



This newsletter has been compiled by the members of the Home Owners Board and is the only official newsletter for Lake Ramsey subdivision. It is printed and mailed to inform our residents of items that are of interest to homeowners/lot owners. If there is an item you would like discussed, please

From the President

Carl Rebouche

I would like to take this opportunity to thank the residents of Lake Ramsey for the opportunity to serve on this board. The Board has set goals for improvements for the coming year that we hope to achieve. I would also like to thank the Board Members in having the trust to guide such directions. I will point out that being the president is only a part of this Board's and our management firm's responsibility. In most issues, I only have an opinion.

I have lived in Lake Ramsey for over ten (10) years. I have served on the HOA Board in the past and since that time we have obtained a management firm to control some issues. It is my intent to keep a management firm, and work closely with them. We (the HOA Board) have addressed issues and outlined the measures that need to take place.

In the past four months of this new Board, we have been able to step up from where

the past administration left off. We have gone to court twice regarding the lake, island and front entrance. I can say today that we have ownership of the lake. At this point we have been working very well with David Guidry (the OCI representative) he and I are overseeing the construction of the boulevard. I believe that by the end of May, you will see a whole new front, and a new start for our subdivision.

In the past few months, the HOA Board members have had calls and inquiries concerning speeding, four-wheelers, golf carts, bikes, and boats. This board has met with the STPS officers on such matters, and had an officer speak at the March Board Meeting. It was outlined how we could address such issues. There are no street legal golf carts and/or four-wheelers. Boating is addressed and can be controlled by DWF and STPS. I like to see people walk, ride bikes, and enjoy using the lake. With that being said, we can address our own problems as a community. I would like to encourage each resident to be mindful of our speed limit of 25 mph. I would encourage parents to educate their children and enforce speed limits and the use of golf carts/ four-

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wheelers while in the subdivision. If each resident takes responsibility, then we do not need the outside force to control our problems. However, if this cannot be accomplished, the Board will decide how best to address these situations.

I look forward to a good year. If anyone would like to make a comment and/or contact me direct, feel free. I also would like for you to contact your HOA Board Members.

Thank you, Carl Rebouche.

From the Secretary

Kathy Zeringue

I am in hopes that everyone finds the posting of the monthly meeting minutes informative. GNO Management has now compiled all of their reports into one "packet", this packet is attached to each posting of the minutes. I strive to give residents all information that is presented at each meeting. However, it would benefit everyone to attend these meetings which only last two hours or so. The residents are permitted to give opinions or make comment on items that are being discussed. Anyone wishing to address the Board can ask to be placed on the Agenda they should contact President Carl Rebouche or Secretary Kathy Zeringue.

Just a reminder, the entrance to the small lake (often called the pond) has a narrow and very shallow entrance. The Board has requested OCI to remedy this problem that their construction has created but have had no action on this request. Please remind all visitors and persons that might enter this area to be very cautious and enter at a slow speed. Also, a reminder to all water craft that the cut between lakes is a

"no wake" zone, this means proceed at a very slow speed. As you enter one lake from the other there is possible merging traffic to consider and give right of way.

Did you know?

By

In 2010 a group of residents spent many hours working on and producing "Lake Ramsey Boating, Fishing and Water Recreations Rules and Regulations". If you have not read this booklet you may read it on the official web site, www.lakeramsey.com. Or request a copy from any Board member. With our community growing by leaps and bounds we all must conform to the safety regulations found in this booklet. It is also our duty to educate any guest that may be using our lakes. The beginning of the booklet states, "It will be the responsibility of each Lake Ramsey property owner to abide by and enforce the Lake Rules for their family and guests. All Lake Ramsey property owners are bounded by and charged for Lake Rule enforcement. Lake Ramsey property owners are liable and responsible for the conduct and actions of their family and guest."

A few of the watercraft regulations are most important for everyone's safety. Please, observe and inform guest of the following:

1. All watercraft within 100 ft. of shore shall operate at idle speed.
2. All watercraft traveling outside the 100 ft. limit must operate in a counter-clockwise direction except when picking up a downed skier or tuber.
3. Non-motorized watercraft shall have the right of way over powered watercraft.
4. No air-boats are allowed on the lake at any time

5. No watercraft with open exhausts is allowed
6. During the period between sunset and sunrise, no skiing or personal water craft are allowed on the lake.
7. No person shall operate a watercraft in a reckless or unsafe manner.
8. No person under the age of 16 shall operate a motorized watercraft unless accompanied by an adult.

