

Homeowner's Association of Lake Ramsey, Inc.
Meeting Minutes March 27, 2025

The March 27th, 2025, meeting of the HOALR Board was held at the Firehouse on Hwy 25, and GNO representative Nicholas Smith was in attendance.

Board Members Present: Don Hotard, Kathleen Crouchet, Nadia Johnson, Dimy Cossich, Karen Doyle, and Charlotte King.

Lance Engolia: excused absence.

Residents in attendance: 17

I. CALL TO ORDER Karen Doyle, Vice President

The meeting was called to order at 6:31pm

II. PRAYER

Prayer was offered by Dimy Cossich.

III. PRESIDENT'S OPENING REMARKS – Lance Engolia, President – Karen Doyle filling in for President.

IV. APPROVAL OF MEETING MINUTES - Charlotte King, Secretary – Meeting of February 27, 2025. The minutes of the February meeting were unanimously approved.

V. TREASURER'S REPORT- Kathleen Crouchet, 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

The lady who took out the bollard at the front gate made the first of two payments. Payments should be completed by next month.

VII. OLD BUSINESS – Update on the Insurance (General Liability)

The HOA board followed up on the two questions with Nic at GNO:

1. We need to find out exactly how much layering of mulch we need; 2-4 inches? What type of mulch do they require?

2. What exactly do they want us to put on the sign?

This is the response:

"The insurance company did not specify the thickness of the mulch. They only asked that something would be put down. They seemed to have backed off of that request in the end.

The underwriter was hoping there would be a sign in the playground stating not to leave children unattended, so if something like this could be installed, great. If not, the recommendations still remain dropped."

Forms of Communication that the HOA Board Uses - Charlotte King

The board disseminates information to the residents via the HOA meetings which are now open and everyone can attend and we would like everyone to attend, and also the minutes which I work very hard every month to put together.

We also disseminate info through the two email addresses: The GNO mass email:

donotreply@gnoproperty.com and the HOA Lake Ramsey mass email address:

HOAlakeramsey@googlegroups.com

It's important to note that the board does not use the Google group email:

lakeramsey@googlegroups.com to disseminate important HOA information to the residents, and the board members do not monitor the Google group email. Some of the board members do not even belong to the Google group.

Minutes email going to bulk/spam mail – I get complaints about this. To fix this do a search on: How do I move junk mail back to my inbox and then follow the instructions.

VIII. NEW BUSINESS – None.

IX. COMMITTEE CHAIRS AND UPDATES

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

A reminder to all Lake Ramsey Pet Owners

For the safety all residents and pets please follow the Leash Laws of St Tammany Parish.

Pets are an enjoyable addition to many families, and we all believe our pets are friendly.

HOWEVER:

No matter how friendly, when you are walking with your dog(s) on a leash and an unleashed dog runs toward and/or jumps on you or your dog(s), there is a perception of being under attack and the leashed dog(s) will react accordingly. It can also be frightening when you are walking or riding a bike and an unleashed dog runs towards you because there is no way to know the mental state of the unleashed dog.

Restricting the free roam of dogs within our community is an absolute necessity to maintain the safety of our neighborhood.

In addition to the safety of residents who run, walk, and bike on our streets, common courtesy includes cleaning up after pets when walking them in neighbors' yards, streets, or common areas.

While this information primarily addresses dogs, residents are urged to also be considerate regarding cats that can be a nuisance if allowed to roam free.

Leash Law – Pursuant to St. Tammany Parish ordinance (see below) and the Lake Ramsey Covenants household pets shall be kept on the homeowner's property or on a leash.

https://library.municode.com/la/st._tammany_parish/codes/code_of_ordinances?nodeId=PTIC_OOR_CH10ANFORE_ARTIVANCOWE

St. Tammany Animal Control procedures:

St. Tammany Parish Animal Control (985-809-0183) will come and take custody of an unleashed dog.

Continued monitoring of dead waterfowl:

February 9th was the last report of dead waterfowl.

What are your steps as a Lake Ramsey resident:

1. When sick or dead wildlife is found, call 985-543-4777 (Hammond LDWF) and they will come and collect the body. They are currently testing birds for influenza.
2. Do not touch the animal.
3. Keep pets away as it can potentially be transmitted to house pets.
4. Report sick/dead wildlife to the board as we are keeping a log board@lakeramsey.com

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

Reported Truck Incident of 2/28/25:

The incident of February 28, 2025, with the truck was nothing. We got intel through our amazing team, and we were able to see through camera surveillance, and I would like to take this moment to thank John Gross for spearheading the move to get upgraded cameras, that the truck made a u-turn, plain and simple. No one entered the exit gate.

