



Home Owner's Association of Lake Ramsey

HOA Meeting Minutes, August 27, 2020

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the August, 2020, HOA meeting was held at the home of Susan Huff with attendance by Board members only. No resident email requests from residents were received for agenda discussion.

Until the State restrictions for meetings is lifted, a public meeting cannot be held at our public meeting place. 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.
D.J. Audibert and John Gross were not in attendance

Treasurer's Report – Maria Baronich, Treasurer

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

Operating account bank balance on 7/1/20 was \$90,545.91.

In July our net deposits were \$929.15.

July paid expenses totaled \$17,810.80 leaving a July 31, 2020, balance in the operating account of \$73,664.26.

Corrected June 30, 2020, financial statements were issued by GNO on August 3, 2020. The accrual basis reporting of income for "Legal Fee Reimbursements" and the year-to-date legal expenses paid were adjusted.

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

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

Total funds paid as of 7/31/20 for entrance damage related costs = \$18,961.50

Budged road repair funds are being used to make temporary entrance repairs.

Management Company Report –see GNO Management report.

Old Business-

Playground damage

Billy Abbott purchased and installed a new slide on the playground. The invoice will be submitted for payment.

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.

Independent Engineer report on bids and proposals

Pinnacle Engineering reviewed the bids received for the repair work to the weir.

Additional bids were needed to address the entire entrance road (from the gates to the end of the weir under the oak trees). An armoring system was also recommended with available options set out in the bid proposals that was noticed on the Lake Ramsey website, sent to the yahoo email group, and to homeowners registered with GNO.

A bid meeting was held on August 18, 2020, with a bid deadline of 5:00 p.m. on Wednesday August 26, 2020.

to be submitted by email to Daniel Harper, PE at Pinnacle Engineering, LLC at daniel@pin-eng.com. All questions should be directed to Pinnacle Engineering at (985) 893-0075. Due to th storm, the bid deadline was extended to Thursday, August 27, 2020, at 3:00 pm.

Bids for the gatehouse repairs were due by August 26, 2020, by 4:00 p.m. to be submitted via email to Sam Fauntleroy, Lake Ramsey HOA Vice President at sefstb@gmail.com or in person at 13206 Lake Bend Drive, in Lake Ramsey Subdivision, 985-264-6161. The HOA reserved the right to accept or reject any bid.

Three bids were received for the weir/road repair work with bid prices of \$321,954, \$194,200, and \$152,380. Pinnacle Engineering will review the cost, methods and proposed timeline for each bid and advise the Board on the proposal content.

The cost of repairing the video surveillance system and gate entrance security system was discussed. Due to the age of the system, it may be more cost effective to purchase a more updated system with enhanced security options. Bids are being sought for a more current system and the cost will be evaluated when the proposals are received.

Status of HOA's claim to insurance companies

Flood insurance originally proposed a coverage amount of \$8,714.52, less deductible for a net of \$7,714.52.

The private insurance adjuster employed to review the policy and claim identified additional claims that were submitted to the flood insurance carrier.

The insurance company then provided an amended coverage proposal of \$12,685.69, less deductible for a net of \$11,685.69.

Annual Meeting and Special Assessment Meeting

Due to venue availability, the Annual Homeowners Meeting will be held at The Vintage Court, 75082 Highway 25 Covington, LA 70435, at 10:00 a.m.

A Special Assessment Meeting will be held at 11:00 a.m. following the Homeowners Annual Meeting on Saturday October 17, 2020, at the same location.

Rental cost for the venue to accommodate residents at the annual and special assessment meeting is \$300.

A detailed report of anticipated costs used to calculate the special assessment and a ballot will be mailed to all association members not less than 10 days and not more than 30 days prior to the October 17, 2020, special assessment meeting.

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:

Sam Fauntleroy, Vice President, is Chair and Dimy Cossich presented the following slate of nominees for Board positions:

Nominees for the three (3) two-year term positions are: David Caldwell, Maria Baronich, Richard Simmons.

Nominees for the two (2) one-year term vacancy positions are: Garth Hernandez and Jeff Burton.

This slate of nominees will be published on the Lake Ramsey website with a notice that the community can present nominations within 10 days of the publication.