Our lake is healthy, we have many species of fish of good size and everyone is encouraged to enjoy the fishing with a few regulations set out to protect our lake and residents. Last year the HOA added 4,000 Tiger Bass to the lake. Please review some of the rules for enjoying the lake while fishing.

1. Only those property owners and their guest.....are allowed to fish the lake and common areas that provide access to the lake.
2. Fishing licenses are not required for property owners or their guests.
3. Guest fishing is allowed only when the property owner is present...
4. When fishing behind homes, you should keep your boat moving....please respect the privacy of your neighbors.
5. Slot limits: there is a 15 inch--21 inch slot limit on Bass. Any Bass caught that measures between 15 inches and 21 inches must be released back into the lake. Any Bass caught that measures less than 15 inches can be kept. Limit ten Bass per person per day with only one over 21 inches.
6. Limits on Crappie are 55 per person per day.
7. Use of seines, trout lines and slat traps is forbidden. Jug fishing is allowed with

dead bait only and a limit of 10 jugs per boat. Jugs must be attended at all times.

8. Cast nets can be used to catch bait only.

The Lake

Residents continue to see a large alligator in the lakes but no one has answered our calls to come out and remove it. It seems that unless someone can report that they know exactly where it is located, the different departments are unwilling to come out and hunt it down for removal. We will continue to call the agencies in an attempt to have it removed.

Please remember that to maintain our beautiful lake we must all work together to protect it. This includes not dumping anything into the lake. What you might think will disappear will only wind up at your neighbor's dock and swimming area. The remains from fish cleaning may very well draw unwanted creatures to your dock. So please, do not throw anything into the lake.

The Gated Entrance

As the boulevard nears completion the Board will contract the company that will install the gate electronic equipment, which will include lighting and camera equipment. Until the gates are nearer installation we will not know if our present gate cards will work on the new equipment or if the cards will need to be replaced. If new cards are needed the cost will be absorbed by the HOA. Meanwhile, hold on to your present gate cards.

When the new equipment is installed the HOA will notify residents of how the gates and cameras function. There will be a separate

entrance for residents. Guest will enter through another separate gate. There instructions will be posted informing guest on how to obtain entry.

Architectural Committee

Just a reminder to all residents, all construction or improvements must be approved by the Architectural Committee prior to beginning construction. This includes sheds, fencing, bulkheads, boat docks or the change to the front architectural design of the home. Should you be considering any of these improvements you may contact Joe Urick (630-3029) or Pipe Hymel (898-5833) for assistance with having your plans approved before construction. By having your plans approved while still in the planning stage could save you time, and possibly money. Plan ahead!

Lake Ramsey Garden Club

Contributed by Kathleen Crouchet

The Lake Ramsey Garden Club begins its year in September and meets the first Monday of each month until May of the next year. Throughout the year, events, speakers, field trips, and classes are scheduled for the benefit of club members. Various committees are responsible for the arbor area, seasonal flowers, and wreaths at the entrance gates. During the present reconstruction of the entrance, our members have worked closely with the HOA to improve our community. We are always delighted to welcome new members to our Garden Club. Look for our meeting times and locations on the Information Board beginning in September.

One project in the future of the Garden Club is to decide upon a project to use the decorative bricks that will be removed from the area at the

present entrance. This year the Club will also be forming a multiple year beautification project. This will be an ongoing project that will be done in multiple steps.

The membership is saddened that the annual Christmas Tree decorating can no longer be held as the tree beds have been removed. When the new year begins there will be a plan for Christmas lights and how residents might again be active in this project.

GNO Property Management

Contributed by Robert Phillips

Exercise Your Rights

When homeowners don't understand the rights and restrictions in an association's governing documents, the result can be conflict, damaged relations, lawsuits and negative publicity.

