



Home Owner's Association of Lake Ramsey Minutes of the 2021 Annual Meeting

The Annual Meeting of the Lake Ramsey Homeowners Association was held on Saturday, October 16, 2021, at 10:00 a.m. at the Collins Blvd. Baptist Church, 1501 N. Collins Blvd., Covington, LA 70433.

Meeting called to Order by President David Caldwell at 10:05 a.m.

Prayer offered by Dimy Cossich

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

GNO Representative: D.J. Audibert

Financial report - Regular Budget & Special Assessment

Regular budget:

Maria Baronich reported that the HOA expenditures were so far under budget for 2021, except for drain repairs and costs for the OCI litigation, because many budgeted items are on hold pending completion of the front entrance repairs. So far in 2021 street & drain repair costs have totaled over \$62,000 with \$50,000 in the budget. The majority of drain problems are appearing where the type of pipe used is classified as 17-20 year pipe and installed in the early 1990s. The Board has worked diligently on the collection of outstanding debts owed by owners and has made the following progress. Total accounts receivable (AR):

September 30, 2019 = \$62,966.73

September 30, 2020 = \$54,221.03

September 30, 2021 = \$41,963.21

(2021 does not include the SA & related fees since for comparison these did not exist in 2019 & 2020)

Current receivables include some older accounts where the owners have moved and larger balances where liens have been filed. These accounts are not being "written off" and will continue to be listed as active so future collection is possible.

Special Assessment:

Regular budget funds will need to be used to complete the entrance repair project if sufficient funds are not received from the special assessment. Unpaid special assessments (SA) as of September 30, 2021, total \$14,948.21.

The attached Summary of the Special Assessment project cost report was mailed to all association members with the Notice of the Annual Meeting.

There are eight owners who are not considered "exempt" and/or who claim a legal exemption from assessments who have paid zero on the special assessment. Liens have been filed on the property of these owners.

Current dues are \$438 per year. Pursuant to the Covenants, the Board may increase dues annually by not more than 10% without written assent of the membership.

A 10% increase of the current assessment would be \$481. The Board voted unanimously to increase the 2022 homeowner assessment to \$481.00 which will be due on January 1, 2022.

Last year, for the 2021 assessment, the Board allowed a 3-month payment plan because of the additional special assessment that had to be paid.

For January 2022 there is NO PAYMENT PLAN. \$481 will be due in full on January 1, 2022.

There will be no increase in the late fee. It will remain at \$25 per month to begin February 1, 2022.

For owners who need to avoid paying the full \$481 in January, it is suggested that you pay 1/3 in November, 1/3 in December, and the remaining 1/3 in January.

The following future projects that currently need funding, in addition to issues that may arise in 2022, include:

Culverts – washout of outbound culverts and soil replacement around oak trees washed out from Hurricane Ida.
Pond shoreline – build a swale between the road and pond, add additional concrete bags, and backfill between road and pond around oak tree and existing bench.

Boat launch – bench on dock is unstable and post for cable lock system needs to be straightened & painted.

Playground – wood has rotted on the main structure, chains & hooks on swings are rusted with some broken, picnic tables are broken. Funds are needed to repair or replace the playground equipment.

Street signs – An assessment of the existing wooden signs indicated that they are too rotted for repair. Budgeting for new signs will have to be spread over several years due to the overall cost to replace all stop signs, speed limit signs, and street signs in the subdivision.

Additional speed bumps on Riverlake Drive.

Anticipated repairs for drain pipes as identified in the \$62,000+ costs in 2021.

Anticipated increase in insurance premiums.

The always needed road repairs.

General inflation increases in all goods and services.

Sam Fauntleroy provided an update on the repair method used for the weir and front entrance, which included foam fill in the weir culverts, armor mat and sod on the north slope of the weir between the brick wall and the entrance road, and a 3 ft. deep road base prep for the new asphalt.

David Caldwell advised that boulevard lights and speed bumps are still being investigated.

Maria Baronich is working on the needed signate, visitor lane painting, and additional dirt for trees.

Residents were advised to be vigilant in closing the cable at the boat launch. Lock assess is deactivated if an owner is not in good standing, so please do not open the cable for another resident. The cable should be locked by each user, both on entering and existing the lake. Please lock the boat launch whenever you notice that the cable is not locked and there is no one using it.

Dimetry (Dimy) Cossich gave a lake update on the improvement of the fish population, the addition of artificial structure to be placed under resident docks, and additional trees to be planted on the island to help with shoreline erosion.

David Caldwell advised that the anticipated date for closing the gate will be the weekend of October 30 or November 6. Several new residents still need to obtain gate access cards.

PLEASE FIND YOUR OLD WHITE CREDIT-CARD STYLE GATE CARDS – these cards are still active for the new gate system. The Visitor gate access is slightly different. The old 3-digit code is no longer needed.

