

**Homeowners' Association of Lake Ramsey
Annual Membership Meeting Minutes
October 22, 2022**

I. CALL TO ORDER

The meeting was called to order at 10:21 AM by Bruce Sofge, Vice-President

Everyone was asked to turn in ballots if they have not previously done so.

A count of the ballots was made and a quorum was announced.

Board members introduced themselves.

The attendees were informed that the results of the board member elections would be announced after they were tabulated.

Board Members Present: Bruce Sofge, Maria Baronich, Malcolm Schuler, Leslie Barrios, Dimy Cossich, Kirk Songy, David Caldwell, Garth Hernandez

Richard Simmons was not in attendance.

GNO representative DJ Audibert

II. PRAYER

Prayer was offered by Dimy Cossich

NOTICE ITEM 1 – OFFICERS & DIRECTORS REPORT ON THE SUBDIVISION

Resident attendees were asked to allow the directors to give their reports and refrain from commenting or asking questions – then they would have an opportunity to revisit the topics and ask questions during the **Open Forum**.

I. APPROVAL OF MEETING MINUTES – *Malcolm Schuler, Secretary*

A. Board of Directors' Meeting of September 29, 2022

The minutes which had been prepared with input from the BOD via email were presented.

Malcolm Schuler (Secretary) made a motion to approve the minutes. The minutes were approved by all board members present.

II. TREASURER'S REPORT - *Maria Baronich, Treasurer*

This is a cash-basis report:

Cash on hand at 9/1/22 was \$66,352.76

September deposits were \$1,825.44

September expenses were \$10,392.15

Balance on 9/30/22 = \$57,786.05

October expenses will exceed \$33,000 with \$10,204 for streets & drains and the \$9,106.50 for carp. Reserve account funds for streets & drains and lake will be transferred to the operating account to cover these over budget expenses.

Unpaid 2022 assessments at 9/31/2022 were \$3,461.97 and resident payments are appreciated. This is better than 9/31/2021 when unpaid assessments were \$5,134.

The 2023 assessment is due in full on January 1, 2023.

If you prefer to pay it over 3 months - please start now & pay 1/3 in November, 1/3 in December, and then 1/3 in January.

Payments by residents who pay ahead will show up as "prepaid" on your GNO account.

The Board voted to not increase the late fee – it will stay at \$25 per month beginning on February 1, 2023, until the assessment is paid in full.

To review what your dues are being used for, the Balance Sheet and the Income Statement are posted on the website every month. If anyone has a question about these reports, please feel free to call Maria. www.lakeramsey.com

When the assessments were raised 10% for January 2022 it provided an additional \$15,472 (if everyone paid !!). The 2022 budget increases included an additional \$10,356 for insurance and \$20,000 for the OCI litigation.

The liability insurance premium increased to adequately cover the lake. Prior policies failed to reflect the accurate size of the lake and permitted lake activities.

These two expenses increased the budget by \$30,346 with an additional \$15,472 coming in.

The 2023 increase will result in an additional \$17,760 (if everyone pays). Due to the rate of inflation, expenses are expected to increase by at least 3% and we have been told that insurance premiums may increase by as much as 15%.

Special Assessment Final Report:

All proposed work on the front entrance covered by the special assessment is done. The detailed report for all funds spent has been posted on the website and sent out by email.

At 8/31/22 Eight (8) owners had not paid the SA in full. (5 of these paid zero)

SA funds collected (billed \$331,080 - 8/31/22 unpaid \$5,300.23) = \$325,779.77	Total amount billed to owners = \$331,080.00
Total project cost = (\$328,450.88)	Total project cost = (\$328,450.88)
SA cash shortage = (\$2,671.11)	Under Budget = \$2,629.12
Regular budget funds were used to cover the SA cash shortage to complete the entrance project	Amount under budget goes to the General Reserves Account (but money not yet collected)

III. COMMITTEE UPDATES

A. Gate Operations & Maintenance – *David Caldwell*

The gates are currently opening. There have been glitches but we are working with the software company to address these. The router has been replaced.

B. Streets & Drains – David Caldwell

All open projects have been completed and paid for. Future repairs will be prioritized by the new board.

C. Lake – Dimy Cossich & Kirk Songy

Kirk Songy gave a presentation regarding carp and their ability to consume grass over time.

Dimy Cossich gave the following Lake Report:

During the spring of this year the lake was the prettiest I've seen it since I moved here in winter of 2007. The water was clear and lots of fish around my dock. Board minutes around that time made comment about how pretty the water was. That was right before the last grass explosion. We did have an abundance of migratory ducks hanging around to eat the grass. The coots numbered in the thousands.

This year, the water clarity was beautiful again, and many residents reported numerous schools of bait fish and schooling bass.

Grass was reported in early summer of 2022.

Visual review of the grass revealed about 5-10 acres of surface grass in the western portion of the South Lake.

