairie Village  
Jefferson Oaks  
Ascension Trace  
Hunters Trace  
Oak Terrace  
Charleston  
Bayou Grand South  
Lessard Acres

### Attached Housing/Condo/Townhouses

**High Range**  
Price: \$200,000+

**Most Popular Communities**  
The Plantation  
Pelican Point  
Quarters at Dutchtown  
River Highlands Estates  
Audubon Place

**Median Range**  
Price: \$100,000+

**Most Popular Communities**  
Arlington Plantation  
Southwood Village  
Manchac Commons  
Cypress Village

**Low Range**  
Price: \$185,000+

**Most Popular Communities**  
Cypress Village



# Special Market Conditions - Livingston

LIVINGSTON parish is conveniently located on I-12, and is 10 minutes from Baton Rouge, home of LSU and Southern University, and 45 minutes from New Orleans and the Mississippi Gulf Coast. Livingston Parish offers everything from first-class hotels to "off the beaten path" attractions. Livingston Parish has eight municipalities and Denham Springs is the largest of the Parish's eight municipalities just across the Amite River, east of Baton Rouge and west of the community of Walker. The Town of Livingston, the Parish's seat of government, sits in the center of the Parish. Albany, Springfield, and Killian are all located on the eastern border, while Port Vincent and French Settlement, both of which feature Cajun influences, are located along the southern part of the Parish.

## REAL ESTATE MARKETS

### Five or More Bedrooms

<b>High Range</b> Price: \$300,000+	<b>Median Range</b> Price: \$200,000+	<b>Low Range</b> Price: \$189,900+
<b>Most Popular Communities</b> Greystone G&CC Whispering Pines Pecan Creek Regency Park	<b>Most Popular Communities</b> Audubon Village Pecan Creek Collins Place	<b>Most Popular Communities</b> South Point Falconcrest

### Four Bedrooms

<b>High Range</b> Price: \$310,000+	<b>Median Range</b> Price: \$230,000+	<b>Low Range</b> Price: \$150,000+
<b>Most Popular Communities</b> Three Lakes Waterfront E&W Carter Plantation Easterly Lakes Greystone G&CC Lakes at Belle Terre Whispering Pines	<b>Most Popular Communities</b> Stone Hill Woodland Ridge Live Oak Landing Pecan Creek Audubon Trace Forest Ridge Grays Creek Lakes at Fennwood Wisteria Place Savannah Trace Willow Pointe	<b>Most Popular Communities</b> Savannah Trace South Point Willow Point Woodland Crossing Parkridge Wolf Creek Village Maisons

### Three Bedrooms

<b>High Range</b> Price: \$330,000+	<b>Median Range</b> Price: \$225,000+	<b>Low Range</b> Price: \$135,000+
<b>Most Popular Communities</b> Carter Plantation Greystone G&CC Waterfront E & W River Highland	<b>Most Popular Communities</b> Live Oak Landing Spring Lake Magnolia Gardens Easterly Lakes Woodland Ridge Wisteria Place	<b>Most Popular Communities</b> Meadow Lake Old Mill Settlement Shadow Springs Woodland Crossings Beau Chene South Point

### Condo/Townhouses

<b>High Range</b> Price: \$200,000+	<b>Median Range</b> Price: \$150,000+	<b>Low Range</b> Price: \$104,900+
<b>Most Popular Communities</b> Dockside at The Waterfront River Highlands Juban Courts	<b>Most Popular Communities</b> Magnolia Landing Settlers Rowe Juban Courts	<b>Most Popular Communities</b> Evangeline Magnolia Landing Hidden Oaks Citiplace River Highlands



LATTER & BLUM/C.J. BROWN believes this information to be correct, but assumes no legal responsibility for its accuracy or for the accuracy of its presentation.

# Special Market Conditions - Zachary

ZACHARY is located ten miles north of Baton Rouge, the city of Zachary offers the convenience of a metropolitan area with all the charm of small-city living. Zachary is a city of approximately 22,875, located in northern East Baton Rouge Parish and within an urbanized area population of approximately 550,000. Keeping in line with the growing resident population, the business community is constantly expanding to offer quality products and services within minutes. Zachary continues to be one of the fastest growing small cities in Louisiana, with active community involvement just one reason for the attraction. Ranked Number 1 in the State of Louisiana, academically, and considered to be the best in the area, Zachary's school system continues to be a drawing card for the city.

## REAL ESTATE MARKETS

### Five or More Bedrooms

<b>High Range</b> Price: \$400,000+	<b>Median Range</b> Price: \$228,000+	<b>Low Range</b> Price: \$100,000+
<b>Most Popular Communities</b> Copper Mill	<b>Most Popular Communities</b> Lake Pointe Parkwood Terrace Mills Pointe Audubon Lakes Belmont Estate	<b>Most Popular Communities</b> Baker Hills

### Four Bedrooms

<b>High Range</b> Price: \$370,000+	<b>Median Range</b> Price: \$250,000+	<b>Low Range</b> Price: \$130,000+
<b>Most Popular Communities</b> Mills Pointe Copper Mill G&CC Beaver Creek	<b>Most Popular Communities</b> Lake Pointe Live Oak Trace Audubon Lakes Winwood Pointe South Beaver Creek Fennwood Links Pecan Hills	<b>Most Popular Communities</b> Baker Estates Castle Place Thornton Place

