

Bordeaux Village Townhomes Association

Annual Membership Meeting Minutes

October 9, 2024

The annual Association Membership meeting was held at Chateau Country Club on October 9, 2024. Board members present were Brenda Varuso, Florence Nagle, Cathy Gaffney, Deborah Pope (Board member Judy Appel was unable to attend) Also present was Kathy Gaulon, bookkeeper / administrative assistant.

Call to order / Speakers Introduction

Board President Brenda Varuso called the meeting to order.

Cathy Gaffney introduced the speakers, Mr. Ashley van der Meulen, owner of Compass Inspection and Chris Kutz, Owner of Arcane Inspection Services, Both represent the Greater New Orleans Home Builders Association. Chris Kutz is also the vice president of claims for the Louisiana Department of Insurance. Ashley and Chris will talk about fortified roofs, wind mitigation survey and roof shingles, if we have time since we have a lot to cover. Let's start with any questions.

Question was raised about fortified roofs since Bordeaux Village roofs are connected.

Chris Kutz responded explaining there might be changes to this by the end of 2024, but the current standard states it is a foundation aspect. In other words, each unit must extend from the foundation to the roof and is not a "stacked" dwelling. Even if you have a firewall between the buildings, fortifying from one end to the other should be done at some point.

However, there are there are 2 reasons why you should consider fortifying your individual unit's roof. One is, it will take in less moisture and water during high wind and heavy rain events. Second reason is, if your neighbors ever get on board, and you have all of your documentation, you all can get then get the fortified roof certification. You'll still get less moisture, water intrusion and less damage to your roof if you're the only one having it done, but maybe your neighbors will catch up and you will be able to get that certificate. I still promote getting that fortified roof.

Since many of the Bordeaux Village roofs were replaced after Hurricane Ida, the best way to go would be Wind Mitigation Survey. We (Ashley and Chris) are both on the HBA Wind Mitigation Task Force and work with the Louisiana Department of Insurance, LDI, and in some instances, we are finding that Wind Mitigation gives more or greater discounts than the Fortified Roof Program.

Fortified is a very specific process, and where it excels is in verification. That's where the certificate is good and that's why insurance companies like it. Somebody has to go out and look, somebody has to check it on their end, and everything has to be in order before you get the certificate. When you think of fortified, think above code. When you think of wind mitigation, think of code.

This is a brief history to try to explain all of this.

In 1940 there was a building code in Louisiana. This stayed in effect until the '60s when it changed to a different building code. And that code stayed in effect until 2000, when the International Residential Code came into play. Then in 2007 Louisiana adopted the IRC but changed it so that Louisiana made its own code. Since 2007 we basically adopted the IRC with the exception of the plumbers code. The plumbers' union in Louisiana is very strong, so they dictate the code in Louisiana, not the IRC. With that said, as houses were built in these different eras they have different characteristics. It wasn't until 1996 that hurricane clips were required. Hurricane clips are a possible discount for a resident because it holds the top plate to the rafter, and anything built after '96 in our area should have a hurricane clip.

If your insurance carrier knows that, you may be getting the discount, but you may not be. It wasn't until '07 that the wind mitigation form became a thing. If you've had a policy for a very long time, you may not ever had someone fill in that form. Wind mitigation looks for what code or what era the house was built to. Then for discounts, they're looking for upgrades to that older home to meet the current code such as hurricane clips, braced gable walls, impact protection, reinforced doors, hurricane shutters, secondary weather resistance on roofs, those types of upgrades

Wind mitigation inspections look for upgrades. No contractor is required to do upgrades. You have to ask for them.

A wind mitigation survey inspection is a visual examination of a home's ability to withstand wind damage. The inspection is performed by a certified inspector who assesses the home's construction and features to determine how well it can withstand high winds and storms. The inspector provides a wind mitigation report that documents the home's wind-resistant features. The insurance company uses the report to determine if the home qualifies for a discount on its insurance policy.

And you must ask your insurance carrier if they accept a Wind Mitigation Survey or a Fortified Roof Certificate for policy discounts, because not all companies accept either or both. However, you have to talk to your insurance carrier. What happens in Louisiana is the carriers every year must file their discounts, and right now wind mitigation in many cases is offering better

discounts with carriers than fortified because the insurance carriers haven't renewed for the fortified discounts. They won't offer discounts for both and that is going to vary by carrier as to how much you can save.

A wind mitigation inspection is done once a year and not every year. Wind mitigation is good for the life of the policy, unless you make any upgrade changes. The fortified roof certificate is only good for 5 years and then you have to pay an evaluator to come back out.

