

Homeowner's Association of Lake Ramsey, Inc.

Annual Meeting Minutes October 4, 2025

The October 4th, 2025, Annual meeting of the HOALR was held at The American Legion Hall, and GNO representative Nicholas Smith in attendance

Board Members Present:

Lance Engolia, Don Hotard, Kathleen Crouchett, Charlotte King, Dimy Cossich, Nadia Johnson, Karen Doyle

Residents in attendance: 28

I. CALL TO ORDER - Lance Engolia, President

The meeting was called to order at 10:12am.

II. PRAYER

Prayer was offered by Lance Engolia.

III. PRESIDENT'S OPENING REMARKS – Lance Engolia, President – The meeting meets the quorum requirement and is called to order. Board members are introduced. The results of the Board of Directors election are announced at the conclusion of the meeting. An open forum is held following the directors' reports; residents are respectfully asked to reserve all comments until that time.

IV. APPROVAL OF MEETING MINUTES - Charlotte King, Secretary –The minutes of the Sept 2025 meeting were unanimously approved.

V. TREASURER'S REPORT - Kathleen Crouchett, Treasurer –

Homeowners Association of Lake Ramsey
Annual Meeting Financial Report

Accounts	January- August		Jan-Dec 2025
	2025	2025	
	Jan-Aug	Original	
Revenue -Assessments			
Homeowner Assessments Earned 2025	166,140.00	166,140.00	166,140.00
Homeowner Unearned Revenues 2025	75,849.39	83,070.00	75,849.39
Homeowners Uncollected 2025 Assessments	0.00		7,220.61
Homeowner Prior Period Revenue	5,500.00		5,500.00
Total Revenues 2025	<u>247,489.39</u>	<u>249,210.00</u>	<u>254,710.00</u>

Expenditures	Remaining		
	Actual	Org Budget	Amt Avail
Roads/Drains	44,111.00	83,100.00	38,969.00
Lake	18,964.43	20,750.00	1,785.57
Gate	3,737.13	7,100.00	3,362.87
Landscape	14,329.61	31,960.00	17,630.39
Legal Fees	6,752.31	35,000.00	28,247.69
Utilities	2,172.02	3,500.00	1,327.98
Insurance	7,315.45	22,650.00	15,534.55
Management Fees	23,306.88	35,190.00	11,883.12
Office Supplies/Postage Expenses/Fees/Bad Debts	776.92	2,760.00	1,983.08
Bad Debt Expense	4,000.00	6,000.00	2,000.00
Transfer to General Reserve	866.64	1,000.00	333.36
Totals 2025	<u>126,132.39</u>	<u>249,210.00</u>	<u>123,077.61</u>

Prepared by: Kathleen H. Crouchett, Treasurer

Financial Statements will no longer be available on our lakeramsey.com website due to it being a public and unsecure website.

The Balance Sheet and Income Statement are available for property owners to review on the GNO Property Management website.

Log into your GNO account. Go to: "Your Community" and then "Documents."

The Financial Statements, as well as other HOA documents are posted.

The financial statements provided by GNO can be viewed on their webaxis site when it is available:

<https://gno.cincwebaxis.com/cinc/home/>

GNO will now regularly email statements to owners with a balance of \$100 or more.

All residents are encouraged to provide an email address on their GNO account.

HOA information sent by email includes: Invoices / HOA emergency notices / Covenant Violation letters / ACC notifications

VI. MANAGEMENT COMPANY REPORT – Nicholas Smith –

Nicholas at GNO can be contacted for any questions or concerns, nicholas@gnoproperty.com

504-547-6942

VII. OLD BUSINESS – Legal Update – OCI Litigation -Lance Engolia

An email from the association's attorney, Charles Sutton, was read into the record providing an update on the OCI litigation.