### Three Bedrooms

<b>High Range</b> Price: \$350,000+	<b>Median Range</b> Price: \$225,000+	<b>Low Range</b> Price: \$100,000+
<b>Most Popular Communities</b> Copper Mill G&CC	<b>Most Popular Communities</b> Lake Pointe Twelve Audubon Lakes Pointe South Pecan Hills Beaver Creek The Settlement Live Oak Trace	<b>Most Popular Communities</b> Sandy Creek The Settlement Windwood Cottages at Blue Heron Castle Place Harding Terrace

### Condo/Townhouses

<b>High Range</b> Price: \$200,000+	<b>Median Range</b> Price: \$150,000+	<b>Low Range</b> Price: \$100,000+
<b>Most Popular Communities</b> Lake Pointe	<b>Most Popular Communities</b> Cottage at Blue Heron	<b>Most Popular Communities</b> Sandy Creek The Settlement Windwood Cottages at Blue Heron Castle Place Harding Terrace Brown Heights



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# Schools

Visit [www.latter-blum.com](http://www.latter-blum.com) for comprehensive school data under the Relocation tab, Quick Links, "Online Relocation Package".

## East Baton Rouge Parish Public School Information

### **Registration:**

To register, apply in person at your district school. If you are not sure of your school, contact School Districts at (225) 226-3784. You will need to bring your children's birth certificates, immunization records, and a utility application or bill confirming your address.

### **Extended Day:**

These programs accommodate students and parents before and after school. Contact the EBR Parish School Board at (225) 922-5400 for information.

### **Special Ed:**

Special services are offered for the emotionally, mentally, physically, and educationally handicapped. To discuss a child's special needs, call the Capitol Administrative Center at (225) 929-8602.

### **Gifted Child:**

EBR recognizes the values, needs, and abilities of gifted children. Call (225) 929-8777.

<b>Adult Ed:</b> (225) 226-7660	<b>Alcohol/Drug Prevention:</b> (225) 226-2273	<b>Child Welfare:</b> (225) 226-4744	<b>Information:</b> (225) 922-5400	<b>Transportation:</b> (225) 226-3784
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## Private Schools

<b>Episcopal High</b> (225) 753-3180 3200 Woodland Ridge Blvd. Baton Rouge, LA 70816	<b>5-12</b>	<b>The Runnels School</b> (225) 751-5712 17255 S. Harrell's Ferry Baton Rouge, LA 70816	<b>2 yr.-12</b>	<b>Trinity Episcopal</b> (225) 387-0398 3550 Morning Glory Baton Rouge, LA 70808	<b>K-4</b>
<b>Central Private</b> (225) 261-3341 12801 Centrerria Court Baker, LA 70714	<b>4 yr.-12</b>	<b>St. James Episcopal</b> (225) 344-0805 445 Convention Street Baton Rouge, LA 70802		<b>K-5 Baton Rouge Prep. Academy</b> Special Education (225) 356-0256 5959 Cadillac Baton Rouge, LA 70811	<b>13 yr.-21</b>
<b>St. Lukes Episcopal</b> (225) 927-8601 8833 Goodwood Blvd. Baton Rouge, LA 70806	<b>3 yr.-5</b>	<b>Christian Life</b> (225) 769-6760 2037 Quail Ridge Baton Rouge, LA 70808	<b>K-12</b>	<b>Parkview Baptist</b> (225) 293-2820 5750 Parkview Church Road Baton Rouge, LA 70816	<b>K-12</b>
<b>The Dunham School</b> (225) 767-7097 11111 Roy Emerson Drive Baton Rouge, LA 70810	<b>Pre-12</b>				

## Parochial High Schools

<b>Catholic High</b> (225) 383-0397 855 Hearthstone Drive Baton Rouge, LA 70806	<b>8-12</b>	<b>Redemptorist High</b> (225) 357-0936 4000 St. Gerard Avenue Baton Rouge, LA 70805	<b>7-12</b>	<b>St. Joseph's</b> (225) 383-7207 3015 Broussard Baton Rouge, LA 70808	<b>9-12</b>
<b>St. John High</b> (225) 687-3056 24250 Regina Street Baton Rouge, LA 70764	<b>7-12</b>	<b>Ascension Catholic</b> (225) 473-9227 311 St. Vincent Street Donaldsonville, LA 70346	<b>K-12</b>	<b>Catholic High/Pointe Coupee</b> (225) 638-3469 504 4th Street New Roads, LA 70760	<b>7-12</b>
<b>Bishop Sullivan</b> (225) 753-9782 17521 Monitor Ave Baton Rouge, LA 70817	<b>9-12</b>	<b>St. Thomas Aquinas High</b> (504) 542-7662 14520 Voss Drive Hammond, LA 70401	<b>9-12</b>		

## Parochial Elementary Schools

<b>Dept. of Special Education</b> (225) 383-3066 P.O. Box 2028 Baton Rouge, LA 70821		<b>St. Jean Vianney</b> (225) 751-1831 16266 South Harrells Ferry Road Baton Rouge, LA 70816	<b>K-8</b>	<b>St. Theresa of Avila</b> (225) 647-2803 212 East New River Street Gonzales, LA 70737	<b>Pre K-8</b>
<b>St. Jude School</b> (225) 769-2344 9150 Highland Road Baton Rouge, LA 70810	<b>Pre K-8</b>	<b>St. Elizabeth Interparochial</b> (225) 369-7402 P.O. Drawer M Paincourtville, LA 70391	<b>Pre K-8</b>	<b>St. Louis King of France</b> (225) 273-3932 2311 N. Sherwood Forest Baton Rouge, LA 70815	<b>K-8</b>