On August 23, 2022, permit was requested and received

On September 20, 2022, a total of 75 sterile carp (over 12 inches) were placed into the lake, with 25 in the North Lake and 50 into the South Lake.

After Drone footage and sonar readings were reviewed, the amount of the grass was updated and another stocking was recommended by multiple biologists.

On October 15, 2022 another 425 sterile carp (over 12 inches) were placed in the lake, with half in the North Lake and half in the South Lake.

The goose situation may turn out to help us in the long run. We also have another 1000 or so coots already in the North Lake, and they can eat a lot of grass and seed. Since we have all stopped feeding the geese they have turned to nature and are constantly eating the grass. Butts in the air means feeding geese in case you did not know.

Island preservation Project this winter- Cypress and Willow around the perimeter of the island and cleaning up the island a little.

Lake Mat

Mechanical removal

Tentative Aquatic Plant Management Plan for review.

Plan-Tentative

EVALUATION OF GRASS - 1. Sonar readings for comparison

2. Drone footage for comparison

3. Biologists consultation and evaluation: 2-3 times a year.

McElroy

4. Grass sampling

EVALUATION OF ALL FISH INCLUDING CARP- Tracking dead carp

MEDCHANICAL REMOVAL TECHNIQUES IF NEEDED

BAN HERBICIDES IN THE LAKE

WEED MAT FOR HOMEOWNERS WHO CAN'T WAIT 2-3 YEARS.

NO ADDITIONA CARP UNTIL 2025 UNDER THE SUPERVISON OF THE BIOLOGISTS.

D. Architectural Control – *Maria Baronich, Treasurer*

New fence specifications were adopted, mailed to everyone, and are effective Nov. 1, 2022. They were developed by a committee of 3 residents not on the board (waterfront and non-waterfront lots) and 3 board members.

The Covenants direct the Board to approve fences as to “nature, kind, shape, height, materials, and location.”

I was advised that fences were built when there was no HOA and then each subsequent Board was tasked with deciding the type of fence to approve.

There are homes in Lake Ramsey that are not subject to the Covenants which means they do not have Covenant building restrictions for fences, maintenance requirements, and they do not pay assessments.

Residents have said that their fence is “grandfathered” - but to be grandfathered, a date certain is needed. This document establishes that date as November 1, 2022.

It is acknowledged that some residents oppose the Board’s action to establish any rules about fences and some residents who demand that the Board ensures that only one type of fence is approved for both waterfront and non-waterfront homes.

This internal board document, developed with input from residents, is guidance to approving fences and are consistent with prior fence guidelines used by some Boards.

It’s not possible to satisfy everyone, but by publishing written guidelines defining the “kind, shape, height, materials and location” the process will be transparent and fair for everyone.

ACC Approvals:

Reeves – dock repair & boathouse

Simoneaux - fence

ACC Denials:

none

E. Community Improvements & Relations - *Maria Baronich, Treasurer*

Thank you to residents who volunteered during the year to improve our entrance.

Please contact a board member if you see something you would like to volunteer to get done – help is always welcome.

New street signs at Riverlake & Lakeshore were installed and I hope the board will gradually replace others as the budget allows. The wooden signs were inspected and the cost to repair them would be higher than replacing them.

Maintaining yards and homes – GNO periodically rides through the neighborhood and issues violation letters. Some residents incorrectly think that it is the Board who is responsible for identifying violations. Board members receive the same letters everyone else does.

To improve our neighborhood, please stand in front of your home and look at what visitors and neighbors see.

Just because something is on the side or back of your house, doesn’t mean it is not a cluttered mess that everyone sees.

The appearance of our yards DOES affect property values and is a display of pride in this beautiful community.

Empty lots continue to be a concern that residents ask the board to address.

Some of these lots do look like a salvage yard. The Covenants say that a lot can ONLY be used for a single-family residence. There are residents who would like to see this enforced. I think it would not be such an issue if the lots were kept tidy and cleared of utility trailers, piles of leaves and debris, tarps, equipment, parts, and other clutter.

Resident email google group

There are two email addresses with resident participation:

lakeramsey.com (in place several years for residents)

and

lake-ramsey.com (a “no-reply” address used by the Board to disseminate information).

When communicating to the group email, please read what you’ve typed before you press “send.”

Remember – at the other end of that “send” button is a real person and a neighbor.

Opinions put out in an email may not represent the facts and are not the opinions of the entire community. Several residents have expressed that they are not willing to subject themselves to being attacked just because they have a different opinion.

In summary, please be respectful of others – this is important for good community relations.

F. Management Company (GNO) Report

The Management Report provided by GNO can be reviewed on their webaxis site when they are available at: <https://gno.cincwebaxis.com/cinc/home/>

NOTICE ITEM 2 – VOTE ON 2023 ASSESSMENT

Bruce Sofge, Vice-President announced that by unanimous vote of all board members present at the September 29, 2022 board meeting, the 2023 assessment was increased by 10%. The 2023 assessment will be \$529 (\$481 + \$48).