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: Sam Fauntleroy at sefstb@gmail.com

Nominations may also be submitted by email to: bodlrhoa@gmail.com

Proposed amendments to the Bylaws were reviewed and approved by the Board. Revisions that will take effect next year if approved include a provision that ballots sent in by mail must be received at least 3 days prior to the annual meeting. There is a concern that the current procedure of receiving mail-in ballots up to the date of the meeting may result in a resident's ballot not being timely received and counted. Revisions also address the method used for collection of annual assessments. Approval would allow the Board to change to a monthly statement system instead of the collection letter method previously employed. A monthly statement will provide residents a more updated notice of their account activity and will reflect any late fee, fines, or other costs that have been added to the account. The size of the board is proposed to change to "an odd number not less than five" so there is flexibility in appointing additional members if there are residents who wish to serve on the Board. Other changes

make existing procedures more transparent, such as notifying all residents on their monthly statements what late fees and fines will be assessed if accounts are not timely paid. Further, the amount of fines imposed for covenant violations will be posted on the website so residents are aware of the amounts before being notified that a fine has been assessed. Proposed changes will be mailed to all residents for a vote to approve or disapprove as part of the annual meeting and special assessment meeting package.

The Board voted to expand the size of the November 2020 Board to nine members if the Bylaw changes are approved by residents and two additional resident nominations are received. If the Bylaw changes do not pass, or if at least two additional nominations are not received, the size of the Board will remain at seven.

Pursuant to the Covenants Phases 1-IV, Article II, and Phase IV-A, Article VII, the Board voted to suspend the voting rights of all members whose assessments are not paid in full as of the October 17, 2020, annual meeting. Property owners (members) with unpaid assessments on October 17, 2020, are not in good standing and voting rights are suspended for voting on board member elections, Bylaw changes, and the vote on the special assessment.

The Board voted to establish a \$35 per month late fee for 2021 annual assessments not timely paid. Pursuant to the Covenants, the annual assessment is due on January 1 and is delinquent if not paid by January 31.

COMMITTEE UPDATES:

Gate Update - David Caldwell:

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

Lake Club –

The lake club is considering the following names as identifiers for the lake and island:

North Lake, South Lake, the Pass (between the north and south lakes), Goose Island, and Ramsey Cove.

Suggestions and comments are welcome.

The boat ramp will be unlocked while the two hurricanes are in play so that residents can protect their boats..

Architectural Committee –

ACC approvals/denials since last meeting:

Cascio – boathouse denied pending resolution of the St. Tammany Parish permit denial

Brouphy – replace existing dock and joists approved

Langley – bulkhead approved

Cantrelle – patio cover approved

Moser/Urquhart – fence extension approved

Fern – home construction approved

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 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.

Lake Ramsey Entrance update 8-25-20

Projected Timeline of Board

August 26, 2020: Bid deadline for road entrance repairs and gatehouse.

Please read the minutes of pre-bid meetings for the scope of work.

August 27, 2020: HOA meeting

Review current bids and determine what additional bid information is needed for selection of contractors and repair method(s) in order to calculate the amount of special assessment.

August 28, 2020: Board nominations will be posted on the www.lakeramsey.com website with a 10-day period for resident nominations to the Board.

September 7, 2020: Board position nominations closed.

September 17, 2020 (or within 1-2 days thereafter): GNO mailout of October 17, 2020, notices for the annual meeting and separate special assessment meeting to include:

- Notice of Annual Meeting (Oct. 17, 2020, at 10:00 a.m.) and Notice of Special Assessment Meeting (October 17, 2020, at 11:00 a.m.) Location this year: The Vintage Court
- Proposed Amended Bylaws to be voted on by residents.
- Ballot on election of new Board members and Bylaw amendments.
- Projected cost report for front entrance repairs used to calculate special assessment.
- Separate Ballot for approval of Special Assessment.

There are 403 property owners. 51% will require approval by 206 owners.

Per the Covenants: If the special assessment is favored by a majority of the votes cast at the special assessment meeting, but is less than the requisite 51% of the membership, those members who were not present in person or by proxy may give their assent in writing provided the assent is obtained by the officers of the Association not later than 30 days from the date of the special assessment meeting

November 16, 2020: Deadline for obtaining requisite votes for special assessment if annual meeting criteria is met.