Consider this example: A family buys a home with a two-car garage and a two-car driveway in a common-interest community like Lake Ramsey, moves in with six cars, and then gets a letter from the Association. Two of the cars are routinely parked on the street overnight, which is in violation of the covenants. The buyers failed to read the fine print before closing on their home, overnight street parking is not permitted.

Unfortunately, this kind of scenario happens too often. In many cases, the buyers are not issued a copy of the community documents by the real estate agent or if they are, they do not read them prior to closing on the home. Most of the restriction documents are written in laymen's terms, the buyer just needs to take the time to read them.

Many owners don't begin to question what rights they have in an association until their neighbor starts running their motorcycle late at night, someone has parties until too late in the evening every weekend, or the neighbor next door stops maintaining their house and gardens. By the time this happens, these owners are usually angry, frustrated and ready for a fight.

What are your rights as an owner in a common-interest community? You have the right to "peaceable enjoyment" of your property; this includes the right to be free of disturbances, nuisances, and loud noises. You also have the right to expect that the community is properly maintained based on established standards, and you have the right to review all association documents and meeting minutes.

Here are some ways to exercise these rights:

We understand that confronting a neighbor about a noise or nuisance activity can be a daunting or unpleasant task; because of this, you are welcome to contact our office and report a nuisance or disturbance. We will keep the source confidential and will address it accordingly with the neighbor. Our enforcement practice does not always mean that your neighbor will comply, however, we work directly with the Board of Directors and the association attorney on stubborn matters, and together, we persuade stubborn owners to comply.

If you notice a maintenance concern, please contact our office and we will investigate the matter and advise the board of the issue. Your neighborhood does operate on a tight budget, therefore, we may have to place it in an order of priority, but if it is an association responsibility, it will be addressed.

If you would like to learn more about your community or how it operates, you are always welcome to visit our office and review the files. We just ask that you set up an appointment time so we can reserve the conference room.

How to Increase our Home Values

By Rita Rebouche

Maintaining or increasing the value of your home requires consideration of several factors. Many residents of Lake Ramsey plan to make this home their forever home, and others will see this as a stop while on their journey to yet another place. Both kinds of home owners can benefit from thoughtful planning when it comes to home maintenance.

First and foremost, maintenance is the key to preserving your home.

- Repair minor deficiencies while they are still minor.
- Have major systems in your house checked regularly, such as air conditioning and heating, fireplaces, generators, plumbing, electrical, etc. Look for evidence of peeling paint, rotten wood, termite damage, roof condition. You can't fix what you don't know is broken....so check it out regularly!
- Preserve the exterior of your home by keeping unnecessary tree limbs and plant growth trimmed away from the house.
- Maintain your gardens to give your home great "curb appeal".

In order to increase the value of your home, the sky (or your imagination and your pocket book) is the limit. Before you get too many bright ideas, there are a few very important things to consider. The first question you should ask yourself is....

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"Do I want to redo portions of my house for my own pleasure and enjoyment or do I want to get it ready to sell"? The answer to this question will help you decide how you will proceed. Regardless of your answer, a few things should be kept in mind.

-One of the simplest (and least expensive) ways to change the look of your house is to paint. Freshly painted rooms give a clean new look.....but be careful of your paint color selection. While you may love bright, bold colors, if you are going to sell, the prospective buyer may want more neutral colors.

-Flooring is another option that can easily change the look and serviceability of your home. Worn and stained carpets are a sure sign of neglect. The question is..."do I replace with carpet, wood, or tile?" This is a personal choice. Keep in mind your purpose in changing the floors. If you are doing it because you need a change, then get what you want. If you are changing it because you are getting it ready to sell, then be mindful of what you select. Here is when you may want to weigh cost and quality. You will want to put in flooring that matches the quality of your house while achieving your purpose without investing too much.

After addressing paint and flooring, the most often projects include kitchen or bathroom remodel. Before embarking on either of these costly projects, it is best to "do your homework". Research what features are trending, gather ideas about what you like, talk with designers, realtors, contractors, and yes, even your friends and family. Know your budget and your options before you begin. Change is good.....but change at the

inopportune time can wreck your project!

I could go on and on about ways to maintain or improve your home value, but for now, maybe, you have some things to think about. Have fun and be smart about your home projects!!!

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