

LAKE FOREST ESTATES HOMEOWNERS' ASSOCIATION
HOMEOWNERS' MEETING
MINUTES
Thursday, October 12, 2006

The meeting was called to order at 7:05 p.m. at St. Maria Goretti Church (*located at 7300 Crowder Blvd in New Orleans*) by President Calvin Roussell.

Pres. Roussell introduced Austin Badon, Jr. our State Representative - District 100. Mr. Badon along with his Legislative Assistant, Ms. Josett T. Jones provided registration packets for "The Road Home Applications" and encouraged completion by all homeowners. Mr. Badon entertained a question and answer period on the following subjects:

Q: What is the progress on closing MRGO (*Mississippi River Gulf Outlet*)?

A: MRGO is not controlled by the State, but the Federal Government. Discussions are close at the Federal level with contact with Senator Landrieu. There is a possibility of control going to the Water Management Board.

Q: What are the plans to elevate the Michoud and the Venetian Isle levees?

A: Currently the system will sustain a Category 3 Hurricane with plans to work toward one that would sustain a Category 5 Hurricane within the next two to four years.

Q: What is the deadline for the pull out of FEMA trailers?

A: There is a possibility of an extension of the deadline for the trailers. However, there is no date set at this time. The State Legislature has recessed until April 30, 2007, without a special session planned due to the cost involved. Mr. Badon requested support of his amendment to consolidate tax assessors.

Q: What are the plans regarding abandoned apartments in the East?

A: The apartments are privately owned and the government does not have much control. Hidden Lake and Frenchman's Wharf sustained extensive damage and are scheduled to be torn down.

Q: What about businesses in the area?

A: McDonalds is beginning work on Bullard, Best Western Avalon Grand Opening is scheduled for October 18 or 19, a target date has not been set for IHOP and Shoney's, demolition is ongoing at the Plaza, Lowe's is coming to the Plaza with others to follow. Capital One is opened on Bullard and Lake Forest. Chase Bank is operating out of a trailer on Read and Lake Forest.

Q: What about the opening of grocery stores in the area?

A: Winn Dixie will possibly open on Chef Highway and Read Blvd. There are currently no plans to open the one on Morrison Road. There are plans for WalMart to move to the Plaza. However, there will be a problem with the current building being left vacant on the I-10 Service Road.

Q: What about hospitals?

A: There are no plans regarding the opening of Methodist Hospital at this time. The Governor has pledged to build a new hospital via LSU as a teaching hospital in the Canal/Tulane downtown area. Dr. Ferrill explained that the Methodist Health System plans are to repurchase the

property and reopen sometime during the first quarter of next year

Q: What about Joe Brown Park?

A: There was extensive damage to the restroom areas and repairs have to be made before reopening.

Pres. Roussell introduced Lt. Joe Williams Commander of the Investigative Unit from the 7th District Police Department. Lt. Williams reported that his district covers 100 square miles of land and the crime rate is low with the major problem being burglary and theft of contractor supplies. Approximately 88 National Guardsmen are in the area working twelve hour shifts. The Lake Forest Subdivision is overall a safe place due to homeowners' paying attention and calling in suspicious activity. Lt. Williams suggested that we report any abandoned cars or unauthorized tow trucks to the District. Owners will have to be contacted before vehicles on private property can be removed. We should contact the police station at (504) 658-6070 first, then 911 for emergencies. Lt. Williams cautioned homeowners to obtain as much information as possible on contractors before giving them money and hiring a contractor with a local business address. Lt. Williams offered his e-mail address as another point of contact: swilliams@cityofno.com.

Mr. Badon introduced Mr. David Evans and Ms. Sheila Cooper from the Louisiana Department of Insurance (DOI). Informational packets were made available. *(See attached listing)* A brief question and answer period was held:

Q: Who are the writers of homeowners' insurance in New Orleans?

A: You can check the website at www.ldi.state.la.us and click on the link "Need Insurance." The DOI has launched a Web-based Consumer Assistance Program (CAP) where insurance companies writing business in Louisiana can input their underwriting information into a secure online database.

Q: What if you have problems settling with your insurance company?

A: The DOI has established a mediation program to assist homeowners and insurance companies. Visit the American Arbitration Association Web site at www.adr.org or call 1-800-426-8792.

Pres. Roussell introduced Mr. Ernest Legier, Regional Manager of the Road Home Program. Mr. Legier offered to be available for a future presentation on the Road Home.

Pres. Roussell requested adoption of the Agenda as presented. Mrs. Elorial Masters Monette read the minutes of the last meeting. Mrs. Carla Baker moved for acceptance of the minutes. Mr. George Baker second. The motion carried.

REPORTS:

A. Resident Information Survey. Mrs. Betty Roberson encouraged all homeowners to complete the questionnaire before the next meeting. She proposed that we identify our plans to come home by placing a color-coded sign in our yard that can be purchased at Home Depot for less than three dollars. It was a consensus to have blue to indicate "Home" and red to indicate coming home. *(See attached questionnaire)*

B. Communications. Mrs. Elorial Masters Monette reported that postcards were distributed to all homeowners listed in the Tax Assessors Office. Approximately eighty-seven postcards were mailed.

