



**Home Owner's Association of Lake Ramsey
HOA Meeting Minutes, July 23, 2020**

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the July 23, 2020, HOA meeting was held at the home of Maria Baronich with attendance by Board members only. The only resident email requests for agenda discussion relate to the front entrance damage.

Until the State restrictions for meetings is lifted, a public meeting cannot be held. Fire District 12 (FD-12) has advised the Board that the station we utilize for monthly meetings is still closed due to the Coronavirus. The Board will be advised when the station will be available for meetings.

Call to Order – Meeting called to Order by President David Caldwell at 7:00 pm.
John Gross and D.J. Audibert, GNO, were not in attendance

Treasurer's Report – Maria Baronich, Treasurer

This is a cash-basis report for transactions during the month of June.

Operating account bank balance on 6/1/20 was \$100,290.96.

In June our net deposits were \$2,730.21.

June paid expenses totaled \$12,475.31 leaving a June 30, 2020, balance in the operating account of \$90,545.91.

June expenses included \$7,500 towards the cost of temporary repairs required to keep the entrance road useable by residents.

A telephonic meeting was held with GNO's accounting firm who advised that previously identified areas of inaccuracy will hopefully be corrected on the July 2020 financial statements.

The accrual basis financial statements are issued by GNO and can be viewed on their webaxis site:

<https://gno.cincwebaxis.com/cinc/home/>

Management Company Report – David Caldwell - see GNO Management report.

Old Business- Front entrance flood damage

Residents are asked to communicate with delivery companies and request that the smallest truck possible be used to minimize the damage to the entrance road until repairs are completed.

Road updates, as they are issued by the Board, are posted on the HOA website www.lakeramsey.com,

Road updates since our last meeting are attached here and incorporated into these minutes.

The cost to date for the temporary repairs to keep the road passable (steel plates, crushed stone, etc.) is \$17,499, of which \$7,500 was previously paid leaving a balance of \$9,999.

The ground penetrating radar (GPR) survey approved in June was conducted and the \$1,135 cost was paid in July.

The invoice for the \$327.50 cost for flood debris cleanup was received and will be paid in August.

Ownership of entrance road:

Attorney Lape advises that the HOA has a 50-ft. right-of-way (ROW) for the entrance road and as a private road the HOA is responsible for the repair and maintenance of this 50-ft. ROW. The area outside the 50-ft. ROW is owned by John Mamoulides and/or one of his Lake Ramsey related companies. The majority of required repairs falls within the 50 ft. ROW and any cost associated with repairs of Mamoulides property will most likely require litigation to recover, and the HOA must perform weir and road repairs prior to resolution of any disputes.

Independent Engineer to review reconstruction proposals

Two engineering firms were contacted to submit a proposal to assess the road repair methods presented in estimates from road construction companies. Only one of the firms expressed an interest in providing these

services. Pinnacle Engineering presented a proposal to review and evaluate contractor proposals and the ground penetrating radar survey and to advise the HOA on how to proceed for a fee of \$1,650. As a separate service Pinnacle would provide 20 site visits during the construction process to observe the progress and quality of work of the selected contractor for general conformance with the project scope at a cost of \$3,250 (Additional site visits, if needed, would be billed at \$150 per visit).

It has also been determined that to prevent future erosion of the road, a road shoulder armoring system will be needed to armor the north and possible south areas on either side of the road above the weir to prevent future penetration of flood waters and future road erosion and collapse.

Pinnacle Engineering will assist the HOA in selecting an armoring system for the weir, research suitable armoring products and provide recommendations, coordinate with selected manufacturers and contractors for proposals for the work, review the proposals and provide a recommendation to proceed. During construction, Pinnacle will provide periodic visits to observe the progress and work for general conformance with the project scope at a cost of \$3,500.

After discussion, it was determined that to ensure that the most effective solution is achieved, both armoring and repair will be necessary. The Board voted unanimously to employ the services of Pinnacle Engineering for the three phases outlined in the above proposals.

Status of HOA's claim to insurance companies

Flood Insurance response indicates that needed costs to repair the Guard House and associated electrical and security equipment will be covered; however, there are potential repairs that the flood proposal did not include as a covered cost.

Property Insurance company (Western World) notified the HOA that none of the submitted claims are a covered loss under the insurance policy due to a water exclusion rider; therefore, no insurance funds are available for the repair of the gate, landscape, surface damage to the road, or reconstruction of the road over the weir.

Two HOA attorneys advised that the employment of a private insurance adjuster is the most cost-effective way to evaluate the policies and advise the HOA if additional claims could be asserted under the policy provisions.

Insurance Appraiser and Mediator Don Kotter was recommended. Mr. Kotter proposed to review both insurance policies, the coverage position by the insurance companies, and perform a site visit to determine if additional losses should be presented to the insurance companies as a covered cost. Mr. Kotter's fee is \$150 per hour.

After discussion, the Board determined that the services of Mr. Kotter were necessary to ensure that all costs of repairs were being sufficiently funded by the flood insurance company, and to review the property policy for any potential claims that could be asserted in response to the denial of coverage for the gate and road.

The Board voted unanimously to employ Mr. Kotter to assist in reviewing the policies for damage claims that may not have been proposed for payment by the insurance companies.

