



**Home Owner's Association of Lake Ramsey  
HOA Meeting Minutes, June 25, 2020**

**In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the June 25, 2020, HOA meeting was held at the home of Susan Huff with attendance by Board members only. The only resident email requests for agenda discussion relate to the front entrance damage.**

**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 7:00 pm.  
All Board members were present.  
DJ Audibert, GNO, was not in attendance

**Treasurer's Report** – Maria Baronich, Treasurer

This is a cash-basis report for transactions during the month of May.  
Operating account bank balance on 5/1/20 was \$98,999.31.  
In May our net deposits were \$6,443.00 (\$5,500 of this was from a settlement of homeowner litigation that had been pending since 2011).  
May paid expenses totaled \$5,151.35 leaving a May 31, 2020, balance in the operating account of \$100,290.96.  
In addition to prior year receivables, there are residents who have paid nothing towards their 2020 HOA assessments. The amount per GNO's homeowner accounts receivable report for 2020 HOA assessments is \$9,561.14 which does not include late fees, costs paid by the HOA for collection letters, etc.  
GNO's accountant is still working on needed adjustments to the 2019 and 2020 accrual basis Income Statements. A review of the May financials indicates corrections are not completed. On June 24, 2020, M. Baronich and D. Caldwell discussed the needed corrections with Robert Phillips at GNO who advised he would check on the status. The accrual basis financial statements are issued by GNO and can be viewed on their webaxis site:  
<https://gno.cincwebaxis.com/cinc/home/>

**Management Company Report** – David Caldwell - see GNO Management report

**Old Business**

The Pontchartrain Waste dumpster will be requested when the front entrance road is repaired.

Front entrance flood damage

Flood date was May 15, 2020

Road collapse - noted on May 26, 2020

**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.**

Various road updates were issued by the Board, posted on the HOA website [www.lakeramsey.com](http://www.lakeramsey.com), and are incorporated into these minutes (see attached)

We have not received a report from the insurance company on what damages they will cover and for what amounts.

The insurance companies have 60 days to respond to our claims.

Prestige Worldwide was paid \$7,500 as a draw towards the cost of keeping one lane repaired with crushed stone and metal plates, and for work to prepare the emergency exit for residential traffic, if the Parish approves access to Major Lane. A final invoice has not been submitted.

Additional expenses incurred to date include the costs for signs, and \$1,135 for the GPR (ground penetrating radar) report.

We have received two bids for the road repair that would include the section above the weir that has collapsed and the area on either side of the weir (to the brick wall on the north and concrete retention wall on the south).

Repair of the road will likely require removal of all of the oak trees on the weir structure, which the Board had been previously told were not healthy and should be removed to prevent future damage to the substructure of the area above the weir.

Expected cost to remove the oak trees is approximately \$12,500. Additional bids are still being pursued.

Road repair estimates include:

- Injecting the identified voids, including gaps in the culverts, with construction foam and to pave the surface (cap) with concrete at a minimum of \$89,500. This work does not require oak tree removal; however, it is unknown what damage will occur to the root systems of the trees, which may ultimately have to be removed.
- Total excavation of the area down to the top of the weir (culverts), concrete capping of damaged culverts, new subsurface fill of limestone and to pave the surface (cap) with asphalt at \$78,600. This work will require removal of some, if not all, of the oak trees since it will be an excavation of the entire area down to the weir.

The repairs to the road in the 2016 flood consisted of filling the visible voids with concrete without addressing the entire substructure and weir.

The Board is seeking to develop a plan of repair that will result in a more permanent solution.

The Parish flood plan includes the current weir system and flow of water over the entrance roadway; therefore, we are striving to ensure that when such overflow occurs, it will not wash out the substructure of the road as occurred in 2016 and in May of 2020.

The Board voted to employ the services of an independent civil engineering firm to assess which construction method will best address the projected future stress on the road and avoid future concerns,

Costs of repairs far exceed available funds; therefore, depending on what, if any, funds are received from insurance; the Board will have to borrow the money with a special assessment to homeowners, pursuant to the Covenants, to fund the loan repayment.

In addition to reconstruction of the road, the cost to replace the security camera DVR equipment will be a minimum of \$1,190.