NOTICE ITEM 3 – REVIEW OF AMENDED BYLAW SECTION

The adopted bylaw sent to all residents with the annual meeting notice was reviewed and read:

Section 8. Members holding at least fifty (50) votes shall constitute a quorum at a regular or special meeting of the members. If any duly noticed meeting of members cannot be organized because of a lack of quorum, the members who are present, either in person or by proxy, must adjourn the meeting for lack of a quorum. However, the members present, either in person or by proxy and without any further notice, may, by majority vote, then re-open the meeting and, although the members in attendance are less than the specified quorum fixed by this Article and Section, the members present, either in person or by proxy, shall nevertheless constitute a quorum for purposes of electing Directors and transacting any other business specified in the notice to members.

Maria Baronich, Treasurer explained the intent of the amendment was to ensure there was a quorum which was especially important for this year’s annual meeting.

Don Hotard expressed his desire to nullify the amendment. The board asked for a motion to nullify and a vote of the residents at the meeting. Mr. Hotard was in disagreement with this request. He stated he wanted all members of the HOA be allowed to vote on this issue, not just those in attendance.

A motion was made by Gary Songy and seconded by Bob Champagne:

“To have a mail out vote to approve or nullify the bylaw.”

By a show of hands, the motion passed.

NOTICE ITEM 4 – OPEN FORUM

During the open forum, the following topics were discussed:

Lake grass/carp issues

Basically, there are two points of view on how many carp should be added to the lake to control the grass issue. There were advocates, mostly jet ski/boat owners, to add more than the 500 carp already introduced into the lake. There were also those, fisherpersons, that believed that the number of carp released should have been 300. The board has taken the position that our lake is a multipurpose lake. The intention is to reduce the amount of grass so that the ecosystem of the lake can support a healthy fisheries **AND** accommodate watercraft. Ongoing monitoring of this issue will be needed.

Open monthly board meetings

Many residents requested all monthly board meetings be open to the residents. The pros and cons of this issue were discussed. Malcolm Schuler, Secretary stated he would make a motion to open monthly meetings at the upcoming December meeting. This would give the newly elected board members a chance to participate in this decision.

Improve Playground

Lisa Kerr suggested improving the playground.

Watercraft Trailer Hose Down

In an effort to prevent the addition of invasive grass species to our lake, Lisa Kerr suggested installing a hose at the boat launch for washing trailers.

Purchasing Phase V

Mr. Bagnell suggested considering HALRI purchase Phase V from OCI.

Front Entrance and Parish Flood Control Structure

Mr. Bagnell questioned if our front entrance was part of the parish flood control structure. If so, who owns it (Parish or US Corps of Engineers)?

Electronic Voting

Simon Pengelly suggest HALRI consider electronic voting for our elections ([votehoanow](#)).

NOTICE ITEM 5 – ANNOUNCEMENT OF BALLOT RESULTS

The results of the 2023 Board of Directors is as follows.

Paul Falgoust	121
Todd Meades	110
David Buccola	85
Maria Baronich	83
Matthew Champagne	83
Robert Champagne	70

Therefore, Paul Falgoust, Todd Meades, and David Buccola have been elected to the Board of Directors. They will be installed at the November 2022 Board of Directors meeting.

There was a tie between Maria Baronich and Matthew Champagne for the fourth board position. Therefore, this will necessitate a runoff election.

ADJOURNMENT

The meeting was adjourned at 1:10 PM.

The undersigned secretary of the corporation certifies that the above and foregoing are the true and correct minutes of the meeting of the Board of Directors held on September 29, 2022, at which all directors consented to the action taken therein.

Malcolm P. Schuler _____ (signature)

Malcolm P. Schuler

2022 Meeting Schedule:

Thursday, January 22, 2022	Quarterly Open Board Meeting
Thursday, February 24, 2022	
Thursday, March 24, 2022	
Thursday, April 28, 2022	Quarterly Open Board Meeting
Thursday, May 26, 2022	
Thursday, June 23, 2022	
Thursday, July 28, 2022	Quarterly Open Board Meeting
Thursday, August 25, 2022	

Thursday, September 29, 2022
Saturday, October 22, 2022
Thursday, November 17, 2022
Thursday, December 15, 2022

Annual Open Board Meeting

Note:

Be advised that Pontchartrain Waste will pick up large items (i.e.; a washer, dryer, etc.) if called. This service is provided to Lake Ramsey customers only by contract.

The owner needs to call Pontchartrain Waste (Brandon), advise them that you live in Lake Ramsey, and discuss what you need to have picked up.

He will tell the owner what day they will do the pickup, if the items fall within the contract, or if there will be a fee. Pontchartrain Waste is very reasonable on what they charge.

Pontchartrain Waste will not pick up construction/renovation debris as part of the normal trash pickup schedule

Please do not place the items out for pickup until the night before or the day of the scheduled pickup.

Pontchartrain Waste's phone number is 985-892-0569.