Visitors will:

- Select the “Press to call” button to access the owner director
- Search by last name.
- Select the name to call the owner, who will need to answer the call, talk to and identify the visitor, and press “9” to open the gate.
- Visitors must call you and you must open the gate for them.

PLEASE DO NOT tell delivery drivers or workers to follow another vehicle in.

The directory list is by last name so anyone attempting to enter should know your last name.

If they don't, then perhaps they should not be entering the gate.

Residents inquired about Pontchartrain Waste and the Board obtaining another dumpster. It was explained that Pontchartrain did provide one dumpster and sent additional trucks that ran on Saturday and Sunday to pick up bagged leaves at no cost to residents. Another dumpster would cost the HOA and since the Board has filed the application with the Parish for pickup of Hurricane Ida storm debris, it is possible that the Parish will pick up items other than tree debris, but we won't know until they come through. All of the FEMA/Parish notices state that they will not pick up anything that contains “mixed” debris. Vegetation / appliances / household items MUST be in separate stacks.

Phase IV-A in the back of the subdivision IS NOT a designated area for placing storm debris. That property is privately owned lots and all residents are asked to be respectful of this.

Please also be mindful that we pay \$2.12 for each pickup from Pontchartrain Waste and should recognize that there may be an additional charge for items that are not usual household trash.

Residents inquired about having open HOA meetings. Each month the HOA requests use of the previously used fire department location and it is still closed to us due to Covid. Last year and this year the HOA paid for the annual meeting

location and funds are not currently budgeted, nor available, to pay for renting a monthly meeting location. The Board will continue to look for a location open to the public that we can perhaps use quarterly. If anyone is aware of a location available to the Board at no cost, please let us know.

Maria Baronich asked residents to sign up as a volunteer for community projects. Many community improvements could be accomplished using the talents and time of our residents with little or no cost to the community. The Board would like someone to act as a Volunteer Coordinator to keep a record of residents willing and able to assist within the community and communicate to volunteers when needed.

If you can offer your time and talents - PLEASE send an email with your name and contact number to bodlrhoa@gmail.com and put "volunteer" in the subject line. Needed services include:

Administrative – Notary Public / follow-up or contact Parish agencies, vendors, etc.

Services – Electricians (e.g. removing gate sensors if expected flooding), carpentry for maintenance & improvements (i.e. playground equipment, gatehouse cleanup after flooding, pond erosion control, spreading dirt or sand in common areas)

Equipment – power washer / riding mower / small backhoe, dozer / utility trailer / chainsaw

Donations – fill dirt / sand / garden pavers / leftover materials from home projects

Donations – financial (street signs, speed bumps, welcome baskets, etc.)

Examples of existing benefits by volunteers:

The Garden Club is a great example of community improvements organized and paid for by Club members.

Our New Resident Welcome Baskets are created and donated by Stacy Hernandez and minimal funding by outside donations.

Meeting Closed.

Lake Ramsey HOA - 2020 Flood Damage cost assessment report (rounded) at August 31,2021

The total special assessment (SA) was..... \$331,080 (if 100% of owners paid)

Total estimated project costs not paid by insurance..... 321,300 (does not include tree trimming)

Estimated excess for general reserve account:..... \$ 9,780 **

However, as of 8/31/21 there were unpaid SA of \$15,954.25.

Regular budget funds will pay for the project if sufficient special assessment funds are not received.

**As voted on, any SA funds in excess of the cost of the project will be deposited into the general reserve account.

Lake Ramsey HOA - 2020 Flood Damage cost assessment report to residents - Special Assessment (SA)

Project description		Bids:	Bids selected	Amount Paid	Estimated future
Total cost of front entrance repairs (details below):			\$332,217.61		
Total number of property owners for the special assessment			372		
Amount per property owner for the total cost of repairs: \$893.06		Rounded:	\$890.00		
1	Temporary road repair	Prestige (PWW)	\$17,499.00	\$17,499.00	
2	Temporary road repair - add;. stone / steel plates	PWW	\$4,230.00	\$4,230.00	
	1. Staging and gravel - 3 hurricanes 2020 2. Resident vehicle damage These 2 expenses were not in our original cost est..	1. PWW 2. Resident		\$375.00	\$507.81
3	Barricade rental - Oct. 2020 to Jan. 2021 . (Actual cost = Oct. 2020 to 1/2 March 2021)	PWW	\$800.00	\$1,375.00	
4	Ground Void Radar Report	QRI	\$1,135.00	\$1,135.00	
5	Debris cleanup after storm (May 2020 flood)	RCI	\$327.50	\$327.50	
6	Clear brush & bamboo - rear emergency gate	RCI	\$125.00	\$0.00	
7	Engineering consultants - road & weir construction	Pinnacle Eng.	\$8,400.00	\$8,400.00	
8	Oak Tree Removal - \$6,750 for 5 trees (not selected)	Lagniappe			
9	Oak Tree Removal - \$4,875 5 trees removed TREES WERE NOT REMOVED - nutrient injections /topsoil/edging, sand & mulch = \$5,268 Dead limb removal is needed when trees become dormant. Estimate for 11 trees = unknown	Lagniappe	\$4,875.00	\$3,233.00	\$2,035.00
10	Oak Tree Removal - \$4,800 for 4 trees (not selected)	Casertas			
11	Oak Tree Removal - \$5,000 for 5 trees (not selected)	Casertas			
12	Road and weir reconstruction by Python (not selected)		\$321,954.00		
13	Road and weir reconstruction by Magee (not selected)		\$194,200.00		
14	Road and weir reconstruction by Warner Tr., Inc. Original contract \$152,380 - revised to reduce armoring mat & increase foam fill = \$196,644.49 Addl. services requested: \$1,100 road striping + \$750 concrete boulder removal	Warner \$196,644.49 + \$1,100 + \$750 = \$198,494.49	\$152,380.00	\$198,494.49	
15	Subsurface fill contingency on downstream culverts	Warner	\$15,500.00		
16	Contingency cost overrun on weir contract	Warber	\$25,000.00		
17	new speed bump - Supplier Highland / install PWW	Highland/PWW	\$1,450.00		\$1,450.00

