

Homeowner's Association of Lake Ramsey, Inc.
Meeting Minutes November 20, 2025

The November 20, 2025, meeting of the HOALR Board was held at the Firehouse on Hwy 25, and GNO representative Nicholas Smith not in attendance.

Board Members Present:

Lance Engolia, Don Hotard, Kathleen Crouchet, Charlotte King, Dimy Cossich, Nadia Johnson, Karen Doyle, Alex Athas

Residents in attendance: 46

I. CALL TO ORDER - Lance Engolia, President

The meeting was called to order at 6:29pm.

II. PRAYER

Prayer was offered by Lance Engolia.

III. PRESIDENT'S OPENING REMARKS – Lance Engolia, President –Welcomed attendees and thanked them for coming. Introduced special guest: Lee Foster, COO of DSLD Homes and owner of the Phase IV-A lots, as our guest speaker. He will be sharing information and answering questions about the upcoming plans for Phase IV-A. **Time for Q & A after his talk.**

Stated the meeting format: board and committee reports would proceed after guest speaker, without interruption, with Q&A reserved for the end. This ensures orderly discussion and time efficiency.

Guest Speaker Highlights – Lee Foster, DSLD Homes / First Horizon, Inc.

Ownership Background: First Horizon, Inc. owns 25 lots in Phase IV-A, purchased in 2019. Litigation involving these lots was resolved in 2025, allowing development to proceed.

Sales & Build-Out Plan: DSLD will purchase and build on 17 off-lake lots. The remaining 8 lakefront lots will be listed with a local realtor for public sale; DSLD may build on lakefront lots if buyers request it.

Home Sizes & Compliance: Planned homes will range from 1,850 to 2,811 sq. ft., meeting or exceeding all Phase IV-A covenant requirements, including minimum living area, garage requirements, and elevation restrictions.

Architectural Variety: DSLD expects to offer nine floor plans and approximately 31 elevations, with no repeated elevations allowed on the same street per covenants.

Exterior Features: Homes will be four-sided brick with limited stucco or Hardie board accents, consistent with community standards.

Pricing Timeline: Estimated pricing is \$320,000–\$400,000, with official release of plans, elevations, and pricing scheduled for December 18, 2025.

Construction Phasing: DSLD plans to begin with four initial homes, starting additional homes as each sells. No model home will be built inside Lake Ramsey.

Construction Access: At this time, the only legal access for construction is the existing subdivision entrance. The historic construction road and the emergency gate cannot be used unless a legal servitude is established. DSLD is willing to work with the HOA's attorney to explore possible solutions.

Utilities: DSLD is paying required water and sewer capacity/impact fees to the provider (Artesian), which has indicated sufficient capacity for the new homes.

HOA Dues: First Horizon began paying HOA dues on the lots in 2024 after the five-year exemption period tied to the 2019 purchase.

Quality & Warranty: Mr. Foster stated that DSLD builds in multiple price tiers, has strong quality controls, and maintains a warranty department for any issues that arise.

IV. APPROVAL OF MEETING MINUTES - Charlotte King, Secretary –The minutes of the October 2025 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 –Not Present

In the absence of Nick Smith (GNO), **President Engolia reported:**

Nick was unable to attend due to another GNO meeting. Owners with questions, concerns, or complaints should:

Email Nick directly at GNO and email the Board using the HOA Board email address: board@lakeramsey.com.

Contacting the full Board ensures:

All directors see the issue, responses are documented, and the correct person can provide an informed answer.

Nicholas at GNO can be contacted for any questions or concerns, nicholas@gnoproperty.com
504-547-6942

VII. OLD BUSINESS – Charlotte King – Director Charlotte King reported:

The annual resident survey was sent out by email but had a low response rate.

Due to other ongoing projects and priorities, the Board is tabling further action on the survey for now. Charlotte will request that GNO re-send the survey email so that residents who did not respond earlier will have another opportunity to participate.

VIII. NEW BUSINESS - Lance Engolia – Announcement of Board Members - Karen Doyle, one of our beloved board members, is departing tonight. A statement of appreciation was read into the record, thanking Karen for:

Her service on the HOA Board for the past two years,

Her work with the Lake Committee, her role as Vice President, stepping in to lead meetings when the President was unavailable, and her professionalism, dedication, and willingness to do hard work on behalf of the community.

The Board and homeowners acknowledged Karen’s contributions with appreciation.

Our new board member, Alex Athas, was welcomed, as was the two returning board members, Dimy Cossich and Charlotte King. These board members were elected by a vote of the community: The ballot count was 104. Charlotte King received 99 votes, Dimy Cossich received 96 votes, and Alex Athas received 94 votes.

1. Election of Officers: In accordance with the Lake Ramsey 2020 Amended By-Laws, Article V, the Board of Directors shall elect from among themselves the officers of the Association—President, Vice President, Secretary, and Treasurer. Officers serve one-year terms but may be re-elected to the same or different positions.

Action: The Board will conduct officer elections for the 2026 term. Nominations may be made from the floor.