# Schools *(continued)*

## Parochial Elementary Schools

<b>St. Philomena School</b> (225) 526-8508 110 Convent St. Labadieville, LA 70372	<b>K-8</b>	<b>St. Isadore Middle School</b> (225) 355-6730 6380 Hooper Road Baton Rouge, LA 70811	<b>K-8</b>	<b>Most Blessed Sacrament</b> (225) 751-0273 8033 Barringer Road Baton Rouge, LA 70817	<b>K-8</b>
<b>St. Thomas Moore School</b> (225) 275-2820 11400 Sherbrook Drive Baton Rouge, LA 70815	<b>K-8</b>	<b>Our Lady of Mercy</b> (225) 924-1054 400 Marquette Avenue Baton Rouge, LA 70806	<b>Pre K-8</b>	<b>Our Lady of Prompt Succor</b> (225) 545-3302 32625 Bowie White Castle, LA 70788	<b>K-8</b>
<b>Sacred Heart of Jesus School</b> (225) 383-7481 2251 Main Street Baton Rouge, LA 70802	<b>Pre K-8</b>	<b>St. John Elementary School</b> (225) 687-6616 58645 St. Clement Avenue Plaquemine, LA 70764	<b>Pre K-6</b>	<b>St. Aloysius School</b> (225) 383-3871 2025 Stuart Avenue Baton Rouge, LA 70808	<b>K-8</b>
<b>Catholic Elementary of Pointe Coupee</b> (225) 638-9313 304 Napoleon Street New Roads, LA 70760	<b>K-6</b>	<b>St. Alphonsus School</b> (225) 261-5299 13940 Greenwell Springs Road Greenwell Springs, LA 70739	<b>K-8</b>	<b>Chanel Interparochial School</b> (225) 869-5778 P.O. Box 159 Paulina, LA 70763	<b>K-8</b>
<b>St. Frances Xavier</b> (225) 387-6639 1150 S. 12th Baton Rouge, LA 70802	<b>Pre K-8</b>	<b>Holy Ghost School</b> (225) 345-0977 506 N. Magnolia Street Hammond, LA 70401	<b>K-8</b>	<b>St. George School</b> (225) 293-1298 7880 Siegen Lane Baton Rouge, LA 70809	<b>Pre K-8</b>
<b>Mater Dolorosa School</b> (225) 878-4295 P.O. Box 380 Independence, LA 70443	<b>Pre K-8</b>	<b>St. Gerard Majella</b> (225) 355-1437 3655 St. Gerard Avenue Baton Rouge, LA 70805	<b>K-6</b>	<b>St. Joseph School</b> (225) 386-6421 175 N. 8th Street Ponchatoula, LA 70454	<b>K-8</b>
<b>St. Isidore School</b> (225) 775-3336 5667 Thomas Road Baton Rouge, LA 70811	<b>K-5</b>	<b>Holy Family School</b> (225) 344-4100 335 N. Jefferson Port Allen, LA 70767	<b>K-8</b>		

## Ascension Parish Schools – Public

<b>G.W. Carver Primary</b> (225) 621-2500 518 Oak Street Gonzales, LA	<b>K-5</b>	<b>Dutchtown Middle</b> (225) 621-2355 13078 Hwy. 73 Geismar, LA	<b>5-8</b>	<b>Gonzales Primary</b> (225) 621-2660 521 N. Burnside Gonzales, LA	<b>K-5</b>
<b>Central Elementary</b> (225) 621-2500 14101 Roddy Road Gonzales, LA	<b>K-5</b>	<b>Dutchtown Primary</b> (225) 621-2380 13046 Hwy. 73 Geismar, LA	<b>K-4</b>	<b>Lake Elementary</b> (225) 621-2470 14185 Hwy. 431 St. Amant, LA	<b>K-8</b>
<b>Donaldsonville Elementary</b> (225) 474-2720 38210 Hwy. 3089 Gonzales, LA	<b>K-5</b>	<b>East Ascension High School</b> (225) 621-2400 or (225) 621-2391 612 E. Worthey Road Gonzales, LA	<b>9-12</b>	<b>Lowery Middle</b> (225) 474-2760 810 Martin Luther King Dr. Donaldsonville, LA	<b>6-8</b>
<b>Donaldsonville High</b> (225) 474-2730 100 Tiger Dr. Donaldsonville, LA	<b>9-12</b>	<b>Galvez Middle</b> (225) 621-2424 42018 Hwy. 933 Prairieville, LA	<b>5-8</b>	<b>Oak Grove Primary</b> (225) 621-2360 17550 Old Jefferson Hwy. Prairieville, LA	<b>K-4</b>
<b>Duplessis Primary</b> (225) 621-8100 38101 Hwy. 621 Gonzales, LA	<b>K-5</b>	<b>Galvez Primary</b> (225) 621-2444 16093 Henderson Bayou Rd. Gonzales, LA	<b>K-4</b>	<b>Prairieville Middle School</b> (225) 621-2340 16200 Hwy. 930 Prairieville, LA	<b>5-8</b>
<b>Dutchtown High School</b> (225) 621-8250 13165 Hwy. 73 Geismar, LA	<b>9-12</b>	<b>Gonzales Middle</b> (225) 621-2505 1502 W. Orice Roth St. Gonzales, LA	<b>6-8</b>	<b>St. Amant High School</b> (225) 621-2565 12035 Hwy. 431 St. Amant, LA	<b>9-12</b>