We have an excellent team working the front gate. Don Hotard, Paul Barrios and David Caldwell are amazing!

Car incident of 3/20/25 running over traffic cone: This is an ongoing investigation. The cameras clearly caught the license plate and more. The cone is worth about \$20.00. The driver probably did not see the cone as it was low to the ground. More information will be forthcoming.

Purchase of Security Cameras in Use signs – These signs will be placed at the front gate.

C. Streets and Drains – Lance Engolia – no report. Absent, excused

D. Lake - Dimy Cossich, Charlotte King

Report from the Lake Committee –Dimy Cossich

The Lake Rules and Regulations were updated in December of 2024, and are posted on the website.

Find the Lake Rules here:

[https://lakeramsey.homestead.com/files/homeowners assn/Lake Ramsey Boating and Fishing Rules 12-19-2024 1 .pdf](https://lakeramsey.homestead.com/files/homeowners%20assn/Lake%20Ramsey%20Boating%20and%20Fishing%20Rules%2012-19-2024%201.pdf)

Buoys: Motion to buy two Buoys for pass.

Motion #1: The purchase of two “No Wake” buoys for the Pass. Expense not to exceed \$800.

Seconded: Charlotte King. **All Approved.**

Motion #2: The annual Fish Survey with Aquatic Solutions up to \$1800.

After discussion there was a vote, and it was 4-2, then one member changed their vote resulting in a 3-3 tie with no tie breaker. The reason given appeared to more related to the grass issues than McElroys qualifications for fisheries management.

Motion was tabled.

Fertilizer Report:

Please consider using phosphate-free fertilizer this spring. Paul Palazzo at Palazzo Pest and Lawn Supply on Highway 190 can get phosphate-free/ animal and human waste-free fertilizers. He can get a bulk price. **He is looking at 15-0-15 for the ratio.**

Also, I went to Lowe’s and I saw a lot of options for fertilizer/weed and feed with that looks to be phosphate free as it has the 0 in the middle of the ratio number. I don’t know what else it has in it, and I am no expert on this subject, but please be mindful of our unofficial ban on phosphates this spring.

The Carp signage was placed in high visibility areas around cameras for security. Most recently the boat launch carp sign/motion light went missing, and then the Billy Pond carp sign/motion light went missing soon after. The HOA property was recovered through tracking devices, security camera footage, and detective work. It was a resident who took the HOA property and said resident is facing charges. Stealing, removal and/or destruction of HOA property will not be tolerated.

Guest Speaker: Nadia Johnson emailed Carol Franze to give a talk about aquatic hitchhikers, and what we can do to stop the transport of invasive species into our lake. She is looking at her calendar for dates. Same for Spring Grass Survey.

Nyckle App - Is working! The lock is in, and the company has us online. Billy Abbott has been working very hard to accomplish this. Thank you, Billy.

Boat/Watercraft Stickers: Billy Abbott is working on that.

E. Architectural Control Committee – Karen Doyle/Don Hotard

ACC report: March

Caba- Widen driveway- Approved

Simmons- Pool and Fence- Approved

Junkman- Decking and Screen Patio- Approved

No denials

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-

X. OPEN FORUM:

Resident made a comment that he sees boats in the driveway and vehicles parking overnight on the street. GNO does not monitor at night, so if you are concerned about overnight parking, please take a picture and send to GNO.

Resident inquired about an expenditure on the financials.

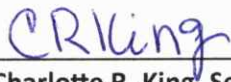
Resident gave a knowledgeable, detailed educational talk about the history of construction work on our streets and drains.

XI. EXECUTIVE SESSION – Landscape service contract, and resident issues.

Executive session called to order at 5:59pm and adjourned at 6:21pm.

XII. ADJOURNMENT - The open meeting was adjourned at 7:45pm.

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 March 27, 2025, at which all directors consented to the action taken therein.



Charlotte R. 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.

Reminder: There are two bolts that are sticking up where the missing bollard was set at the front gate.

Please don't run over those two bolts.

They are currently covered by a traffic cone.