We keep hearing about how there's mandatory discounts for fortified. There are actually mandatory discounts for wind mitigation as well. And this year in May, Senator Duplessis argued for that and got it passed, so next July, the LDI has to publish minimum discounts by carrier, by zone or area, for wind mitigation and for fortified. Now those are only applied to admitted carriers, like Allstate, State Farm, USAA, and others that are hopefully coming in, some as soon as the end of 2024.

Our goal was to help you understand the wind mitigation and fortified programs a little better. If you have an older house, consider doing wind mitigation and doing those upgrades to make your home more wind resistant. And you can also take that a step further and do a fortified roof, which is above code. Of course, there are costs associated with that and it's all about return on investment.

One more thing, Louisiana is under 2021 code right now but will be moving to 2024 code soon. 2024 code is fortified, for replacing roofs as well as for new construction.

Question: How will we know about all these things that will drop or that any of these changes will happen?

Answer: Follow us on social media, that's where we put new information. Or email us with any questions and we will answer your questions.

Brenda thanked both speakers for their time and all the wonderful information.

(A lot more detailed information was covered during the discussion. For any specific questions or concerns, tailored advice and guidance, we strongly recommend reaching out to Mr. Ashley van der Meulen of Compass Inspection Services or Chris Kutz, Owner of Arcane Inspection Services, or to any qualified inspector.)

Cathy Gaffney – Secretary/Treasurer Report

Thank you for attending today. We have just received valuable insights from our speakers. Flo and I both underwent wind mitigation after discovering its benefits on social media, resulting in savings on wind and hail insurance. I wanted to ensure everyone is informed about this program.

Financial Report

Let's begin the meeting, beginning with financial matters. I will review the provided documents, including the balance sheet and Profit & Loss statement in your packets.

All Gulf Coast Bank accounts have been reconciled, and the current assets on the balance sheet are accurate as of August 31, 2024. The fiscal year spans from September 1, 2023, to August 31, 2024. A Gulf Coast business savings account was established in July, with \$500 being transferred monthly from the checking account to fund the upcoming 10-year complete chemical treatment with Carter. We manage these funds like they're ours, anticipating future expenses. We're putting this money aside because when it comes up and we have that new complete chemical treatment with Carter, it's going to be expensive. Brenda will tell you more about that.

Regarding Liabilities and Equities, the account for reimbursable payables has been added to document legal fees, filing attorney fees, and other expenses that will be reimbursed by the owners. In terms of Profit and Loss, income from late fees, fines for overdue HOA dues, and violations such as pool rules and exterior modifications are noted. The lightning system maintenance expense arose from necessary repairs due to electrical issues. Previously, a company contracted by AT&T disrupted a common area, causing complications, and neither AT&T nor the contractor accepted responsibility.

Flo will address the pool matters later.

Overdue Dues / Assessments

- As per our policy, monthly dues, also known as assessments, are due on the 1st of each month. Payments received after the 10th are considered late, incurring a \$15 late fee. Homeowners are responsible for timely payments.
- Our policies and procedures are designed to establish guidelines for collecting overdue payments to ensure the continuation of essential services for Bordeaux Village owners.
- We no longer send reminders via mail or email unless specifically requested, as part of our cost-saving and time-management measures.
- If payment is not received by the 10th of the following month, additional late fees will be applied. Although our policies allow for interest charges, we have not implemented this for many years. However, if an account

remains unpaid for 90-days or reaches a delinquency of \$300 or more without the owner contacting the board to arrange payment, the account will be referred to an attorney. This will incur collection fees, court costs, and any additional attorney fees, which will be added to the late fees and potential interest penalties. This policy was approved by owners in a meeting a few years ago.

- We understand financial difficulties and are willing to accommodate those who communicate with us. However, failure to communicate results in the suspension of amenities such as tennis court and pool access. Legal action is a last resort, but necessary to uphold our responsibilities to all homeowners. We provide ample warnings through emails and letters before proceeding to civil court. At least 90% of the issues could be resolved by communicating with the board. In the rare cases where legal representation is required, the costs are borne by the homeowner, not the association. We do not pay attorney fees. If we are pushed to the limit as a last resort to go to court, you, the general you, are responsible for paying the cost that the attorney is billing us. We emphasize this to ensure transparency and understanding of our procedures.

Inquiry from a member: "What if they still don't pay?"