If the special assessment is approved, the bank loan process will begin to fund necessary repairs.

Upon receipt of funding, a schedule can be established with contractors to begin repairs.

Funding will dictate how soon repairs can begin.

The Board received the engineer's report and the bid process was announced for repair of the gatehouse (aka guardhouse) and entrance road.

Pre-bid meetings were held for at the entrance road project site on Tuesday, August 18, 2020 at 9:00 am. and at the gatehouse on Tuesday, August 18, 2020, at 10:30 am.

Minutes of these bid meetings are posted on www.lakeramsey.com

Bids are due August 26, 2020.

Gatehouse and housed electrical and surveillance equipment:

Flood insurance originally proposed a coverage amount of \$8,714.52, less deductible for a net of \$7,714.52.

The Board employed the services of a private insurance adjuster to review the policy and claim.

Upon receipt of the adjuster's analysis, an additional claim was submitted to the insurer.

The insurance company then provided an amended coverage proposal of \$12,685.69, less deductible for a net of \$11,685.69.

It is the Board's intention to repair the gatehouse and to hold the cost as close as possible to the amount received from the insurance company resulting in the least possible expense to the Homeowners. Bids are currently being obtained.

Entrance road, gate, and weir:

Repairs to the entrance road, subsurface drainage, upstream and downstream weir shoulders, and the downstream drain near the metal gates will be performed under a contract separate from the gatehouse.

We plan to repave the existing asphalt roadbed from the gates to the west past the steel plates.

Because the weir was mandated by the Corp Of Engineers (COE) as a flood control structure, we can only perform repairs without obtaining another permit from the COE. No insurance money is available for this work, as these are not insurable items.

Additionally, this damage is not eligible for FEMA funds.

The entrance gate repairs are not a covered loss. The gates and surveillance system will be repaired by the current vendors at an estimated cost to the HOA of \$18,135 for the entrance gates and approximately \$1,790 to repair the existing surveillance system. A portion of the surveillance system cost for the equipment that was located inside the gatehouse will be covered by the flood insurance. Due to the age of the system, the Board is investigating the cost of an upgraded surveillance system which will provide added security. The cost of an upgraded system is not yet known, but we are trying to obtain that information for the 8/27 Board meeting.

Tree removal and Landscaping:

Every effort will be made to save the oak trees lining the entrance road but several of them are growing directly above the damaged culvert areas. Tree removal will be performed only where necessary to accommodate road and culvert repairs. All landscaping costs must be paid by the HOA since it is not a covered loss. The Board intends to spend only what is necessary to refurbish existing flowerbeds and address the boulevard areas in front of the Gatehouse.

Funding:

Year after year numerous homeowners fail to pay their annual assessments (dues) which is the only source of HOA income. The nominal amount of the annual dues, along with the consistent failure of some homeowners to pay, will continue to result in an inability to accumulate excess funds sufficient to meet the costs associated with a major loss such as we are now facing. Typically, homeowners who complain about the costs of legal fees and collection costs are the same homeowners who choose to not pay their dues. Understandably, these homeowners discourage HOA steps to pursue payment. The Board is mindful of the expense of taking legal action; however, the current Board is working with HOA attorneys to collect unpaid assessments, fines, and late charges which could result in the placing of liens on property, judgments, and the use of other collection methods.

A bank loan and special assessment to homeowners will be needed to cover the cost of the entrance flood damage repairs.

Property owners will receive a notice of a Special Assessment meeting, as prescribed by the Covenants, to be held on October 17, 2020, the date of the Annual Meeting, and a vote of 51% of property owners is needed to pass the assessment. The amount of the assessment will be based on the total cost of the repair project.

If the special assessment fails to pass, the Board will have to continue to patch the remaining lane using annual subdivision road repair funds. This would also mean that street repairs will be stopped or dramatically reduced due to lack of funding. For perspective, per the GNO financials the cost of street repairs for the 5-year period from 2015 to 2019 was \$162,305. The entrance repairs will be substantially more than this 5-year period expense.