



Home Owner's Association of Lake Ramsey HOA Meeting Minutes, May 27th 2021

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the May 2021, HOA meeting was held at the home of Dimy Cossich 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 6:30 PM.

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

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

Treasurer's Report – Maria Baronich, Treasurer

Treasurer's Report for May 2021 HOA meeting

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

Operating account bank balance on 4/1/21 was \$221,704.90.

Net deposits were \$9,881.60.

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

Paid expenses totaled \$47,391.59 (of which \$37,000.81 was for entrance repairs) leaving an April 30, 2021, bank statement balance in the operating account of \$184,194.91.

The March 2021 financial statements provided by GNO overstated our entrance repairs by over \$95,000.

Requested corrections have not been received; therefore, we do not have an accurate March financial report, and the April financial report has not yet been received.

When they are provided, the accrual basis financial statement issued by GNO can be viewed on their webaxis 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 began 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.

As of 5/12/21:

24 property owners have paid zero and owe the full January 2021 \$438 assessment.

3 property owners have paid a portion of the January 2021 assessment.

All accounts were reviewed and collection action is being commenced by the Board's attorney.

Costs of collection, including legal fees and costs for Court fees, including liens and lawsuits, will be assessed to the property owner.

Management Company Report –see GNO Management report.

OLD BUSINESS:

Status of meeting with Charles Sutton

Several homeowner accounts were turned over for collection action which will include an initial demand letter to follow with a lien and/or lawsuit if the accounts are not paid. Property owners who do not respond to the demand letter will have a lien filed against the property and/or a lawsuit filed to pursue collection.

Status of meeting with Trey Lape

At the April 30, 2021, hearing the Judge announced that he wanted to personally view the Lake Ramsey Phase IV-A roads, the construction road, and other points pending in the litigation. The hearing was continued to July 2, 2021. The Judge and attorneys for the HOA and OCI did visit and inspect the roads.

Special Assessment

As of April 30, 2021, a total of \$242,037.26 had been spent for repair expenses.

Per GNO records at 5/12/21, unpaid special assessments = \$34,365.77.

This unpaid \$34,365.77, in addition to the \$50,851.59 additional costs for the culvert foam fill will affect the ability to fund the repair project without either borrowing on the loan or using funds from the regular budget that should be used for street repairs and other regular maintenance costs.

19 property owners have paid zero towards the special assessment.

50 property owners have paid the special assessment in installments, with 6 of those not current on installment payments.

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 is not current on the monthly payment plan will be assessed the \$25 late fee until the payment plan is current or the assessment has been paid in full.

Some property owners have failed to pay the monthly \$5 collection fee.

This fee, and the \$25 per month late fee if applicable, will continue to be reflected as an unpaid charge on the homeowner’s account and subject to future collection action.

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.

All accounts were reviewed and accounts with delinquencies were turned over to the HOA’s attorney for collection.

Costs of collection, including legal fees and costs for Court fees, including liens and lawsuits, will be assessed to the property owner.

Entrance Repair updates

The Board is seeking recommendations and estimates for either seed or sod for the top of the armoring mat. Also, sand and mulch is needed around the base of the oak trees.

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

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. They have acknowledged that this fell through the cracks for them and they will work on responding to us.

Debris on Northlake Drive

David Caldwell will send an email notice to Phase 4A residents regarding the latest status of Phase 4A items.

Requests to Residents

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.

NEW BUSINESS:

Artesian Utilities Water Quality Report

Artesian Utilities sent a one-page 2020 CCR (Consumer Confidence Report) via email to the google group email list. All property owners do not participate in this email group. The full five-page 2020 water quality report posted online by St. Tammany Parish Water Works, District 2, is attached to these minutes.

Bulkhead on Lake Bend

The board is considering quotes for a bulkhead on Lake Bend in the cove area near the playground in order to protect the eroding roadway and land that area.

COMMITTEE UPDATES:

Street, Drains and Gates - David Caldwell

We are working with the insurance company of the person responsible for damaging the new exit gate. Our goal is to receive a replacement gate since this is a new gate.

We will be placing no trespassing signs between Phase 4A and the area known as Phase 5. Additionally, residents are not allowed to dump trash, limbs or other debris in Phase 4A and beyond.

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.

New gate cards will be issued after sufficient testing of the new system.

Lake Club – Dimy Cossich

The Lake Club received approval to add Georgia Cubes to the North and South lakes for \$2,200 and heavy rooting trees to the island for \$1,006. The club is working on the materials list for the Georgia Cubes and will order the trees to be planted when they can withstand the weather.

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:

Eberhardt – fence and gardens

Benoit – fence

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 –

The Garden Club resumed its regular schedule with a Tea at the home of Sandy Miller and began the garden project around the information sign funded so far by the Garden Club. The Club extends thanks and appreciation to the Civic Association members who donated funds for the project at the Association’s crawfish boil.

Community Improvement & Relations Committee – Maria Baronich

The Committee’s new owner “Welcome Letter” is posted to the Homeowner Association page of the website under the Committee section so all homeowners are aware of the information now being provided to new homeowners.