Attachments:


**Walsh Marine
Buoys**
Walsh Marine Products, Inc.
333 Beichl Avenue
Beaver Dam, WI 53916 USA

Phone: 800-558-5515
Fax: 920-319-8003

Quote

Page: 1

Quote Number: 0021938
Quote Date: 3/25/2025
Customer Number: 50-DIME001

Sold To:
DIMETRY COSSICH
14165 S LAKESHORE DRIVE
Covington, LA 70435

Ship To:
DIMETRY COSSICH
14165 S LAKESHORE DRIVE
Covington, LA 70435

Salesperson:
House Account

Quote Expiration Date:
4/24/2025

Customer P.O. Web Inq 18117		Ship VIA UPS GROUND		F.O.B. Beave Dam WI		Terms Credit Card	
Item Code	Unit	Ordered	Shipped	Back Order	Price	Disc. %	Amount
50.10404010155	EACH	1.000	0.000	0.000	249.00	0.00	249.00
961 WH Buoy Slow No Wake SS Ey					Anticipated Ship Date: 4/24/2025		
In Stock							
Prepay and Add - Freight not included will ship UPS Ground							
/FEE-50						0.00	7.47
Convenience Fee					Anticipated Ship Date: 4/24/2025		

Net Order: 256.47
Less Discount: 0.00
Freight: 0.00
Sales Tax: 0.00
Order Total: 256.47

Lake Committee Updates

As Spring is upon us, we wanted to alert residents to the Rules and Regulations for safe usage of the Lake.

These rules were updated in December of 2024, and are posted on the website lakeramsey.com.

[https://lakeramsey.com/files/homeowners assn/Lake Ramsey Boating and Fishing Rules 12-19-2024_1.pdf](https://lakeramsey.com/files/homeowners%20assn/Lake%20Ramsey%20Boating%20and%20Fishing%20Rules%2012-19-2024_1.pdf)

A couple notable changes include item #23:

23. All watercraft should operate outside the 100-safety boundary, and for safety reasons, should only operate within the 100-foot boundary when docking or fishing, not cruising. When watercraft is within 100 feet of shore, the watercraft shall operate at idle speed and shall move continuously past each homeowner's property. Please respect each other's privacy. Fishermen shall remain at least 50 feet from shore while trolling and fishing. Fisherman shall not oscillate (back and forth movement) past any lot or home while trolling and fishing, and shall not troll and fish past the same homeowner's property more than 2 (two) times during any given day.

Also notable rules:

3. All Lake Ramsey property owners' boats, (Powered or non-powered) canoes, kayaks and jet skis used in Lake Ramsey shall be registered with the HALRI, maintain liability insurance and require a Lake Ramsey Sticker to be displayed or available onboard upon request while on the lake.

6. All watercraft on the lake is subject to the Louisiana State Laws governing watercraft on Louisiana waters and the HALRI rules. <https://www.wlf.louisiana.gov/page/boating-safety>. Obey all signs on the lake. All watercraft, including but not limited to jet skis or single use watercraft, must maintain liability insurance, provide evidence of same upon request, and CANNOT OPERATE WITHOUT INSURANCE ON THE LAKE.

9. No person under the age of 16 shall operate a motorized watercraft unless accompanied by an adult. This includes jet skis.

10. No person shall operate a watercraft in a reckless or unsafe manner:

- The practice of one Jet Ski attempting to spray another Jet Ski or Boat is considered extremely dangerous and reckless operation, and will not be tolerated due to safety reasons. This is a violation of Lake Rules.
- Running behind a boat that is towing riders on a tube or Skis/Wakeboard to jump the waves is considered dangerous, and is a violation of Lake Rules.
- Wake surfing is prohibited.
- The cove is a no wake zone

11. All riders on Jet Skis are required to wear Coast Guard approved life jackets.

16. Non-motorized watercraft shall have the right of way over powered watercraft.

22. For Safety reasons, All Motorized watercraft traveling in excess of idle speed or at idle speed, shall not operate closer than 100ft from shore unless fishing or docking or visiting.

24. No watercraft (unless disabled) shall be anchored or remain motionless within 100 ft of a homeowner's shoreline.

25. All watercraft traveling outside the 100 ft limit must operate in a counter-clockwise direction except when picking up a downed skier or tuber.

26. Homeowners with lake front property may place up to 3 buoys in the lake within the boundaries of their property. Buoys must not be placed more than 100 ft from the shoreline.

27. All swimmers must stay within 100 ft from shore unless accompanied by a watercraft within 25 ft of swimmer.

28. Placement of movable or non-movable objects in the lake is prohibited unless approved by the HALRI board. This includes underwater structure.

29. Filling in the lake beyond an owner's property line is prohibited.

30. Dumping of chemicals, fertilizers, pesticides, animal feces, etc. in the lake is prohibited unless approved by the HALRI board.

31. Throwing trash, cans, bottles, seafood shells, animal feces, etc. into the lake is prohibited.