## Schools *(continued)*

### **Ascension Parish Schools – Public** *continued*

<b>St. Amant Middle</b> (225) 621-2600 44317 Hwy. 429 St. Amant, LA	<b>5-8</b>	<b>West Ascension Elementary</b> (225) 474-2780 1200 St. Patrick Donaldsonville, LA	<b>K-5</b>	<b>Ascension Head Start</b> (225) 474-2750 P.O. Box 152 Donaldsonville, LA	<b>K-8</b>
<b>St. Amant Primary</b> (225) 621-2626 44365 Hwy. 429 St. Amant, LA	<b>K-4</b>	<b>Ascension Alternative School</b> (225) 474-2770 38606 Hwy. 22 Darrow, LA			

### **Ascension Parish Schools – Private**

<b>Ascension Catholic Primary</b> (225) 473-8540 618 Iberville St. Donaldsonville, LA	<b>K-4</b>	<b>Ascension Catholic High School</b> (225) 473-9227 311 St. Vincent Donaldsonville, LA	<b>9-12</b>	<b>Faith Academy and Faith School</b> (225) 644-3110 10469 Airline Hwy. Gonzales, LA	<b>K-8</b>
<b>Ascension Catholic Middle</b> (225) 473-7486 809 St. Vincent St. Donaldsonville, LA	<b>5-8</b>	<b>Ascension Christian Academy and Child Development Center</b> (225) 622-3924 14408 EA Academy Road Gonzales, LA	<b>K-7</b>	<b>St. Theresa Catholic School</b> (225) 647-2803 212 East New River Gonzales, LA	<b>K-8</b>

### **Livingston Parish Schools**

<b>Albany High</b> (225) 567-9319 29710 Mulberry Street Albany, LA	<b>9-12</b>	<b>Doyle High</b> (225) 686-2318 20480 Circle Drive Livingston, LA	<b>7-12</b>	<b>Holden</b> (225) 567-9367 30120 Montpelier Drive Holden, LA	<b>K-12</b>
<b>Albany Middle</b> (225) 567-5231 29675 Reeves Lane Albany, LA	<b>6-8</b>	<b>Doyle Elementary</b> (225) 686-2416 29285 S. Range Road Livingston, LA	<b>K-6</b>	<b>Levi Milton Elementary</b> (225) 664-9711 31450 Walker North Road Walker, LA	<b>K-5</b>
<b>Albany Upper Elementary</b> (225) 567-5097 29779 S. Montpelier Drive Albany, LA	<b>3-5</b>	<b>Eastside Elementary</b> (225) 791-8581 9735 Lockhart Road Denham Springs, LA	<b>K-5</b>	<b>Lewis Vincent Elementary</b> (225) 665-8198 7686 Vincent Road Denham Springs, LA	<b>K-5</b>
<b>Albany Lower Elementary</b> (225) 567-9281 30051 W. School Street Albany, LA	<b>K-2</b>	<b>French Settlement High</b> (225) 698-3561 15875 La. Hwy. 16 French Settlement, LA	<b>7-12</b>	<b>Live Oak High</b> (225) 665-8858 35086 Old La. Hwy. 16 Watson, LA	<b>9-12</b>
<b>Denham Springs High</b> (225) 665-8851 1000 N. Range Avenue Denham Springs, LA	<b>10-12</b>	<b>French Settlement Elementary</b> (225) 698-6848 15810 La. Hwy. 16 Livingston, LA	<b>K-6</b>	<b>Live Oak Middle</b> (225) 664-3211 8444 Cecil Drive Watson, LA	<b>6-8</b>
<b>Denham Springs Freshman High</b> (225) 665-7890 940 Range Avenue N.E. Denham Springs, LA	<b>9</b>	<b>Freshwater Elementary</b> (225) 665-5371 1025 Cockerham Road Denham Springs, LA	<b>K-5</b>	<b>Live Oak Elementary</b> (225) 665-6702 35195 Old La. Hwy. 16 Watson, LA	<b>K-5</b>
<b>Denham Springs Junior High</b> (225) 665-8898 401 Hatchell Lane Denham Springs, LA	<b>6-8</b>	<b>Frost Elementary</b> (225) 698-3780 19672 La. Hwy. 42 Livingston, LA	<b>K-8</b>	<b>North Live Oak Elementary</b> (225) 667-3135 36605 Outback Road Watson, LA	<b>K-5</b>
<b>Denham Springs Elementary</b> (225) 665-5855 306 N. Range Avenue Denham Springs, LA	<b>K-5</b>	<b>Grays Creek Elementary</b> (225) 667-1808 11400 La. Hwy. 1033 Denham Springs, LA	<b>K-5</b>	<b>Option III</b> (225) 665-6062 Burgess Road Walker, LA	