I would suggest that an update to the residents include a message along the following lines:

In late 2022, the Association and OCI appeared to have been close in resolving the litigation between them, to the extent that a Settlement Agreement had been drafted and was purportedly in the final stages of being completed and executed. However, John Mamoulides, whom the Association understands to have been the sole member of OCI, never confirmed OCI's acceptance of the Agreement, and he never signed the Agreement. Mr. Mamoulides subsequently passed away in August 2023. There appears to have been no activity regarding OCI subsequent to Mr. Mamoulides' passing, and the last time that the company filed an Annual Report with the Louisiana Secretary of State was on June 14, 2022. Last year, the Association's attorney met with the attorney who had previously represented OCI and Mr. Mamoulides, for the purposes of discussing whether a potential resolution in the OCI litigation could be reached. Our attorney was advised at that time that the heirs of Mr. Mamoulides, whom the Association understands to be his children, essentially had no interest in becoming involved in matters pertaining to OCI, including the litigation at issue. Moreover, based upon the Association's attorney's recent investigation of the court's online civil court records, it appears that no succession has yet been opened for Mr. Mamoulides. As such, presently, the OCI litigation appears to be at an impasse.

Regards,

Charles

Charles E. Sutton, Jr.
Sutton Law Firm, LLC

VIII. NEW BUSINESS - Annual Assessment 2026 - Lance Engolia - No increase in 2026 Yearly Assessment.

Reminder: Members may pay in installments throughout the year via the HOA website (e.g., \$100 per month starting in May), to avoid a large year-end payment. Payment for annual dues in monthly installments must be paid in advance.

IX. COMMITTEE CHAIRS AND UPDATES

A. Community Improvement and Relations – Nadia Johnson/ Don Hotard-

Nadia Johnson presented the report:

Continued monitoring of dead waterfowl: board@lakeramsey.com

Reported no unusual increase in bird mortality this year.

Wildlife & Fisheries no longer collects dead birds for testing; residents should email the HOA with sightings (including address).

Approximately 10–15 reports have been logged since January, which is not cause for concern. Residents were reminded not to handle carcasses and to keep pets away from them.

B. Gate Operation and Maintenance – Don Hotard -Don Hotard as BOD 1st line, with resident back up: David Caldwell –

Reported a significant decrease in gate-jumping incidents by local teens.

CellGate mobile app integration is being pursued to improve call-through reliability for residents.

Reverting to the prior “Door King” system would cost approximately \$10,000; the board will not pursue that change at this time.

If anyone has a problem with the gate call system, please email gate@lakeramsey.com. Along with brief description of the problem please give your name, phone number and cell service you have.

- C. **Streets and Drains – Lance Engolia** – No new report since the last meeting.
- D. **Lake – Co-Chairs Dimy Cossich, Charlotte King** –
Charlotte King presented the annual lake update, summarizing 2025 progress and 2026 plans.
 - 1. Vegetation Control**
Grass and vegetation surveys are conducted each spring and fall with LSU Ag Center, with Mrs. Carol Franze, aquatic grass expert for native and invasive grass.
The 2025 sonar survey results, which had just come in with numbers only, no map, showed grass coverage down to 61.6% (approximately 217 acres), with less than 10% volume—the best results on record. More information with the map will be forthcoming when we receive it.
 - 2. Fertilizer & Runoff**
Residents reminded to use no-phosphate fertilizer (8-0-1 ratio) and avoid blowing grass clippings into the lake.
Chemical dumping or unauthorized treatments are prohibited and will be reported to authorities.
 - 3. Carp & Fisheries Management**
Carp population maintained near 10 per vegetated acre (maintenance level).
2024–2025 carp stockings were successful; eelgrass was DNA tested and remains native.
Electrofishing surveys and ongoing monitoring continue with biologist supervision.
“Do Not Remove Carp” signs remain posted—these are HOA property and working fish.
 - 4. Fish Habitat & Structure Project**
Volunteers will assemble underwater habitat structures, under biologist supervision.
All structures must be approved, buoyed, and GPS-marked.
Insurance company has given the ok to proceed with underwater structure.
 - 5. Lake Rules & Safety**
No-Wake zones maintained in both North and South Lakes.
Wake boats may not engage their ballast systems.
Alligator and dead-waterfowl sightings should be reported.
Summer recreation was successful, with increased safe boating and swimming observed throughout 2025.
 - 6. Fishing Improvements**
Bass Rule: Harvest bass 12" and under, max 5 per person/day.
Protect Bluegill/Shellcracker – let them grow to larger size.
Catch & Keep: Crappie and Catfish.
Dimy Cossich reminded everyone that according to Carol Franze, expert in aquatic grasses, eelgrass is a sign of a healthy lake.
 - 7. Budget Snapshot**

Lake Committee reserves: \$15,000–\$20,000 for 2026:

Covers surveys, carp stocking (if needed), signage, and early-phase structures project.