Total costs to repair the gate and related electrical equipment is a minimum \$18,125.

Cost to repair the irrigation system and related electrical connections is estimated at a minimum of \$9,045.

Damage to the guard house is expected to be covered by our flood insurance (which covers structures only). We have been advised that flood insurance coverage applies only to the guard house and not the gate, roads, landscape, irrigation system, etc.

#### **New Business:**

No new business

#### **COMMITTEE UPDATES:**

##### **Gate Update - David Caldwell: Flood Damage:**

We have not received the insurance adjusters report on covered damages. Repairs will be part of the overall front entrance work when funds become available.

##### **Architectural Committee –**

Babin – roof replacement approved

Keller – shed construction denied

Sabido – tree removal approved

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** - Garden club meetings are currently suspended.

**Close Meeting** – Meeting adjourned at 9:00 p.m.

#### **Notes:**

**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.**

## Entrance Updates

Notice issued May 27, 2020:

Residents and Owners,

Due to the flooding on Friday, 5/15/2020, we are experiencing a road failure on the inbound lane close to the last Oak tree on the right before the information board. The outbound lane is showing signs of extreme stress and could also fail. Until further notice please reschedule any heavy deliveries or work that requires heavy commercial vehicles. This is being requested to avoid total failure of the road. We have a road company coming out tomorrow, Wednesday, 5/27/2020 to assess repairs. This request is being made to keep the road open until repairs can be made. We apologize for any inconvenience this may cause. Our paramount concern is the safety of our residents and keeping the road open.

As more information becomes available updates will be sent out.

Thank You,

David Caldwell

President LR HOA

---

Notice issued June, 1, 2020

Lake Ramsey Property Owners,

I'll tell you what we know.

Since the May 15 flood, your HOA BOD has been pursuing repair solutions to the entrance area. It's not an easy path. You don't just go up there and "fix it"!

There have been numerous meetings with contractors to provide temporary repairs so that the area where the culverts and oak trees are located can be stabilized. The roadway has collapsed by as much as one foot on the north side where the barricades are located. The south side in that same location is also partially collapsed but is being supported by 1" thick steel plates which will allow light traffic to continue to use the road. The exception is that the garbage trucks will have access.

**IF YOU ARE PLANNING DELIVERY OF CONCRETE, SAND, GRAVEL, FILL DIRT, TIMBERS OR PILINGS, AND ANY OTHER HEAVY LOADS, THOSE DELIVERIES NEED TO BE POSTPONED. HEAVY LOADS RISK CAUSING ADDITIONAL DAMAGE WHICH COULD CAUSE THE ENTIRE ROAD TO BE CLOSED.**

There are several major wash-outs on the sides of the culverted "dam" area where rushing water scoured the earth out and ran through washouts below the asphalt and base material.

Several of the joints between some of the 48" and 36" diameter concrete culverts have opened up. We have met with a civil engineering company to assess the significance of this damage and have discussed several solutions, none of which will be inexpensive. It is possible that additional culverts, box culverts, or simply repairing what is in place will be required. Even other solutions, such as a bridge, could be necessary. Some solutions will probably be cost prohibitive!! Some solutions may even require an assessment to complete.

And, it is quite possible that some of the live oaks will have to be removed to facilitate the repairs.

We have met with multiple insurance companies to file claims for the building, roadway, fencing, gates and gate operators, irrigation, landscaping, electrical, video surveillance and security systems. Hardly anything in the area went undamaged!! Many of you are probably unaware that the small stream (Horse Branch Creek) that runs around the north and east sides of the subdivision was diverted many years ago out of the north lake so that the south lake could be constructed. It now runs under the damaged culverts. The openings are simply not large enough to accommodate all of the water that needs to flow through them after rains such as we have recently experienced.

It appears that to reroute Horse Branch, the U S Corp of Engineers became involved because of the need to monitor and not adversely affect the watershed. In some documents, the subject area is referred to as a dam. A flood control structure.

So, we have also been in contact with the COE in order to determine if they do indeed have jurisdiction over any repair or rebuilding work that will be required. Additionally, STP may be the point of contact for interface with the COE. We have been in contact with STP.