## Schools *(continued)*

### **Livingston Parish Schools**

<p><b>South Live Oak Elementary</b> (225) 667-9330 8400 Cecil Drive Watson, LA</p>	<p><b>K-5</b></p>	<p><b>Southside Junior High</b> (225) 664-4221 26535 La. Hwy. 16 Denham Springs, LA</p>	<p><b>6-8</b></p>	<p><b>Walker Junior High</b> (225) 665-8970 13443 Burgess Avenue Walker, LA</p>	<p><b>6-8</b></p>
<p><b>Maurepas</b> (225) 695-6111 23923 Hwy. 22 Maurepas, LA</p>	<p><b>K-12</b></p>	<p><b>Southside Elementary</b> (225) 665-5500 1129 S. Range Avenue Denham Springs, LA</p>	<p><b>K-5</b></p>	<p><b>Westside Junior High</b> (225) 665-8259 12615 Burgess Avenue Walker, LA</p>	<p><b>6-8</b></p>
<p><b>North Corbin Elementary</b> (225) 686-9169 32645 North Corbin Road Walker, LA</p>	<p><b>K-5</b></p>	<p><b>Springfield High</b> (225) 294-3256 27322 La. Hwy. 42 Springfield, LA</p>	<p><b>9-12</b></p>	<p><b>South Walker Elementary</b> (225) 665-0446 13745 Milton Lane Walker, LA</p>	<p><b>K-5</b></p>
<p><b>Northside Elementary</b> (225) 664-4223 1090 Robbie Street Denham Springs, LA</p>	<p><b>K-5</b></p>	<p><b>Springfield Middle</b> (225) 294-3306 24145 Coates Road Springfield, LA</p>	<p><b>5-8</b></p>	<p><b>Walker Elementary</b> (225) 665-5534 13327 Wildcat Drive Walker, LA</p>	<p><b>K-5</b></p>
<p><b>Pine Ridge</b> (225) 664-4823 30228 Travis Street Walker, LA</p>		<p><b>Springfield Elementary</b> (225) 294-3398 25190 Blood River Road Springfield, LA</p>	<p><b>K-4</b></p>		
<p><b>Seventh Ward Elementary</b> (225) 665-5815 24495 La. Hwy. 16 Denham Springs, LA</p>	<p><b>K-5</b></p>	<p><b>Walker High</b> (225) 664-4825 12646 Burgess Avenue Walker, LA</p>	<p><b>9-12</b></p>		



# Baton Rouge Area Libraries

## **CENTROPLEX LIBRARY**

120 St. Louis Street, Baton Rouge, LA 70802  
(225) 389-4959, Monday-Thursday 8 a.m.-7 p.m.  
Friday-Saturday 9 a.m.-6 p.m., Sunday 2 p.m.-6 p.m.

## **EAST BATON ROUGE PARISH LIBRARY**

7711 Goodwood Boulevard, Baton Rouge, LA 70806  
(225) 231-3750, Monday-Thursday 8 a.m.-10 p.m.  
Friday-Saturday 8 a.m.-6 p.m., Sunday 2 p.m.-10 p.m.

## **STATE LIBRARY**

760 N. Third Street, Baton Rouge, LA 70802  
(225) 342-4913, Monday-Friday 8 a.m.-4:30 p.m.

## **BRANCHES OF THE MAIN LIBRARY:**

Baker Branch (225) 775-3125  
4761 Groom Road, Baker, LA

Bluebonnet Regional Branch (225) 763-2250  
9200 Bluebonnet Boulevard, Baton Rouge, LA

Carver Branch (225) 389-4978  
1509 Highland Road, Baton Rouge, LA

Delmont Gardens (225) 389-5280  
3351 Lorraine, Baton Rouge, LA

Eden Park Branch (225) 389-3829  
4142 Gus Young Avenue, Baton Rouge, LA

Jones Creek Regional Branch (225) 756-1140  
6222 Jones Creek Road, Baton Rouge

Scotlandville Branch (225) 778-0618  
1492 Harding Boulevard, Baton Rouge, LA

Zachary Branch (225) 654-5086  
5055 East Mae Street, Zachary, LA

## **MIDDLETON LIBRARY**

(225) 388-5652  
Louisiana State University, Baton Rouge

## **JOHN B. CADE LIBRARY**

(225) 771-4990  
Southern University, Southern Branch Post Office

## **LSU LAW LIBRARY**

(225) 388-8802  
Louisiana State University, Baton Rouge



## Area Attractions and Children's Activities

### **Atchafalaya Basin Tours**

One and one-half hour boat tours given by McGee's in Breaux Bridge. Call (318) 228-8519 or (318) 228-2384 for times and prices. Also providing trips is Whiskey River Basin Boat Tours in Whiskey River Landing, Interstate I-10 at Henderson. Call (318) 228-8567.

### **Louisiana Arts & Science Center**

Old Governor's Mansion Museum. Located on North Boulevard at St. Charles Street. It was built in 1930 by Huey P. Long. Admission charged. Call (225) 344-5272 for information.

### **Louisiana Governor's Mansion**

Located at 1001 Capitol Access Road. It was built in 1963 in modified Greek revival style to resemble a plantation home. Admission is free. Call (225) 342-5855.

### **Samuel Clemens Riverboat**

Docked in the Mississippi River at the foot of Florida Street. Can carry 276 passengers. Complete line of catering and bar facilities on board. Harbor tours, dinner, and dancing cruises. Admission charged. Call (225) 381-9606 for information.

### **The LSU Rural Life Museum**

Located at 6200 Burden Lane on the 450-acre Burden Research Plantation. The Museum provides insight into the lifestyles and cultures of preindustrial Louisianians. Call (225) 765-2437 for more information.

### **Greater Baton Rouge Zoo**

The BREC Zoo is located on 125 acres of BREC's 640 acre Greenwood Park at Highway 19 and Thomas Road north of the city. The Zoo is open seven days a week from 10 a.m. to 5 p.m. in the winter and until 6 p.m. in the fall and summer.

### **Horse Activity Center**

The horse activity center is a new facility providing most types of equestrian activities, including riding classes for the handicapped. The facility includes large indoor and outdoor arenas. The 125 acre center is located on River Road near Brightside Lane south of LSU.

### **Museum of Natural Science**

Located at the end of Foster Hall on Dalrymple Drive. The exhibits focus on animals and birds in their natural habitat. Children love the sound show exhibit. Admission is FREE. Hours are Monday-Friday 8:00 a.m.-4:00 p.m. and Saturday 9:30 a.m.-1:00 p.m. Call (225) 388-2855 for more information.