Boat/Watercraft Stickers - Nadia Johnson- Nadia had them available at the meeting.

Notice: If you need a watercraft sticker, contact Nadia Johnson at the board email to get yours. board@lakeramsey.com

Architectural Control Committee – Karen Doyle/Don Hotard -Nothing to report

The Architectural Committee requests that residents or builders submit plans for approval at least 30 days prior to the beginning of any exterior renovations or additions to your property.

Committee contact information can be found on the Homeowners Association page of the www.lakeramsey.com website.

Infrastructure – Nothing to report

X. OPEN FORUM:

Drainage Pipe and Flooding

Residents discussed a clogged drainage pipe behind several homes due to tree-root intrusion.

The board agreed to inspect the area with GNO and coordinate necessary cleaning or replacement while working with homeowners whose structures encroach on servitude areas.

Torpedo Grass

Several residents voiced concern over torpedo grass spread by lawn equipment.

Complete eradication is unrealistic due to deep rhizomes; the HOA will provide guidance in future communications.

Reserve Funds and Roads

Questions were raised about reserves. Approximately \$123,000 remains available for the year.

Board will prioritize road and lake maintenance, with attention to larger road projects planned for 2026.

Covenants and Welcome Packets

Residents suggested new homeowners receive a Welcome Packet with Covenants and Rules.

The board agreed to coordinate with GNO and reinstate the Welcome Committee to provide updated materials.

Fire Hydrants

Concerns were raised about non-functioning hydrants.

Lance Engolia explained that (David Guidry) is responsible for replacements, costing about \$7,500 each.

David Guidry is requesting a rate hike from public service, and will probably get it.

The HOA will discuss the possibility of contributing modest funds for minor hydrant repairs.

Gate Access and Emergency Response

Residents noted fire-truck entry confusion during a recent incident.

It was revealed that the gate system includes emergency entry wiring that can be fixed (currently not working) to recognize siren sensors for all local fire districts. Current board members were not aware that this system existed.

Future coordination with the fire department will ensure seamless access during emergencies.

Sinkhole Report

A resident reported a sinkhole near 14111 Lake Ramsey Road.

The issue will be forwarded to Artesian Utility.

Emergency Gate and Bamboo Overgrowth

Bamboo growth currently blocks the emergency gate area.

The board would like to organize clearing and reuse cut bamboo in fish-habitat projects, but they need to check to see who owns the property before commencing any work on it.

If you have an issue, please send an email to the board board@lakeramsey.com and we will take care of it. If it is not a board issue, we will tell you.

XI. EXECUTIVE SESSION – Held on Thursday, October 2nd, 2025, at VP Karen Doyle’s house.

Executive Session:

The board entered executive session at 6:30 p.m. to discuss the following matters:

ACC, budget matters, Annual Meeting prep, committee reports and action items.

The board returned to regular session at 7:50 p.m.

XII. ELECTION RESULTS- Nicolas Smith thanked the counters, Bea Scaffidi and Joan Bayard. 98 votes were needed to have a quorum and 104 ballots were cast. All candidates received votes.

This election ran unopposed.

New Board Members:

Alex Athas

Dimy Cossich

Charlotte King

XII. ADJOURNMENT - The open meeting was adjourned at 11:30am.

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 October 4, 2025, at which all directors consented to the action taken therein.



Charlotte King

Secretary

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.

If anyone sees an alligator, it is very important to report it **immediately** to board@lakeramsey.com.