Response: Rest assured; they will pay. They want to avoid further legal proceedings. Without disclosing specifics, we recently had a session with the judge who emphasized that unresolved matters by a specified date would lead to a trial. Non-compliance, such as failure to appear or fulfill obligations, could result in jail time. Many prefer to settle issues beforehand to avoid reaching this stage. Those who accompany us to the judge's office understand the gravity of the situation. We are committed to arranging payment plans, even for substantial amounts, to prevent unnecessary legal engagements, which often occur during inconvenient hours in the evening. Our efforts are dedicated to ensuring compliance and accountability, when we have reached a threshold of tolerance.

Rental Units

- In our policies, procedures, and covenants, we provide guidance for owners wishing to rent or lease their units.
- Currently, leases must be a minimum of six months.
- Due to our proactive stance on homeowners' insurance this year, we will now also enhance our review of lease agreements. It is essential that we understand the lease details, tenant identities, and emergency contact information.
- This project arises from issues caused by tenants unaware of the rules, often due to owners not informing them.
- We aim to simplify this process for renters to ensure clarity.

- Ultimately, it is the owner's duty to be familiar with and communicate the policies and procedures to their tenants. All information is accessible on our website, which we strive to update regularly. This will be a key focus for us this year and into the next.
- An important vote regarding rentals will take place following Vice-President Flo Nagle's presentation.

Board Information from Judy Appel

Judy Appel, who is currently in Vermont, is unable to attend today due to flight problems getting here, and she has requested that I speak on her behalf.

These are Judy's thoughts:

- Our board operates entirely on a volunteer basis, except for Kathy Gaulon, who, although no longer a board member, has graciously assumed the role of our bookkeeper and administrative support. Her contributions are invaluable. The rest of us serve as volunteers. While we have personal lives, this role often demands our attention 24/7, around the clock. As mandated for an HOA, a board of directors is essential, and we fulfill this obligation with dedication. We are generally pleased to serve, recognizing it as our fiduciary duty, which entails acting in the best interests of the community. The term "fiduciary" signifies trust, and we are legally bound to uphold this trust. We sincerely hope you place your trust in us, as we strive to consider the broader community perspective rather than individual interests.

We thank Judy for her input.

Cathy Gaffney: Our board has become notably proactive, a significant improvement from previous times when it was just Brenda and me, and Judy when she was in town. And it was tough, and we just kept saying 'that's it. We quit. We quit. We can't do it anymore. We can't do it anymore. We can't do anything.' And you all kept electing us year after year. Despite challenges, we persevered, and your continued support through re-elections has been appreciated. With the addition of Deborah and Flo, and collaboration with Kathy, our productivity has increased remarkably. We are fortunate to have such a dynamic team. Our responsibilities include enforcing rules and regulations, maintaining common areas, and managing community finances with the utmost care, as we understand the importance of property ownership and investment. We have a great board that work together, not always agreeing, but are fair and always put you as the priority. We are very lucky also because Brenda is one of the best presidents we've had. We get texts and emails from her at 5am sometimes reminding us of items, asking questions, following-up, etc. Nothing gets by her.

Staying Informed

- When we send out communications by email and regular snail mail, we use Priority US mail when necessary due to postal system inefficiencies with regular mail deliveries.
- However, it is the responsibility of all owners to read the information provided regardless of how it is received.
- We have been told that some individuals do not even take the time to read what we send, which is disappointing and insulting.
- It is crucial for residents to stay informed about community matters, and being unaware is not an excuse for non-compliance with established rules.
- While the board has previously made efforts to personally reach out to owners if there are any issues, it is not our obligation to do so continuously. We strive to maintain respect and compassion, but there are limits to our capacity for reminders.
- Instances of vulgar verbal abuse, which we have had to endure in the past, whether in person or via email, are unacceptable and will not be tolerated. We will disengage and not respond to such interactions.
- We are committed to serving the community and are grateful for the support we receive. Our board is dedicated to effective communication and organization. We appreciate your understanding and support, and we remain available for any inquiries or assistance you may need.

Thank you and now our President, Brenda Varuso.

Brenda Varuso – President Report

I've got a catalog of things here, but I'm going to try to cut this short because Cathy stole a little bit of my thunder. Some of these things that she said, I was going to talk about too, so you might hear a little bit of repeating and I hope everybody can hear me.

I'd like to welcome everybody. Thank you so much for coming. You don't know how much we appreciate your participation because unfortunately it's very hard to get people to come to these meetings.