18	3 gate operators /Gate control system wireless transmission = adj. contract total \$31,230.	Secure Access. LLC	\$29,695.00		
19	Replace 5 fence panels Did not purchase new panels. Repaired existing panels \$1,100 + \$725 addl. sensor & box = \$1,825	Secure Access. LLC	\$2,225.00	\$33,055.00	
20	Cost overrun contingency - gate system \$2,900. New expense: Signage - gates & entrance - Est. \$4,650 Gate & sensors-Hurricane Ida - Est.: \$1,200	Secure Access, LLC	\$2,900.00		\$5,850.00
21	New electrical panel-island and 4 lights-gatehouse	Lang Electric	\$3,825.00	\$3,825.00	
22	6 new LED lights on existing poles in center boulevard Bulbs no long available - cannot replace. New fixture estimate - \$5,000.	Lang Electric	\$1,825.00		\$5,000.00
23	Beds + steel for gate tracks \$1,075 /Gen.landscape est. \$2,000 (Actual cost came to \$2,195.30) NEW EXP:- Sod @ weir & 3 culverts - total \$5,400.59	RCI \$1,075 Addl. Est. \$2,000	\$3,075.00	\$2,195.30	\$5,400.59
24	Irrigation system/full replacement - RCI (not selected)		\$9,041.20		
25	Irrigation system - repair to working order	RCI	\$1,666.30	\$1,807.05	
26	Legal fees - OCI ownership dispute of entrance	Trey Lape	\$2,194.50	\$2,194.50	
27	Legal fees - contingency cost re OCI / St Tammany Parish re: use of emergency gate		\$5,000.00	\$4,297.16	
28	Bank loan interest No interest but pd.loan closing cost	Iberia Bank	\$28,600.00	\$376.21	
			\$312,727.30	\$282,819.21	
Gatehouse cost - Insurance shortage - see below detail			\$19,490.31	\$18,240.31	
TOTAL COST ESTIMATE FOR ASSESSMENT / TOTAL PROJECT			\$332,217.61	\$301,059.52	
<i>Gatehouse data maintained separately because partially covered by flood insurance policy</i>					
	Gatehouse Damage description	Contractor proposal:	Project cost	Actual cost	
29	Boulevard camera system - Vector Sec. (not selected)	\$10,073.68			
30	Boulevard camera surveillance system - Electronics and Communications Inc. (bid selected)	E & C, Inc.	\$10,476.00	\$10,726.00	
31	New AC system in guardhouse / heat pump	Foulks So.Air	\$3,275.00	\$3,275.00	
32	Interior walls / mold remediation / bathroom reinstall / flooring / plumbing / new doors, counter, trim	Hillside Builders	\$15,425.00	\$15,425.00	
33	Contingency for gatehouse repair		\$1,500.00	\$0.00	
34	Private adjuster - Don Kotter - for insurance claim Net proceeds increase = \$7,714.52)	Kotter	\$500.00	\$500.00	
TOTAL COST ESTIMATE			\$31,176.00	\$29,926.00	
Insurance proceeds \$12,685.69 - \$1,000 deductible: NET INSURANCE PROCEEDS:			\$11,685.69	\$11,685.69	
SHORTAGE - COST OF REPAIRS NOT COVERED BY INSURANCE			(\$19,490.31)	(\$18,240.31)	
Total estimated future costs					\$20,243.40
COSTS PAID TO DATE:				\$301,059.52	
8/31/21 ESTIMATE TO COMPLETE (without tree trimming) :				\$20,243.40	
8/31/21 PROJECT COST ESTIMATE (without tree trimming) :				\$321,302.92	