And if those items don't make this process difficult enough, I offer you these additional comments.

There have been many developers of our property as it has been constructed in various phases. In some cases, multiple developers have been involved in the same phase with, as it turns out, rather unclear records.

At the same time that we are trying to accomplish all of the rebuilding tasks mentioned above, we are also trying to determine who actually owns the stretch of property from the red brick entrance gates, through the metal entrance gates, and up to approximately the intersection of Lakeshore Drive and Riverlake Drive! If we find that this stretch of property was never properly transferred to the LRHOA, we may find some financial relief towards the repair costs. We are researching the paper trail.

It's a tangled mess that we have to work our way through. We plan on pursuing our tasks as though our HOA has full ownership and control unless we can determine differently.  
Some of you have lived in Lake Ramsey for many years and have served on the BOD or committees. If you have any knowledge relative to these many issues that you think may be of help, please feel free to contact any of the board members via personal email. Our addresses are on the web page.  
Our investigative efforts have to be swift and accurate so please don't bog us down with unnecessary, and in some cases, gossip and innuendos that are counter productive to the bigger issues.  
What you are reading here is what we know at this time. When things change substantially, we will post again, either in this format or on <http://lakeramsey.com/> our official web page.  
Thank you!  
Sam Fauntleroy, AIA  
Architect Emeritus  
BODLRHOA Vice President

---

Notice issued June 5, 2020  
Lake Ramsey  
Road Entrance Update  
Friday, June 5, 2020

We have a plan to use the back gate in an emergency. We will slightly rework a portion of the roadway bed to accommodate lower, smaller vehicles.  
Fire and rescue have said that they can access the subdivision through the rear gate if necessary.  
We are working on additional signage for the front to limit the weight of vehicles heavier than heavy residential vehicles and the garbage truck.  
Sam Fauntleroy, AIA  
Architect Emeritus  
(Lake Ramsey HOA Board Vice President)

---

A member of the Board has cleared the bamboo and brush around the emergency exit so IF it is needed, it will be more accessible.  
Please be mindful of the financial and logistical challenges the Board President, officers, and members are addressing and know that we are working diligently for the benefit of all residents.  
Lake Ramsey Board of Directors



---

Notice issued June 13, 2020  
Since our June 1, 2020 update on the email account, your LRBOD has been working towards repairing the front entrance which was damaged by the May 15 flood. The damage actually showed up around a week later. At such time, we barricaded a lane of the roadway and later added steel plating to the other lane to cover another depression. Additional steel plating and crushed stone fill was added under the plates, as were two steel angle irons to act as speed bumps.

We placed 5 mph speed limit signs, hoping that you would slow down, as this is a very dangerous area at this time. Please help us in securing this stretch of roadway before someone is seriously injured. In addition to vehicles, we also have walkers and bicyclists using this area.

**SLOW DOWN!!**

We are in the process of limiting heavy commercial vehicles from accessing the subdivision through the front entrance so that additional damage can be avoided while a solution can be finalized and repairs can be made. Those vehicles will have to use the Major Lane/Ramsey Court rear entrance. That entrance has been reworked to accommodate delivery and service traffic as well as personal automobile traffic, when and if the need becomes necessary to use that entrance.

Since the June 1 update, the BOD has met with 2 companies to discuss possible solutions. Because the weir was constructed as a COE flood control device, we are allowed to repair it without going through a lengthy approval process. Repairing is the quickest and easiest solution to our problem.

Yes, it is possible that we could have another flood which tops the roadway again. We have discussed armoring the upstream and possibly downstream sides of the weir to allow overflow to happen without damage, as occurred this time. The original design seems to have expected water to flow over the roadway under certain conditions.

Without getting into details as to what will occur during the repair work, at least the areas where the barricades are located possibly will be excavated to the bottoms of the large concrete pipes. The pipes themselves do not appear to be damaged but some of the joints are compromised and will have to be reset or closed in some manner.

All of the damaged areas will have to be discovered, evaluated, and repaired. To that end, we are considering obtaining proposals for deep ground penetrating radar to help locate any below surface anomalies. This should show any below surface voids that will need to be repaired.