C. Homeowner's Association Update. Mr. Duplessis explained the reason for two covenants. One was for properties surrounding the lake and the other for properties not on the lake. The two associations are: Lake Forest Estates Improvement Association and Lake Forest Estates

Homeowners' Association. A review of the status of the association with the Secretary of State will be addressed by Mr. Duplessis in conjunction with our former president, Mr. Pete Hamilton.

Pres. Roussell discussed the possibility of having a holiday celebration at the Avalon Hotel. Volunteers to serve on the Holiday Committee with Pres. Roussell are: Brenda Badon, Lorraine Dinvaut, and Brenda Smith.

- D. **Financial.** To be added.
- E. **Security.** Mr. Duplessis advised that the tax assessment was not taken out for security effective January 2007. However, some homeowners did pay the \$325 fee.
- F. **Beautification.** Mr. Baker reported that his committee is charged with the maintenance of the association's sign and selection of the yard of the month. Committee members are: Lorraine Dinvaut, Joan Heisser, Sharon King, Elorial Masters Monette, and Betty Roberson.
- G. **Website.** Pres. Roussell explained that he designed the website at the request of our former president Pete Hamilton. He advised that he will soon turnover the maintenance of the site to Mrs. Carla Baker.

NEW BUSINESS:

- A. **Lake Forest Estates No. 2 Phase 1 (Covenant)** Article one - Act of Restrictions
Mrs. Baker distributed an excerpt of the Statement of Reservations, Restrictions, Taxes and Assessments (*a/k/a the Covenant*). The Restrictions were discussed. (*See attached Rules*) A violation of Article 1.1 is homes being occupied by more than one family. A more specific violation is a homeowner permitting their homes to be rented out by the room or as "motels." A copy of the covenant should be provided to all new owners. The covenant follows the land regardless of whether the new owner is aware or not. It was mentioned that the Zoning Board should be the enforcer. Pres. Roussell accepted the following volunteers to serve on a "Motel" Committee renamed to the Rules Enforcement Committee: Randy Allen, Alvin Cooley, Edward Mayo, and Romy Samuel.
- B. **Nomination of Board of Directors.** Pres. Roussell opened the floor for nominations. The following homeowners were nominated.
 - 1. Jimmie Brown
 - 2. Barry Dinuvant
 - 3. Cyril Duplessis
 - 4. Bill Farrell
 - 5. Joan Heisser
 - 6. Willie Jordan
 - 7. Larry Miller
 - 8. Peter Rizzo
- C. **Nomination of Officers.** Pres. Roussell informed the homeowners that he received a letter of resignation from former president Pete Hamilton thereby elevating him to the position of president. However, the additional positions are currently vacant. He thanked Mrs. Monette for her service as interim Secretary and accepted her decision not to accept the position on a permanent basis. The following homeowners were nominated:
 - Vice-President: Alvin Cooley
 - Secretary: Carla Gibson Baker
 - Treasurer: Wayne McCormick

Parliamentarian: Gina Brown

ANNOUNCEMENTS:

- A. Election of Board of Directors and Officers.** Pres. Roussell announced that additional nominations will be accepted for two weeks and elections will be held at the next meeting.

- B.** Mrs. Blackwell announced that there will be a ribbon cutting on Wednesday at 11:30 a.m. for the Grand Opening of the Avalon Hotel

- C. Next Regular Membership meeting.** It was the consensus of the homeowners present to continue with meetings on Thursdays. The next meeting is scheduled to be held at St. Maria Goretti Church Activity Center on Thursday, November 16, 2006, at 7:00 p.m.

The meeting was adjourned at 9:15 p.m.

Submitted by: _____
Interim Secretary

Date

Accepted by: _____
President

Date

Department of Insurance - Handout inclusions:

Louisiana Department of Insurance NEWS for immediate release: August 14, 2006

Need Insurance? Visit the DOI Web site to find out which companies are writing in your parish.

Brochures:

1. How to File an Insurance Complaint
2. Hurricane Mediation Program
3. Consumer's Guide to Homeowners Insurance
4. Weathering the Storm...Storm advice for Louisiana Insurance Consumers
5. Hurricane Tracking Map and Preparedness Guide

Flyers:

1. After the Hurricane Hits...Answers to common questions about hurricane-related property damage
2. Cleaning Up After the Storm
3. What should I do if my property is flooded?
4. When hiring a contractor...Be on the look out for fraud.
5. Ask Jim Donelon your Commissioner of Insurance...About having displaced guests in your home
6. Ask Jim Donelon your Commissioner of Insurance...About who your adjuster is working for
7. Ask Jim Donelon your Commissioner of Insurance...About your mortgage company keeping some of the insurance settlement
8. Ask Jim Donelon your Commissioner of Insurance...About reporting false hurricane damage claims
9. Ask Jim Donelon your Commissioner of Insurance...About arson and insurance fraud
10. Ask Jim Donelon your Commissioner of Insurance...About CORBRA extended health care coverage.
11. Ask Jim Donelon your Commissioner of Insurance...About how to handle road rage
12. Ask Jim Donelon your Commissioner of Insurance...About getting flood insurance for an older car