### **Indian Mounds**

Located off Dalrymple Drive across from the Music and Dramatic Arts building (LSU). This is an actual Indian gravesite. Kids love to run up and down the burial mounds or just sit at the top and watch the world go by.



# Recreation

## U.S.S. Kidd

Nautical Historic Center Naval Museum. River Road at the foot of Government Street. It is open seven days a week, 9:00 a.m.-5:00 p.m. and closed for Thanksgiving Day and Christmas. Call (225) 342-1942 for more information.

## Louisiana State University

L.S.U. is a great source for many varied activities for you and your children. You will immediately be taken in by the beauty of this University's grand architecture, beautiful landscaping and serene lakes. Maps of the University are available at the Visitor's Center located at the corner of Highland Road and Dalrymple Drive.

## Mike the Tiger

L.S.U.'s beautiful mascot is a Bengal Tiger and resides on the Baton Rouge campus of Louisiana State University, in the natural habitat complex.

# Recreation

## BREC

BREC sponsors a number of special events at various times throughout the year, such as the kite flying competition in the spring, ping-pong tournaments, basketball and football clinics, special bicycle competition, and fishing rodeos for all age groups.

One of BREC's most popular programs is the supervised neighborhood playground programs sponsored each summer for eight weeks at some sixty locations. BREC provides trained personnel for supervision at locations throughout the parish each weekday for boys and girls. Day camps are also offered at numerous sites during the summer.

The East Baton Rouge Recreation and Park Commission received the nation's highest honor for municipal park systems when it was presented the 1991 Gold Medal award for excellence in park and recreation.

For more information, call (225) 272-9208.

### Golf Courses

City Park - (225) 387-9523  
Clark Park - (225) 775-9008  
Dumas Park - (225) 775-9166  
Howell Park - (225) 357-9292  
Webb Park - (225) 383-4919  
Santa Maria - (225) 752-9667  
The Island - (225) 685-0083  
University Club - (225) 819-0800

**Cohn Arboretum** - (225) 775-1006

**Farr Park Horse Activity** - (225) 769-7805

**Palomino Park** - (225) 261-4084

### Tennis Centers

City Park - (225) 344-4501  
Forest Park - (225) 756-3312  
Greenwood Park - (225) 778-4040  
Highland Park - (225) 766-0247  
Independence Park - (225) 923-2792

### Campgrounds

Farr Park - (225) 769-7805 or (225) 766-9220  
Greenwood Park - (225) 774-8362

**Pelican Point** - (225) 746-9252



# Automobiles

## **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). Call (225) 922-1175 for more information or visit the Office of Motor Vehicles at 7701 Independence Boulevard between 8:00 a.m.-4:30 p.m. Monday through Friday.

Newcomers take an eye test after presenting his or 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 \$18-48. No personal checks are accepted.

Driving tests are not given after 5:30 p.m., when streets are wet, or when headlights are required.

License plates are also obtained through the Office of Motor Vehicles. The cost of the plate is determined by the blue book value of the car and varies with the individual vehicle.

### **Inspection**

Inspection stickers must be renewed yearly (for a \$13.00 charge) at service stations designated by the orange "Louisiana Inspection Station" signs. However, your inspection sticker from the previous state is valid until it expires. You will need a valid Louisiana 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.

### **Registration**

Newcomers in the Baton Rouge 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 at 7701 Independence Boulevard, 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 may get a credit for the difference in sales tax, if any, between his or her former state. Louisiana sales tax is 4% and individual city and parish taxes are added to that in many areas. Baton Rougeans pay a \$24 fee plus an 8% tax. . The tax is applied only to 75% of the current retail value on the vehicle as listed in the National Automobile Dealers Association and used car guide or "blue book."

## **Voter Registration**

East Baton Rouge Parish residents should bring driver's license or utility bill with name and address on it to the Registrar of Voters Office, second floor, Governmental Building, 222 St. Louis Street. Residents of other parishes need to go to their respective courthouses. No period of residency is required.

## **Property Taxes**

Baton Rouge's property taxes are among the lowest in the nation. The first \$75,000 of a residence's value is tax exempt under the homestead exemption. To register for it, stop by the Parish Assessor's Office in the Governmental Building, 222 St. Louis Street, during normal weekday business hours.



# Building Permits & Utilities

## Building Permits

The City-Parish requires that permits be applied for new construction and renovation work to ensure that all building codes are being adhered to. The Permits Office is located at 300 North 10th Street. For information, call (225) 389-3226.

## Utilities

### TELEPHONE

#### AT&T

To request telephone service in Baton Rouge, new customers must call AT&T at 1-888-757-6500 and place their order.

### WATER

#### Baton Rouge Water Company

To request water service, please call the Baton Rouge Water Company at (225) 925-2011 or stop by the office at 8755 Goodwood Boulevard, Monday through Friday, between the hours of 8:30 a.m. and 5:00 p.m.

All residential customers are required to post a \$30 deposit before water service can be initiated. The deposit can be mailed to or dropped off at the Water Works office. In addition to the deposit, there is a connection charge of \$15 for turning on the service.

#### Parish Water Company

To request water service, please call Parish Water at (225) 261-2011 or stop by the office at 8755 Goodwood Boulevard, Monday through Friday, between the hours of 8:30 a.m. and 5:00 p.m.

Customers are required to post a \$45 deposit before water service can be initiated. In addition to the deposit, there is a connection charge of \$10 for turning on the service.