Election of Officers:

- **President:**
 - *Charlotte King made a motion to nominate:* Lance Engolia
 - *Seconded by:* Don Hotard
 - *Vote:* ALL Approved
 - **Vice President:**
 - *Charlotte King made a motion to nominate:* Alex Athas
 - *Seconded by:* Dimy Cossich
 - *Vote:* ALL Approved
 - **Treasurer:**
 - *Charlotte King made a motion to nominate:* Kathleen Crouchet
 - *Seconded by:* Don Hotard
 - *Vote:* ALL Approved
 - **Secretary:**
 - *Dimy Cossich made a motion to nominate:* Charlotte King
 - *Seconded by:* Don Hotard
 - *Vote:* ALL Approved
-

2. Committee Appointments:

- **Gate Operation & Maintenance:** Don Hotard/Chair
 - **Streets & Drains:** Lance Engolia
 - **Lake Committee:** Dimy Cossich/Nadia Johnson/Charlotte King
 - **Architectural Control Committee (ACC):** Tabled
 - **Community Improvement & Relations:** Nadia Johnson
-

Next Item: The Board is considering a possible By-Law amendment to move both homeowner meetings and Board meetings to a quarterly schedule (January, April, July, and October). This idea is in the early discussion stage, and we would appreciate resident input before proceeding. Please let us know your feedback.

IX. COMMITTEE CHAIRS AND UPDATES

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

Nadia reported on follow-up to the recent house fire in the subdivision:

Fire Hydrant Survey: District 12 Fire Department prepared an Excel spreadsheet mapping all fire hydrants in Lake Ramsey.

There are approximately 40+ hydrants in the neighborhood.

Nearly half require some type of work, and a handful are non-functional.

This project is in progress; the Board and Committee are currently:

Determining which entity is responsible for repairs (parish, utility, HOA, or some combination), and evaluating costs and options to ensure a reliable fire-protection system.

This work will continue, and updates will be provided as more information is obtained.

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

Gate still have issues with visitors call box. Thanks to Paul for his quick response to residents with temporary codes.

Bollards were hit twice this month and we are in the process of getting repaired. One person contacted us taken fault and offered reimbursement.

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 –

One major drainage project that had been paused has now reached an agreement with the affected homeowner, and work should be able to commence after Thanksgiving or early in the new year, subject to contractor availability. The HOA has remaining funds in the streets & drains budget, and the committee will:

Work with Brian (Prestige) and GNO to prioritize repairs, and coordinate timing with the DSLD construction schedule in Phase IV-A to avoid duplicating work or repairing areas that may be affected by construction traffic.

D. Lake - Dimy Cossich/ Charlotte King –

Yearly Grass Sonar Survey with Coastal Mapping & Sciences: See Attachment.

Charlotte King presented a comprehensive update on lake and grass management, focusing on both the annual sonar survey and the Lake Committee's fall visual grass survey. She began with gratitude for the work of Coastal Mapping & Sciences (CMS) and owner Adam Songy, a highly regarded scientist in his field, who has been conducting sonar surveys of Lake Ramsey's submerged aquatic vegetation (SAV) since approximately 2022. For 2025, **the color scheme on the grass coverage map was adjusted** from the previously released brown, to be consistent with prior years, making trends easier to compare over time.

Annual Sonar Survey: Coastal Mapping & Sciences (CMS), led by owner **Adam Songy**, completed the 2025 submerged aquatic vegetation (SAV) sonar survey.

Major Improvement in Grass Reduction: The black cross marks represent where the grass is located on the Sonar Survey maps.

2025 SAV: 221 acres (down from **283 acres in 2024**).

Net reduction of **~60 acres** (~45.5 football fields).

Biovolume: 8,562,843 cu. ft. (down from **16,985,087 cu. ft. in 2024**), nearly a **50% decrease—the best improvement recorded since surveys began.**

Progress Toward Target Goal: The lake is **not yet at the long-term goal of 20% SAV coverage**, but the 2025 survey shows strong progress toward that objective.

Carp Stocking Program:

1,198 carp stocked in 2024 and **1,000 carp** stocked in 2025.

Many carp are still maturing, so continued vegetation reduction is expected over the next several years.

Shoreline Grass Concerns: Some homeowners have expressed concerns online about shoreline grass. As open-water vegetation continues to decline, the carp are expected to **move toward shorelines** and begin grazing those areas more heavily. Although earlier information suggested that eelgrass was not a primary food source for grass carp, current lake results clearly show that **eelgrass is being grazed**. The sonar data and visual surveys indicate that eelgrass is now on the carp's preferred food list within our lake system.

Fall Visual Survey:

Completed by the Lake Committee with photo documentation provided to LSU's **Carol Franze**. Several key areas, including the boat launch and the "halfway to overflow" point, showed **little to no eelgrass**, indicating strong grazing activity.

Remaining Vegetation: Limited patches of eelgrass, hydrilla, Ruppia, and bladderwort remain in isolated shoreline areas.