I want to thank our hard-working board. They do work 24/7. They do not stop, I promise you. And I especially want to thank Kathy Gaulon. She's not only our bookkeeper, she is administrator, she picks up all the pieces behind us, she does wonderful things. We would be lost without her. So I want to give her an extra shout out because she is great, and she helps keep us all on track sometimes. Her efforts in maintaining our operations are greatly appreciated. And it is a pleasure to work with everyone on the board. They are all why we have accomplished so much this year.

Exterior Maintenance Form

- I want to mention a couple of things. You'll probably have already looked through your folders and see that there is a revised exterior maintenance form.
- You might think this is the same form as we've used previously, but this form is now two (2) pages with several changes, thanks to Kathy Gaulon.
- We hope this simplifies the process to fill out and complete the form, because some people were confused with the old form regarding what information was necessary to submit. We would have to send forms back to owners for additional information which meant it took longer for the board to approve it.
- I want to emphasize that it is imperative that this form must be submitted to the board and approved before any work begins, to avoid penalties, in accordance with our policies.
- The new form is available on our website, if needed.

Homeowners Insurance

- Another item that Cathy highlighted is the importance of monitoring homeowners' insurance for all residents.
- It is mandatory to maintain a current policy to reside here, for everyone's protection.
- This is an ongoing process, and we are committed to keeping it consistently updated.

Design Review

- Another thing that we focused on in recent months is design review for individual units that have been neglected and very poorly maintained.
- This affects everybody's property values and of course the beauty of Bordeaux.
- Units with issues such as rotten wood, soft wood and inadequate painting can lead to problems like termite damage, infestation and water-related issues. This is not fair to the owners who do maintain their units.
- To address this, owners are notified with an initial letter detailing the observed problems. If they don't respond, a follow up letter is sent. And then of course if they still don't respond within the allotted amount of time, and the work isn't done, and there's no compliance, then the owner is fined. And if necessary, we'll take them to small claims court. We are very active in doing that. This is a big priority now, alongside other ongoing projects.

Enforcement

- Our primary focus is on strictly enforcing all of our policies, procedures and covenants to make this a really nice place to live for everybody. It does take time, it's an ongoing process and requires addressing numerous aspects. Although the design review was previously overlooked, we are now diligently ensuring its getting done.
- Additionally, the approval of architectural shingles was achieved this year by a vote of the majority of Bordeaux Village owners. We want to thank one of our owners for the extensive research and assistance in getting this done and voted on.

Termite Prevention and Treatment

- As usual, I'm going to talk about termite prevention and treatment. This is really important because we've had some problems with this.
- It is imperative not to obstruct, replace, or damage the bait traps. Our contract with Carter prohibits the removal or replacement of their traps with those from other pest control companies.
- Violations will incur charges for trap removal and fines for breaching the contract, including legal fees.
- No one is allowed to remove their traps and replace them with traps from another pest control company. Sad to say, there are some people who have done that.
- If you know of anybody who's done that, please let us know. They will be, and have been charged for removal of each trap. They're going to be fined for the violation of our contract with Carter. This is going to include attorney fees, court costs and it's a serious infraction. So please make sure that you do not mess with any of those bait traps because this is serious. You can't just go to another company and have them install bait traps and remove the ones that Carter has installed. It's a gigantic violation of our contract and we are actively pursuing anyone who does that. It could void our contract and would then cost the violator thousands of dollars in fines.
- You'll see some other termite information in your folder.
- Also remember, if you're doing any digging, planting, mulching in your garden, or if you have an issue with the bait trap, you must notify Carter and the board.
- Carter will come out and retreat the area
- But please just let us know. We want to be aware of things and we're here to help you in any way that we can. Sometimes we find out from other owners rather than the owner that it's happening to. And then we can't help and make sure that everything is done properly.
- Prompt notification is essential for proper resolution.

Common Ground

- Parking on common grounds is strictly prohibited for owners, guests, or any service providers.
- Please utilize street parking or designated parking spaces.
- Non-compliance will result in fines.
- I'm sorry I keep bringing up fines, but we're really trying to make sure that all our policies and procedures are followed.
- Additionally, anytime there is construction debris from any work that's being done on your unit, please make sure your contractor removes it daily.
- All construction debris must be removed daily by your contractor to avoid penalties.

Projects Update

Moving on to some better items briefly.

- The pool has been fully refurbished.
- Additionally, essential repairs and painting have been carried out on the gazebo, and new mulch has been placed around the pool area.
- The gardens have been enhanced, and efforts are being made to ensure improved maintenance by the lawn service.
- We have also been actively involved in weeding, planting, and enhancing the overall appearance of the area.

Pool Keys

I also want to mention something important about pool keys.