We should be receiving information from the companies we have been talking with this coming week. At that time, we will review them and determine if any additional information or investigative work is necessary prior to obtaining multiple bids and beginning work.

Previously, we told you that there is uncertainty as to the ownership of this property. That is still the case. We have obtained the services of an abstractor to make this determination.

Certainty of ownership is not going to stop us from proceeding with the repair work. If it is determined that we do not own the property, we will seek reimbursement from the owner.

Additionally, some of you have asked if FEMA will pay for the repairs. FEMA has advised that due to a disaster declaration not being requested by the State and signed by the President, there is no assistance that can be requested from the Federal Government.

We can't give you for a timeline for completing the repairs yet. Hopefully, we will have a better timeline established after the next 7 to 10 days.

Please forward this to other LR residents whom you know that may not receive these updates so that they are aware of our efforts.

Also, please talk with your family members, especially your children who drive, about the need to observe the 5 mph speed limit at the entrance. Some of you fly through that area!

Thank you for your cooperation.

Board of Directors

Lake Ramsey HOA

---

Notice issued June 19, 2020:

Residents and Owners, June 19, 2020

The front entrance temporary repairs are complete and the back gate has been closed and locked. Below is the defining paragraph from the STP Council that allowed the construction of the back entrance, but which also places strict stipulations on its use:

**BE IT FURTHER ORDAINED** that the owner/developer must install a gate along the right-of-way between Ramsey Court and Major Lane and provide an aggregate surface area at the dead end of Major Lane that is acceptable to the Parish Department of Engineering and which would allow for public use of the intersection only in the event that it is necessary for emergency purposes. (See Exhibit 2). "Emergency purposes" include ingress and/or egress by first responders and evacuations in case of natural disaster.

Representatives from STP have suggested that we request to use the single-lane construction road (to the north just outside the red brick gate columns) as a temporary entrance. We investigated this possibility and found the road to be greatly substandard, requiring extensive rebuilding. It also appears that the owner is unwilling to cooperate in granting use by us or to rebuild the road. The front entrance inbound lane is unusable to traffic and is closed off with barricades.



The area of the 5' dia x 30" deep washed out hole in the outbound lane was filled with 4 tons crushed limestone, compacted, and is now covered with the 3 existing 4' x 8' x 1/2" steel plates which were supplemented with 4 more. Two (2) additional steel plates (4' x 8' x 1/2" ) were added to the center section of the plates totaling 1" thick over the filled hole, one (1) to the length to increase the total length to 16 feet and one to the side over the area leading to the inbound hole to better distribute the weight for trucks with dual rear wheels. All 7 of the plates are welded together. We are allowing all traffic to use the roadway because we have no way to police the traffic and

The area of the 5' dia x 30" deep washed out hole in the outbound lane was filled with 4 tons crushed limestone, compacted, and is now covered with the 3 existing 4' x 8' x 1/2" steel plates which were supplemented with 4 more. Two (2) additional steel plates (4' x 8' x 1/2" ) were added to the center section of the plates totaling 1" thick over the filled hole, one (1) to the length to increase the total length to 16 feet and one to the side over the area leading to the inbound hole to better distribute the weight for trucks with dual rear wheels. All 7 of the plates are welded together. We are allowing all traffic to use the roadway because we have no way to police the traffic and to refuse entry to heavy loads. There is a sign at the brick columns at the property line instructing some trucks to make a U-turn. We blacked out the portion of the sign that instructed those trucks to use the back emergency entrance on Major Lane. We may rework the sign to more accurately reflect the need to not allow some trucks. At this time, the repaired single lane will serve as the only entrance to our subdivision until the final corrective work commences and is completed.

On June 18th, ground penetrating radar scans were performed of the entire roadway, side shoulders and the sloped intake spillway. The report, which will be received today (6/19/2020) by COB, will enable bidders to more fully understand the subsurface conditions and to provide a more accurate scope of work and construction bid. It is our intention to use this and other information to complete the repairs to the best of our and our construction partners abilities so that the Lake Ramsey property owners do not have to revisit this situation again. Thank you for your patience while we work our way through this unfortunate situation.

Board of Directors

Lake Ramsey Homeowners Association

---