Committee members continue to seek out new homeowners. If anyone knows of a new resident, please contact Board member Maria Baronich so the committee can reach out to them.

Also, if anyone would like to donate items for the Welcome baskets (coffee, cookies, coupons, etc.) please contact Board member Maria Baronich.

Close Meeting – Meeting adjourned at 8:50 PM.

LAKE RAMSEY
Public Water Supply ID: LA1103139

Consumer Confidence Report

2020 CCR

Additional Information and Electronic Copies can be found at www.ldh.la.gov/ccr

What you need to do:

Step 1: Review base report (numbered pages) for errors. If you are a surface water system, you must insert the turbidity data.

UCMR 4: If you have received data pertaining to the UCMR 4 list, that data must be included in the CCR Report. Additional information can be found at: www.ldh.la.gov/ccr

Step 2: Distribute completed report to your customers as outlined on the CCR Certification of Distribution Form no later than June 30, 2021.

Step 3: A completed CCR Certification of Distribution Form including a copy of the final CCR report shall be submitted to the State at the address provided on the form no later than September 30, 2021.

Notes:

This page is not part of your CCR; it is only the instruction page. The pages that are numbered in the upper right hand corner are the report pages.

The Water We Drink

LAKE RAMSEY

Public Water Supply ID: LA1103139

We are pleased to present to you the Annual Water Quality Report for the year 2020. This report is designed to inform you about the quality of your water and services we deliver to you every day (Este informe contiene información muy importante sobre su agua potable. Tradúzcalo o hable con alguien que lo entienda bien). Our constant goal is to provide you with a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water.

Our water source(s) are listed below:

Source Name	Source Water Type
WELL LAKE RAMSAY	Ground Water

The sources of drinking water (both tap water and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs, and wells. As water travels over the surface of land or through the ground, it dissolves naturally-occurring minerals and, in some cases, radioactive material, and can pick up substances resulting from the presence of animals or from human activity. Contaminants that may be present in source water include:

Microbial Contaminants - such as viruses and bacteria, which may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife.

Inorganic Contaminants - such as salts and metals, which can be naturally-occurring or result from urban stormwater runoff, industrial, or domestic wastewater discharges, oil and gas production, mining, or farming.

Pesticides and Herbicides - which may come from a variety of sources such as agriculture, urban stormwater runoff, and residential uses.

Organic Chemical Contaminants - including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, and can also come from gas stations, urban stormwater runoff, and septic systems.

Radioactive Contaminants - which can be naturally-occurring or be the result of oil and gas production and mining activities.

A Source Water Assessment Plan (SWAP) is now available from our office. This plan is an assessment of a delineated area around our listed sources through which contaminants, if present, could migrate and reach our source water. It also includes an inventory of potential sources of contamination within the delineated area, and a determination of the water supply's susceptibility to contamination by the identified potential sources. According to the Source Water Assessment Plan, our water system had a susceptibility rating of 'MEDIUM'. If you would like to review the Source Water Assessment Plan, please feel free to contact our office.

In order to ensure that tap water is safe to drink, EPA prescribes regulations which limit the amount of certain contaminants in water provided by public water systems. Food and Drug Administration regulations establish limits for contaminants in bottled water which must provide the same protection for public health. We want our valued customers to be informed about their water utility. If you have any questions about this report, want to attend any scheduled meetings, or simply want to learn more about your drinking water, please contact DAVID GUIDRY at 985-809-7746.

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components

associated with service lines and home plumbing. LAKE RAMSEY is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.

The Louisiana Department of Health routinely monitors for constituents in your drinking water according to Federal and State laws. The tables that follow show the results of our monitoring during the period of January 1st to December 31st, 2020. Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that water poses a health risk.

In the tables below, you will find many terms and abbreviations you might not be familiar with. To help you better understand these terms, we've provided the following definitions:

Parts per million (ppm) or Milligrams per liter (mg/L) – one part per million corresponds to one minute in two years or a single penny in \$10,000.

Parts per billion (ppb) or Micrograms per liter (ug/L) – one part per billion corresponds to one minute in 2,000 years, or a single penny in \$10,000,000.

Picocuries per liter (pCi/L) – picocuries per liter is a measure of the radioactivity in water.

Treatment Technique (TT) – an enforceable procedure or level of technological performance which public water systems must follow to ensure control of a contaminant.

Action level (AL) – the concentration of a contaminant that, if exceeded, triggers treatment or other requirements that a water system must follow.

Maximum contaminant level (MCL) – the “Maximum Allowed” MCL is the highest level of a contaminant that is allowed in drinking water. MCL’s are set as close to the MCLG’s as feasible using the best available treatment technology.

Maximum contaminant level goal (MCLG) – the “Goal” is the level of a contaminant in drinking water below which there is no known or expected risk to human health. MCLG’s allow for a margin of safety.

Maximum residual disinfectant level (MRDL) – The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.