### SEWERAGE

Sewerage is automatically connected with the water service from Baton Rouge Water Company or Parish Water Company. You do not need to contact the sewer company. Water users are also required to pay a sewer user's fee and will receive a separate monthly bill from the City-Parish for this service.

### ELECTRICITY and GAS

#### Entergy

The majority of homes in Baton Rouge are serviced by Entergy (gas and electricity). Certain sections of the city are serviced by Louisiana Gas Services Company (gas), or Dixie Electric Corporation (electricity). Sometimes there is a combination of both.

*(Utilities continued on next page)*



## Utilities *(continued)*

Entergy requires a \$150 deposit for electricity and gas or for just electricity. They require a \$100 deposit for gas only. The \$150 or the \$100 deposit is for both homeowners and renters. Deposits are refundable after one year, providing all bills are paid on time. To apply for service call (800) 368-3749 and a customer service representative will handle your application. There is an \$18 turn-on charge for gas and electricity. This charge appears on your first bill.

### **Louisiana Gas Service Company**

To make application call (225) 927-9892 or stop by their office at 8211 Goodwood Boulevard, Suite B2. Renters are required to pay a \$75 deposit and a \$25 connection fee, and homeowners must pay a \$60 deposit and a \$25 connection fee.

### **Dixie Electric**

They require a written application for membership and service. The membership fee is \$5.

To find out if you are serviced by Dixie Electric call (225) 261-1221 or write the headquarters at P.O. Box 15659, Baton Rouge, Louisiana 70895.

Dixie Electric requires Homeowners to bring in the purchase agreement in order to pay no deposit, pay \$5 for the membership fee, and pay \$35 for the service charge/connection fee.

Dixie Electric requires Renters to pay a \$100-UP (based upon credit report) deposit, pay \$5 for the membership fee, and pay \$35 for the service charge/connection fee.

These deposits can be waived with a letter verifying good credit from your previous utility company.



# Hospitals

**Baton Rouge General Medical Center**

3600 Florida Boulevard  
Baton Rouge, LA 70806  
(225) 387-7000

**Medical Center of Baton Rouge**

17000 Medical Center Drive  
Baton Rouge, LA 70816  
(225) 752-2470

**Our Lady of the Lake Regional Medical Center**

5000 Hennessy Boulevard  
Baton Rouge, LA 70808  
(225) 765-6565

**Woman's Hospital**

9050 Airline Highway  
Baton Rouge, LA 70815  
(225) 927-1300  
Resources for Women (225) 924-8100

**Baton Rouge General Health Center**

8585 Piccardy Avenue  
Baton Rouge, LA 70809  
(225) 763-4070

**Earl K. Long Memorial Hospital**

5825 Airline Highway  
Baton Rouge, LA 70805  
(225) 356-3361

**Lane Memorial Hospital**

6300 Main Street  
Zachary, LA 70719  
(225) 658-4000

**CPC Meadow Wood Hospital**

9032 Perkins Road  
Baton Rouge, LA 70810  
(225) 766-8553  
Psychiatric hospital for adults and adolescents

## Emergency Numbers

**General Emergency Number: 911****City Police**

704 Mayflower  
Main Station: (225) 389-3831

**East Baton Rouge Parish Sheriff's Office**

Main Number: (225) 389-5000

**Fire Department**

(225) 354-1400 or 911

**Ambulance Service**

E.M.S.: 911  
Acadian: 911

Billing for ambulance service will be sent from the company providing the service.



# Tips

**Cable Television**

Cox Communications  
1-800-794-2635

**Direct TV**

Cox Communications  
1-800-347-3288

**Churches**

Check the yellow pages of the phone book for a complete listing of churches for the Greater Baton Rouge area.

**Local Parks**

Call the East Baton Rouge Parish Recreation and Park Commission (BREC) for more information at (225) 272-9208. (See Recreation, page 10.)

**Movies and Restaurants**

Check the Fun section in Friday's newspaper for a list of movies and restaurants.

**Newspaper Delivery**

Call The Advocate Circulation Department at (225) 388-0200.

**Pets**

Dogs and cats that are domiciled in East Baton Rouge Parish are required to have an annual rabies vaccination by a licensed veterinarian and to have a current rabies tag and license, visible and secured at all times. The parish also has a leash law for dogs and cats.

Pets are required to be kept indoors, fenced or leashed, or they may be impounded by the East Baton Rouge Animal Control Unit if found running loose.

If you have any questions, call the Animal Control Center at (225) 774-7700.



# Local Real Estate Practices in Baton Rouge

As real estate practices vary considerably from state to state, LATTER & BLUM/C.J. BROWN has prepared this summary for use by out-of-state buyers. The material is divided into three main areas: Purchase Agreement, Mortgage and Closing.

## Purchase Agreement

### 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.

### DEPOSIT

The Deposit is customarily 10% of the purchase price given in the combination of a promissory note and cash or check. 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 execution of a cancellation of the agreement and deposit return agreement.

### CONTINGENCIES

#### 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 is declared void and the deposit is returned.

#### Inspections

The Purchase Agreement may be contingent upon the satisfactory completion of roofing, termite, structural, and component inspections. The agreement determines at whose expense the inspections are made.

#### Sale of Other Property

Occasionally an offer to purchase may be contingent upon the sale of other property. This type of contingency is usually accepted with the understanding that the subject property is to remain with on the market, and that if another acceptable offer is made on the property, the first purchasers will have 48 hours in which to remove the contingency.

