



Home Owner's Association of Lake Ramsey HOA Meeting Minutes, March 25th 2021

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the March 2021, HOA meeting was held at the home of Richard Simmons with attendance by Board members only.

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 6:00PM.

Prayer offered by Dimy Cossich.

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

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

Treasurer's Report – Maria Baronich, Treasurer

Treasurer's Report for March 2021 HOA meeting

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

Operating account bank balance on 2/1/21 was \$405,277.08

Net deposits were \$42,473.18.

Receipts represent payment for the special assessment and the January 1, 2021, annual assessment.

Paid expenses totaled \$15,540.43, plus \$12,000 for drain repairs in the back servitude on Riverlake Drive. In addition, \$51,467 was transferred to reserve accounts for 2020 expenditures put on hold due to the unknown costs for the front entrance damage leaving a February 28, 2021, bank statement balance in the operating account of \$368,742.83.

The accrual basis financial statement issued by GNO can be viewed on their webaxis site:
site: <https://gno.cincwebaxis.com/cinc/home/>

REMINDER – Annual Assessment due dates & late charges

The Board approved a 3-month period of no late fees and allowed a payment plan of 3 payments of \$146 due on January 1, February 1, and March 1, 2021.

A late fee of \$25 per month will begin on April 1, 2021, and will continue to be charged on the first of each month until the \$438 Annual Assessment is paid in full.

Failure to pay the Annual Assessment when due may result in the account being turned over for collection with all associated costs and fees billed to your account, including collection agency and/or legal fees.

All accounts will be reviewed after April 15 and accounts with delinquencies of any kind (including annual and special assessments, fines, collection costs and/or unpaid attorney fees) will be reviewed for legal action, including liens and lawsuits with the costs for collection and attorney fees assessed to the property owner.

Management Company Report –see GNO Management report.

OLD BUSINESS:

Status of meeting with Charles Sutton

Account delinquencies will be reviewed after April 15 for potential legal action, including liens and lawsuits.

Status of meeting with Trey Lape

The previous Court dates in the OCI litigation over the completion of Phase IV-A has been continued to April 30, 2021.

Special Assessment

Special Assessments receipts to 2/28/21 per GNO = \$277,145.01.

As of March 24, 2021, a total of \$202,036.45 has been spent for repair expenses.

Unpaid special assessments at 2/28/21 per GNO = \$53,934.99.

REMINDER – Special Assessment due dates & late charges

As stated on the ballot for the special assessment:

“If a property owner is unable to pay the \$890 in full by December 1, 2020, the \$890 may be paid at a minimum of \$75 per month due on the 15th of each month beginning December 15, 2020, until the \$890 is paid in full PLUS there will be a \$5.00 per month collection/administrative fee until the assessment is paid in full. In addition, beginning March 15, 2021, any monthly payment not received by the 15th of each month, will be charged a monthly late fee of \$25.”

The 3-month period with no late fees ended March 15, 2021. Any property owner who had not paid a minimum of 4 payments by March 15 (Dec., Jan. Feb. March) was assessed a \$25 late fee and will continue to be assessed a \$25 late fee each month until the monthly payment plan is current or the assessment has been paid in full.

We continue to encourage residents who have not yet paid their special assessment in full to pay it as quickly as possible so we can avoid making a loan draw.

No loan interest will be due until project repairs commence and a draw is made on the loan and we have written authority from IberiaBank to use all receivables from the special assessment towards entrance repairs without further bank approval.

Entrance Repair updates

We began submitting information to the St. Tammany Parish Engineering Department in December 2020 on our entrance flood damage seeking funding assistance from the Hazard Mitigation Grant Program and for the Flood Mitigation Assistance Program which are forward-looking programs to prevent future flooding. On March 17, 2021, we received an email that no funding was available. We have asked that the Lake Ramsey area be considered for future efforts to mitigate area flooding.

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

Insurance

Robert Phillips with GNO advised on March 16, 2021, that current policies are being reviewed to determine if policy changes are advisable.

Status of Fire Hydrants

David Caldwell has emailed Amy Henry at Eric Skremetta’s office about the non-working fire hydrants and who is responsible for their repair. David has not heard back yet and will follow up. The board has notified David Guidry of Artesian Water of our concern over the non-working fire hydrants.

Debris on Northlake Drive

GNO Property is working on procuring quotes to clean built up dirt and debris from the street and catch basins. Additionally, we are receiving quotes replacement street signs.

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 and discuss what will be picked up for free or what will be charged for. Things like pruning of trees/shrubs, tree removal etc. are in this category. Pontchartrain Waste is very reasonable on what they charge.

Postal Service Complaints

The postal inspector is aware of resident complaints and is monitoring the delivery of mail to Lake Ramsey. Residents are advised to continue notifying the postal inspector of complaints. Please be respectful of our mail carriers and if your house number is not visible, please add the number to the mailbox to assist in deliveries.

GNO Property Meeting

Members of the board met with GNO Property about them improving the level of service they are providing. We will do a checkpoint in a few months to evaluate if there has been improvement.

NEW BUSINESS:

Clean up of Lake Ramsey Road

Richard Simmons has contacted the parish environmental services group and had us added to their list to clean up Lake Ramsey Road between the subdivision and Horse Branch Road.

Resident Dock Lights

Spot lights or dock lights that are pointing towards the lake are creating an unwanted reflection. As a courtesy to other residents, it is requested that those with dock lights point them down towards the water.

Island No-wake Zone

There is concern over obstructions, erosion and the safety of swimmers near the island. Safety buoys will be placed near the island to address obstructions, safety and distance concerns. Please lower speed to idle when inside the safety buoys around the island.

Freeze Protocol

The LRHOA will document a freeze protocol to protect the gatehouse, fountain, front entrance pipes, etc. to ensure a consistent process for future freeze events.

COMMITTEE UPDATES:

Street, Drains and Gates - David Caldwell

All new systems near the gate and gate house will have a higher elevation after repairs.

The replacement guard house lighting, cameras and gate system are underway.

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 – Richard Simmons

The Lake Club is gathering estimates for several recommended projects including:

- Adding crushed stone beds
- Moving the concrete from the shore to create a structure pad
- Cleanup of the overflow by the well that feeds the lake

Pursuant to the Covenants, only property owners in good standing (e.g. no unpaid assessments) have a right to use the recreational facilities of Lake Ramsey. Lock access to the launch will be deactivated for any property owner not in good standing.

Residents are encouraged to add pea gravel under docks, especially when constructing new docks. This creates a bedding area for fish spawning. Please contact members of the Lake Club when doing so for information on the type of gravel and how it should be placed.

Architectural Committee – Approvals:

ACC approvals since last meeting:

- Lombardino – dock / deck
- Sofge – new home construction
- Hernandez – concrete pad & deck
- Baker – fence
- Spell – expanded driveway, concrete, pavers, fence extension

ACC disapprovals since last meeting:

None

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 –

Although not holding regular meetings, the Club will continue to provide seasonal decorations for the front entrance at no cost to the homeowners.

Community Improvement & Relations Committee – Maria Baronich

The Committee's new owner "Welcome Letter" will be available with a link on the Homeowner Association page under the Committee section so even all homeowners are aware of the information now being provided to new homeowners.

Committee members met the homeowner with a welcome basket and addressed numerous questions since the owner had moved from out of state.

If anyone knows of a business who would donate items for the Welcome baskets (coffee, cookies, coupons, etc.) please ask them to contact Board member Maria Baronich.

Close Meeting – Meeting adjourned at 9:24 PM.