



## Home Owner's Association of Lake Ramsey HOA Meeting Minutes, April 22nd 2021

In compliance with the Statewide directive to limit exposure to the Covid-19 virus and to achieve social distancing, the April 2021, HOA meeting was held at the home of David Caldwell 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 5:05 PM.

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 April 2021 HOA meeting

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

Operating account bank balance on 3/1/21 was \$368,742.83.

Net deposits were \$27,789.02.

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

Paid expenses that cleared the bank in March totaled \$174,826.95 (of which \$168,103.94 was for entrance repairs) leaving a March 31, 2021, bank statement balance in the operating account of \$221,704.90.

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 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.**

**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.**

As of 4/21/21:

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

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

**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.

**Status of meeting with Trey Lape**

The previous Court dates in the OCI litigation over the completion of Phase IV-A is still currently set for April 30, 2021.

## Special Assessment

Per GNO records at 3/31/21, unpaid special assessments = \$43,996.55.

This unpaid \$43,996.55, 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.

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.

## Entrance Repair updates

Two consulting arborists examined the oak trees. On Wednesday, April 21, 2021, the base of the trees received nutrient injections. The Board has been advised to add additional soil around the roots of the severely washed-out trees, add sand and mulch as a final layer to slow future erosion from rain and water runoff.

Board members spread topsoil around the exposed roots and additional spreading will be done due to the recent excessive rain.

To save money, M. Baronich, with assistance and guidance from the Garden Club, will relocate azaleas and lirioppe to the washed out areas around the gatehouse.

Additional entrance updates will be posted on the HOA website [www.lakeramsey.com](http://www.lakeramsey.com).

## Insurance

Current policies are being reviewed based on information provided to GNO to determine if policy changes are advisable. Based on available information, no changes are anticipated at this time.

## 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 for 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.

## **NEW BUSINESS:**

David Caldwell will setup a meeting with the Public Service Commission to help us understand their involvement in private water service, fire hydrants, etc. in relation to HOAs.

## **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.

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

The gates will be closed after the major construction work has been completed in order to prevent damage.

### **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.

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:

Greenwood/Knight – pool renovation

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 gathered this month at the entrance information board and developed a plan to construct a raised bed garden similar to the stacked stone gardens around the arbor. The area behind the sign will contain crushed stone as an initial phase with future plans to edge the area and incorporate it into the raised garden design around the information board. The plan was presented to the Board and approved.

**Community Improvement & Relations Committee – Maria Baronich**

The Committee's new owner "Welcome Letter" has been 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 and schedule a personal meeting to welcome them to the neighborhood.

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.

Street posts are being painted throughout the neighborhood.

**Close Meeting – Meeting adjourned at 6:50 PM.**