Outlook: Charlotte emphasized that although **the lake has not yet reached the 20% goal**, progress is significant, measurable, **and trending very positively**. She urged the community to study the enclosed Sonar Survey maps from 2025 and 2024 to see the improvement.

Fall Lake Committee Grass Survey by Boat Ride 11/18.25: Fun time was had by all.



Results attached.

Boat/Watercraft Stickers - Nadia Johnson – Boat stickers:

Boat stickers are available! Contact Nadia Johnson at the board email to get yours.

board@lakeramsey.com

Architectural Control Committee – Don Hotard

ACC report: November 2025

Roof replacement Approved

Dwyer – Fence approved

Request to install faux ivy on fence pending.

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 – See attached picture. Back gate entrance has been cleared of all vegetation and is passable for vehicles in case of emergency.

X. OPEN FORUM:

Road Repairs:

Residents asked about paused roadway repairs. Additional repairs are planned.

Emergency Access Concerns:

Residents expressed worry about having only one usable exit during emergencies.

Board confirmed the back emergency gate is cleared for first-responder use only.

Discussion occurred about past use of Major Lane; parish restrictions now limit it to emergency access due to complaints from that neighborhood.

Board encouraged residents to petition parish officials, stating that HOA legal action would be costly and likely unsuccessful.

Emergency Gate Terrain:

Concern raised about the steep drop at the emergency exit.

Board explained that modifications fall under parish or neighboring-subdivision authority, not the HOA.

Delinquent Dues:

Residents asked about collections.

Board reported several homeowners have settled; others remain in attorney-managed collections.

Architectural Control Committee (ACC):

Residents requested more construction expertise on the ACC.

Board confirmed plans to add knowledgeable residents to assist with reviewing plans.

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 Wednesday, November 6, 2025 at 7 pm VP Karen Doyle’s house.

- Builder and developer issues
- GNO violations
- Community survey results and next steps
- Scheduling and format for 2026 HOA meetings

XII. ADJOURNMENT - The open meeting was adjourned at 7:32pm.

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 November 20, 2025, at which all directors consented to the action taken therein.

Charlotte King Electronic Signature

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.

Attachments:

**Grass Sample Survey with Carol Franze 5/16/25; 11/18/25
Notes Taken by Charlotte King**

Some members (Dimy Cossich, Charlotte King, and Nadia Johnson) of the Lake Committee were available to meet with Carol Franze SAV Expert/Marine Agent, from the LSU AG Center, to do a grass sampling of the Lake May 16, 2025 at 1:30pm;
Fall Survey: 11/18/25 11:30am W/O Mrs. Carol

North Lake Areas:

May 16, 2025 WTR Temp 81 degrees 11/18/25 11:30am WTR Temp: 65.5

- | | |
|---|--|
| 1. Halfway to Overflow:
Possible Ruppia w/seed pods. | WTR Level: 7in below normal
No grass at this station. |
| 2. Larry Terrel's:
Possible Ruppia w/seed pods. | 10 ft. Depth. No grass at this station. |
| 3. Rope Swing: Small round floating mats the size of a basketball.
Possible Ruppia. | 4 ft Depth. Dying Hydrilla/Eel grass/
Ruppia |
| 4. North of the Island: Possible Ruppia and Eelgrass in the regular spots. | 4.5 ft Depth. Eelgrass/Ruppia? Dimy took a picture for confirmation. |
| 5. Boat Launch: WTR Temp: 84 degrees by the well. Maybe Bladderwort and Eelgrass by the dock. | Eelgrass gone |
| 6. Billy Pond: Possible Hydrilla by park bench and Carp sign. | 9 ft depth. Hydrilla/Eelgrass
68.5 wtr temp. |
| 7. Middle of Northlake, in 6 ft of water:
Rooted Ruppia | Floating algae, anchored Eelgrass |

South Lake Areas:

**Spring
May 16, 2025**

**Fall
Nov 18, 2025**

- | | |
|--|--|
| 1. Gary Songy's: WTR 82 degrees.
Bladderwort and a little Hydrilla. | 68.8 WTR Temp. Big patch old Hydrilla
15 ft, but not wide |
| 2. Nadia's house: Bladderwort and Hydrilla. | More Eelgrass, less Bladderwort |
| 3. Steve and Charlotte's beach: Eelgrass, Hydrilla, and Chara (it stinks) | Hydrilla and Eelgrass |
| 4. Karen Doyle's house: Hydrilla, Ruppia and Bladderwort. | More Hydrilla/Little Eelgrass/algae |
| 5. Scott Simmons' house:
Eelgrass. | Anchored and Thriving Hydrilla
Eelgrass |
| 6. Paul Falgoust: Floating hydrilla, Carol said that Carp are biting pieces off. | Bad, thick Hydrilla |
| 7. S. Lakeshore Remodel Lot:
Floating Ruppia/floating Hydrilla, and one dead Canadian goose. It has been reported to Nadia. | Now called Lighthouse
Little floating algae, Eelgrass, anchored Hydrilla |
| | Dimy's House
Eelgrass, Small floating algae |