Project funding

There are insufficient funds in the budget to cover the cost of the extensive damage done to the entrance. A Special Assessment to homeowners, pursuant to the Covenants, will be necessary to fund repairs.

A detailed report of anticipated costs will be prepared to determine the amount of assessment needed and will be available for homeowner review. Property owners are reminded that we need 51% of the property owners eligible to vote in favor of an assessment or the front entrance work cannot be performed.

New Business:

The Board was notified that the bottom portion of one of the slides on the playground is broken. Older "children" were seen riding bicycles down the slide which may have contributed to the damage.

The Board will investigate the cost of repair or replacement of the slide.

Appointment of Nominating Committee for 2020-2021 Board Members

As provided in the Bylaws, Sam Fauntleroy, Vice President, is Chair of the nominating committee.

Dimy Cossich was also appointed to the committee.

A slate of nominees will be presented to the Board at the August Board meeting.

Any homeowner who wishes to serve or recommend a resident in good standing to serve on the Board should immediately contact the Board by email to: BODLRHOA@gmail.com

COMMITTEE UPDATES:

Gate Update - David Caldwell:

Gate repairs will be performed as soon as the source of funding is determined.

Lake Club –

The electro-fish survey was conducted by American Sport Fish. Results will be posted to the Lake Club's page on the www.lakeramsey.com website.

The lake club is also developing a list of potential names for the island, cove, pond, etc. and will present this to the Board and homeowners at a later date.

Architectural Committee –

ACC Guidelines and Community Standards

New ACC guidelines and community standards are being developed to encompass the varied provisions in the five different Covenants that govern Lake Ramsey.

Additional provisions will be included to standardize the requirements between the various covenants and clarify prohibited activity that effects the quality of life and property values of the community.

When the draft document is finalized, the community will have an opportunity to review it prior to adoption.

Eberhardt – floating dock and tree removal

Keller – shed denial with reconsideration pending meeting with Board

Covenant violations include modifications and construction not submitted to the ACC for approval pursuant to the Covenants. Such violations will be treated the same as other violations and homeowners will be subject to fines if the violation is not remedied.

Garden Club – Summer recess.

Close Meeting – Meeting adjourned at 10:00 p.m.

Notes:

Be advised that Pontchartrain Waste will pick up large items (i.e.; washer, dryer, etc) if called. The owner needs to advise them that you live in Lake Ramsey. This service is provided to Lake Ramsey customers only by contract. They will tell the owner what day they will do the pickup. Please do not place the items out for pickup until the night before or the day of the scheduled pickup.

Pontchartrain Waste will not pick up construction/renovation debris as part of the normal trash pickup schedule. The owner needs to call Pontchartrain Waste (Brandon) and discuss what he will pick up for free or what he will charge for. Things like pruning of trees/shrubs, tree removal etc. are in this category.

Pontchartrain Waste is very reasonable on what he charges.

Sunday July 19, 2020

(Resident inquiry regarding front entrance aesthetics)

Yes, the front does not have a better appearance than 2 months ago. And it's going to stay that way until we are able to settle with the insurance companies. Our landscape company will be working in the subdivision to maintain all other contractual obligations.

Although we have received a positive response from the insurance company that covers the guard house and surveillance equipment, we were not so fortunate with the flood insurance company. Their decisions are going to be addressed by a private adjuster. Being turned down by the flood insurance company potentially will cost the LRHOA tens of thousands of dollars.

Once we resolve the insurance settlement issues, we may be able to repair the surveillance and gate systems and regain control of the entrance prior to the road repairs being completed. We'll see how that works out.

We have been able to determine that the LRHOA owns the 50 ft wide ROW from where the parish road ends at the red brick columns up to the intersection of Lakeshore Drive and Riverlake Drive.

We will be getting a survey company to set rods along the boundary so that we can quantify the cost of the work on our property vs the cost of the work just outside of our property line.

The brick headwall upstream of the roadbed is on OCI property, as is most of the property outside of our ROW.

Our attorney is seeking financial assistance from OCI, but all of the work will be completed, one way or another.

I'm sure that some of you are aware that we had to open up the hole below the steel plates and place more crushed limestone in the void. Currently, there is approximately 6 tons of stone below those seven 1/2" thick steel plates.

At this time, this appears to be the best solution to keeping the one lane open.

We will be receiving a proposal from a second civil engineer this week for professional services to assist us with evaluating proposals from contractors. They will also work with us during the construction phase to help assure that the repair work is completed as proposed.

We appear to be in somewhat of a truce with those on Major Lane and Green Valley who do not want us using the rear emergency entrance. We have been opening the gate to allow heavy trucks (Roofing shingles, tree trimmers, etc) to enter and exit the subdivision with little complaining from their camp. We intend to proceed along those lines unless we are forced to file a legal challenge, which we hope does not come. At this time, we will not be allowing general public use of the rear entrance.

We told you months ago that there was no quick fix to this problem. Unforeseen issues along the way, not to mention covid19, have complicated and delayed our progress. We ask that you continue to be patient while we work towards completion.

The BOD also is working to be prepared for the annual meeting in October. There's a lot to do! Various timelines have to be met. With the restrictions on meetings that we all have to contend with, we're not sure how that's going to work!!

Thank you!

Sam Fauntleroy, AIA

Architect Emeritus

BOD LRHOA