



Home Owner's Association of Lake Ramsey HOA Meeting Minutes, December 17th, 2020

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the November 2020, HOA meeting was held at the home of Maria Baronich with attendance by Board members only. No resident emails were received for meeting topics.

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 6:06 PM.

Prayer offered by Dimy Cossich.

D.J. Audibert, GNO, was not in attendance

Members present: David Caldwell, Sam Fauntleroy, Dimy Cossich, Maria Baronich, Garth Hernandez, Jeff Burton, Richard Simmons

Treasurer's Report – Maria Baronich, Treasurer

Treasurer's Report for December 2020 HOA meeting

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

Operating account bank balance on 11/1/20 was \$75,452.71.

Net deposits were \$3,317.70.

Receipts represent property owner pre-payment of the special assessment and some January 1, 2021, annual assessments; therefore, these additional funds are not budgeted to pay 2020 expenses.

Paid expenses totaled \$8,873.04 leaving a November 30, 2020, balance in the operating account of \$69,897.37. This balance includes insurance proceeds which must be used for repair of the gatehouse and are not available for regular budgeted expenses.

The accrual basis financial statement issued by GNO can be viewed on their webaxis site:

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

Flood damage costs:

At 11/30/20 we have paid out \$27,836 towards the front entrance flood damage from the 2020 road repair funds.

Residents have begun to pay the special assessment and the Bank loan was closed on December 10, 2020. No loan interest will be due until project repairs commence and a draw is made on the loan.

We have written authority from Iberia Bank to use all receivables from the special assessment towards entrance repairs without further bank approval.

The budget adopted at the November meeting has been changed slightly due to an increase in the anticipated electrical bill for the boulevard. The account has been changed from David Guidry to the HOA.

Management Company Report –see GNO Management report.

GNO Property Management – 2021 contract

Per a letter received from Robert Phillips of GNO, there is a slight increase in the 2021 contract fee for GNO. The price for GNO services will be \$2,639 per month (\$31,668). The previous annual contract rate was reflected as \$31,614.

GNO's contract includes securing HOA insurance. The D&O and Crime Policy renewed in December included an agency fee of \$1,700 which may be more excessive than customary for an HOA. M. Baronich

confirmed with the Louisiana Insurance Commission that the allowable fee was not regulated by the state for this type of agency. M. Baronich will discuss with GNO.

OLD BUSINESS:

Status of OCI hearing that was continued from October 21, 2020

The Board has not been notified of a new hearing date which is expected to be no earlier than January 2021. A meeting of board members and residents of Phase IV-A was held on Tuesday, December 1st to hear owner concerns and for the HOA to provide historical information to the owners.

Status of Special Assessment

Maria Baronich – The members of Lake Ramsey have begun paying the special assessment. As of this meeting we have received full or payment plan payments from 220 members totaling \$173,784.66.

Contractors – Sam Fauntleroy – Sam has received the contract from Warner Trucking Company and it is currently under review for signature. Warner advised that they may be able to begin prior to the 45 day requested lead time.

Loan options – Maria Baronich – The loan from Iberia Bank has been secured.

Entrance Repair updates

Additional entrance updates will be posted on the HOA website www.lakeramsey.com.

A motion to begin the survey of the front entrance was made by Maria Baronich and seconded by David Caldwell. The motion was unanimously approved and Sam Fauntleroy will have the survey initiated.

Although, there are no plans to close the front entrance during repair, we will use the robo-call system to notify owners if there is a need to close the front entrance. Please email or call David Caldwell if you would like to be included in the robo-call distribution list.

New Surface Drain

A new surface drain will be installed along Riverlake Drive to help alleviate flooding in that area.

Requests to Residents

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.

Residents are asked to clear leaves and pine needles from the street and drains in front of their property in order to prevent them from entering the drainage pipes and causing neighborhood flooding.

Residents are asked not to park in the streets overnight per the covenants. It is also requested that long term parking in the streets during the day be discontinued. Both present safety hazards.

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.

Charles Sutton, HOA attorney - review of pending cases

Mr. Sutton has closed 3 of the files he was handling, one of which is owed by a resident who sold the property and moved and cannot be located. Further pursuit by the attorney would only result in additional attorney fees with no likelihood of recovery from the prior owner. The account is still owed if the prior resident is located. The other two files were closed after a judgment was obtained and the property owners have substantially paid the HOA what was owed.

Trey Lape also has cases from prior years that are not resolved. The HOA will meet with him as soon as possible to determine the status and attempt to close the files to prevent further attorney costs.

NEW BUSINESS:

Fire Hydrant Report

The HOA obtained a copy of the Fire Department's October report on the operation of fire hydrants in the subdivision.

Eleven fire hydrants appear on the report as inoperable. The Board will continue to pursue repair by Artesian Utility who is responsible for maintaining the hydrants.

David Caldwell will provide a copy of the report to Commissioner Skrmetta's office for review and comment. The HOA is hoping Commissioner Skrmetta's office can either pursue a remedy or refer the HOA to an entity that can provide relief.

COMMITTEE UPDATES:

Gate Update - David Caldwell

The gate and camera contractors are prepared to begin working with 1-2 weeks notice. The final repair of the gate will be coordinated with the front entrance repairs to avoid new damage.

The white credit card style access cards will work on the new gate system. The long-range cards will NOT work with the new gate system so new long-range replacements have been ordered. The replacement cards will be supplied at no charge for residents returning their old cards. There is a \$15 fee to receive a new long-range card without returning an old card.

Lake Club – Dimy Cossich

A motion to create a 5-year plan for the lake was made by Dimy Cossich and seconded by Richard Simmons. The motion was unanimously approved.

The Lake Club will look into having the boat launch pressure washed and sealed.

The Lake Club will look into collecting Christmas trees from residents and other donation to create structure in the lake.

Architectural Committee – Approvals:

Lanius – covered patio attached to house

Knight/Greenwood – driveway

Simmons – bulkhead and boathouse

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 –

Community Improvement & Relations Committee – Maria Baronich

The Community Improvement & Relations Committee will work to provide welcome baskets and providing welcome information to new residents of Lake Ramsey.

The HOA has requested GNO to provide a quote for cleaning and sealing the playground equipment.

Close Meeting – Meeting adjourned at 8:45 PM.