### PERSONAL PROPERTY

It is customary to reference in the Purchase Agreement any personal property that the purchaser expects to be included in the sale, i.e., draperies, rods, TV antennas, window air units, etc.

### 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.

### TITLE

The title must be free of defects. The standard agreement calls for an automatic 30 day extension in the event curative work is necessary to clear the title. Any existing liens and encumbrances are to be removed by seller prior to closing.

*(Local Practices continued on next page)*



# Local Real Estate Practices in Baton Rouge *(continued)*

## **TIME TO CLOSING**

Thirty to forty-five days is the average time period allowed for closing, depending upon the lender chosen.

## **OCCUPANCY**

Occupancy either coincides with closing or occurs 2 or 3 days after closing. Occupancy agreements are entered into when occupancy must take place for longer periods before or after the closing.

## **Mortgage**

### **SOURCES**

The two main sources of mortgages are savings & loans and mortgage companies. Savings & loans are traditionally sources of conventional financing, while the mortgage companies are more likely to place VA, FHA and FNMA loans.

### **USURY LAWS**

The usury law applies only to institutional lenders and sets maximum interest rate limits. The limits are adjustable and are tied to a national fund rate.

### **DISCOUNT POINTS**

Discount points on a VA or FHA loan may be paid by Buyers or Sellers. On conventional loans, they are customarily paid by the purchaser, but may be negotiated. Each discount point represents 1% of the loan amount. In addition, there is at least a 1% funding fee on all VA loans.

### **DUE-ON-SALE-CLAUSES**

Mortgages written by lenders in this area generally contain a "Pact De Non Alienando" clause which in other states is called a "Due on Sale" clause. For this reason there are only a limited number of sales in the area based on assumptions and/or wrap-around financing.

### **KEY MORTGAGE INSTRUMENTS**

The key mortgage instruments are promissory notes, which provides evidence of the debt, and the mortgage, which acts as security for the note.

## **Closing**

### **LAWYERS**

Closings can only be handled by a notary public who is often an attorney as well. Most lenders reserve the right to name or approve the closing attorney of their choice. It is customary for the buyer to choose the closing agent. It is not customary for the buyer or seller to have their own attorney present.

*(Local Practices continued on next page)*



# Local Real Estate Practices in Baton Rouge *(continued)*

## **POWERS OF ATTORNEY**

Powers of attorney are used in the event that one or more sellers or purchasers cannot be present at the closing. Many local attorneys have their own required form and may reject a power of attorney which does not conform to Louisiana statutes. It is always advisable to have the closing notary originate or approve the power of attorney well in advance of the closing. Louisiana Law requires that powers of attorney to buy or sell must specify and be executed before a Notary and two witnesses. The State of Louisiana requires a specific power of attorney for real estate transactions.

## **INSURANCE**

### **Property Insurance**

Lenders require a Homeowner's or fire and extended coverage policy for either the amount of the mortgage or the appraised value of the structure, whichever is greater.

### **Title Insurance**

Title insurance in favor of the lender is required in most cases. For a nominal additional cost, insurance in favor of the purchaser can be obtained.

### **Private Mortgage Insurance or Stretch Premium**

With a fixed or adjustable rate conventional mortgage, private mortgage insurance (or Stretch premium) is required whenever the loan-to-value ratio exceeds 80%.

### **Responsibilities of the Closing Notary**

1. Ordering the survey
2. Preparing the deed
3. Handling mortgage insurance (if applicable)
4. Preparing and computing the closing statement, including all adjustments
5. Satisfying any existing liens or encumbrances.
6. Paying Broker's Commission from proceeds
7. Recording all pertinent documents

## **TITLE TO PROPERTY**

Title in Louisiana is evidenced by "conveyance." Purchasers will normally receive a copy of the title within three weeks of the sale; at that time the sale will have been recorded and assigned Mortgage and Conveyance book numbers.

## **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 securing a homestead exemption immediately upon receiving a copy of the title.

## **CLOSING COSTS**

The most significant difference in the payment of closing costs in the Baton Rouge area, as compared to other states, is that the purchaser usually pays the cost of title research and/or title insurance.

*(Local Practices continued on next page)*



## Local Real Estate Practices in Baton Rouge *(continued)*

Purchasers are advised to inquire about current interest rates and discount points in advance of the home search. We omit the cost of flood insurance because of the many variables involved based on flood zones and elevations. It is not required in every area. The following is based upon an \$80,000 loan amount:

<input type="checkbox"/> Credit Report (out of state)*	\$ 55.00
<input type="checkbox"/> Appraisal	350.00
<input type="checkbox"/> Origination Fee (1%) of loan amount	800.00
<input type="checkbox"/> Interest for 1/2 month – Varies depending on % of term	TBD
<input type="checkbox"/> Hazard Insurance	800.00
<input type="checkbox"/> Three Month's Hazard Insurance (escrow)	125.00
<input type="checkbox"/> Three Months' Taxes (escrow)	171.00
<input type="checkbox"/> Abstract & Title Examination	350.00
<input type="checkbox"/> Document Preparation	150.00
<input type="checkbox"/> Recordation Fees (minimum)	350.00
<input type="checkbox"/> Survey (Optional depending upon lender. If required approximately \$250.00)	
<input type="checkbox"/> Title Insurance (Lenders' Coverage)	272.00
<input type="checkbox"/> Title Insurance (Owners' Coverage)	187.00

\*Paid at time of application and not refundable

\*\*See II-C

### **CERTIFICATES OF OCCUPANCY**

This type of certificate, required only on new construction in the Baton Rouge market area.



# LATTER & BLUM INC/REALTORS®

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