Maximum residual disinfectant level goal (MRDLG) – The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

Level 1 assessment – A study of the water system to identify potential problems and determine (if possible) why total coliform bacteria have been found in our water system.

Level 2 Assessment – A very detailed study of the water system to identify potential problems and determine (if possible) why an E. coli MCL violation has occurred and/or why total coliform bacteria have been found in our water system on multiple occasions.

During the period covered by this report we had the below noted violations.

Compliance Period	Analyte	Type
3/11/2020	GROUNDWATER RULE	FAILURE ADDRESS DEFICIENCY (GWR)
3/11/2020	GROUNDWATER RULE	FAILURE ADDRESS DEFICIENCY (GWR)
3/11/2020	GROUNDWATER RULE	FAILURE ADDRESS DEFICIENCY (GWR)
3/11/2020	PUBLIC NOTICE	PUBLIC NOTICE RULE LINKED TO VIOLATION

Our water system tested a minimum of 1 samples per month in accordance with the Total Coliform Rule for microbiological contaminants. With the microbiological samples collected, the water system collects disinfectant residuals to ensure control of microbial growth.

Disinfectant	Date	HighestRAA	Unit	Range	MRDL	MRDLG	Typical Source
CHLORINE	2020	2	ppm	0.68 - 3.6	4	4	Water additive used to control microbes.

In the tables below, we have shown the regulated contaminants that were detected. Chemical Sampling of our drinking water may not be required on an annual basis; therefore, information provided in this table refers back to the latest year of chemical sampling results. To determine compliance with the primary drinking water standards, the treated water is monitored when a contaminant is elevated in the source water.

Source Water Regulated Contaminants	Collection Date	Highest Value	Range	Unit	MCL	MCLG	Typical Source
FLUORIDE	7/9/2019	0.1	0.1	ppm	4	4	Erosion of natural deposits; Water additive which promotes strong teeth; Discharge from fertilizer and aluminum factories

Treated Water Regulated Contaminants	Collection Date	Highest Value	Range	Unit	MCL	MCLG	Typical Source
No Detected Results were Found in the Calendar Year of 2020							

Source Water Radiological Contaminants	Collection Date	Highest Value	Range	Unit	MCL	MCLG	Typical Source
No Detected Results were Found in the Calendar Year of 2020							

Treated Water Radiological Contaminants	Collection Date	Highest Value	Range	Unit	MCL	MCLG	Typical Source
No Detected Results were Found in the Calendar Year of 2020							

Lead and Copper	Date	90 TH Percentile	Range	Unit	AL	Sites Over AL	Typical Source
No Detected Results were Found in the Calendar Year of 2020							

Disinfection Byproducts	Sample Point	Period	Highest LRAA	Range	Unit	MCL	MCLG	Typical Source
TOTAL HALOACETIC ACIDS (HAA5)	14020 S LAKESHORE DR	2020	5	5.2 - 5.2	ppb	60	0	By-product of drinking water disinfection
TOTAL HALOACETIC ACIDS (HAA5)	704 NORTH LAKE DR	2020	8	7.5 - 7.5	ppb	60	0	By-product of drinking water disinfection
THM	14020 S LAKESHORE DR	2020	5	4.6 - 4.6	ppb	80	0	By-product of drinking water chlorination
THM	704 NORTH LAKE DR	2020	5	4.6 - 4.6	ppb	80	0	By-product of drinking water chlorination

Source Secondary Contaminants	Collection Date	Highest Value	Range	Unit	SMCL
ALUMINUM	7/9/2019	0.02	0.02	MG/L	0.2
MANGANESE	7/9/2019	0.01	0.01	MG/L	0.05
PH	7/9/2019	8.39	8.39	PH	8.5
SULFATE	7/9/2019	10	10	MG/L	250

Treated Secondary Contaminants	Collection Date	Highest Value	Range	Unit	SMCL
No Detected Results were Found in the Calendar Year of 2020					

Unresolved significant deficiencies that were identified during a survey done on the water system are shown below.					
Date Identified	Facility	Code	Activity	Due Date	Description
11/26/2019	WATER SYSTEM	OT103	GWR ADDRESS TT45 DEFICIENCIES	3/10/2020	Leaks in System
11/26/2019	DISTRIBUTION SYSTEM	CC17	GWR ADDRESS TT45 DEFICIENCIES	3/10/2020	LAC 51:XII.344 - Protection of Water Supply/Containment Practices

+++++Environmental Protection Agency Required Health Effects Language+++++

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by Cryptosporidium and other microbial contaminants are available from the Safe Drinking Water Hotline (800-426-4791).

There are no additional required health effects notices.

There are no additional required health effects violation notices.

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Thank you for allowing us to continue providing your family with clean, quality water this year. In order to maintain a safe and dependable water supply we sometimes need to make improvements that will benefit all of our customers.

We at the LAKE RAMSEY work around the clock to provide top quality drinking water to every tap. We ask that all our customers help us protect and conserve our water sources, which are the heart of our community, our way of life, and our children's future. Please call our office if you have questions.