- There have been several instances when owners were letting people into the pool area who said that they either forgot their key or didn't receive one.
- It turned out that these people were not owners or tenants.
- To ensure the security and privacy of our pool area, it is crucial to adhere to the following guidelines:
 - Only allow access to individuals who possess a valid pool key. If someone claims to have forgotten or not received their key, do not permit entry, no matter what they say.
 - Under no circumstances should you lend your pool key to others, as this could lead to unauthorized duplication.
- These measures are in place to protect both your personal safety and the integrity of our property.
- Unauthorized use of the pool by non-residents is strictly prohibited.

Question from a member: Is there a fee for the pool key?

Answer from Brenda: Yes, if you lose it. If you've never had one, we make sure you get one and there is no charge for the first key. If you rent your unit, you must get the key from the owner. There is a form that owners must sign when given a key and we keep that on file.

Trees

- I'm also very happy to report that the big undertaking of the trimming of all cypress trees in Bordeaux Village, totaling approximately 76 trees, has been successfully completed.
- This project also included the maintenance of oaks, palms, several pines and crepe myrtles, as well as the removal of dead trees and stump grinding.
- Although this was a significant financial undertaking, it was necessary since it hadn't been done in recent years. Previously tree maintenance was sporadic, but now all trees have been thoroughly trimmed.
- Fortunately, our strong relationship with the tree service allowed us to negotiate dividing the total cost into three payments rather than a big hit on our finances all at once.

Bordeaux Village Association Money

- I know Cathy mentioned this, but I'll just say this again, every board member is very aware of our duty and the way we spend Bordeaux money.
- We are fully committed to responsibly managing Bordeaux funds, treating them with the same diligence as personal finances. We ensure expenditures are necessary and prioritize thoughtful decision-making to uphold our fiduciary duties.

Upcoming Projects and Final Thoughts

- In addition to the saltwater conversion, which Flo will discuss, we plan to replace and repair a significant portion of the fence on Loire, extending from 4132 to 4122 at the rear of the property. The current fence is in a state of disrepair.
- Although we wish we could replace the fence on the opposite side of Loire adjacent to Vintage, budget constraints prevent us from doing both.
- We are grateful for Tim De Soto's efforts in replacing boards, as the store on Vintage leads to frequent damage. Unfortunately, we cannot address that side at this time, but we hope to in the future.
- Additionally, we will replace the fence in poor condition next to 618-F, We will also install a small fence behind 4133-C, near the pool driveway, to prevent unauthorized access.

- Security cameras have previously deterred potential issues, such as people trying to climb over the pool fence, but the new fence will enhance security.
- The estimated cost from previous bids was between \$7,000 and \$8,000.
- We plan to proceed with this project post-hurricane season, after the 1st of the new year and will seek updated bids. We aim to minimize any cost increases.
- This project, particularly the back fence, is a priority.

Member Inquiry: We recently replaced our fence by 608 after Ida, and we're experiencing ongoing issues with the gardeners. The situation will get worse in the coming months as debris from the Cypress trees accumulates. Despite requests to avoid piling debris against the tree, they continue to stack it deeply against the, which is causing the new boards to darken and potentially rot. They refuse to bag the debris, instead blowing it onto the driveway and call it mulch. Attempts to communicate with them have been met with arrogance.

Response from Brenda: This situation is unacceptable. I oversee the lawn service and will address this issue. Please feel free to contact me via text or email to keep me informed. I will discuss this matter with the supervisor during their Tuesday visits and also reach out to Wanda, who manages their office, to make sure this does not recur. I appreciate your communication, as it helps us address such issues. I will instruct them to bag the debris, and if you notice them blowing it, please call me. I am often available on Tuesdays and will address it promptly. You should not have to manage this situation, and I assure you it will be handled.

- Efforts have been made to cultivate a ground cover plant around the property, particularly near the mailboxes and trees on Bordeaux. This plant, known as wandering spiderwort (aka wandering jew), has been strategically placed to prevent the lawn service from piling leaves and cypress needles.
- Despite recent trimming by the lawn service, the cuttings have been redistributed around the trees to encourage new growth. It is intended to coordinate with the lawn service to avoid mulching around the trees and mailboxes, as well as to address concerns regarding improper weeding practices. This way we aim to provide a sustainable solution to the landscaping challenges faced.

People are starting to ask when are going to vote. OK, we're getting ready

to. I'm trying to wind this up. We had a lot to say and believe me, I could have probably talked for another hour. Although there is much to discuss, I'm aiming to provide key highlights.

- As Cathy mentioned, we have established a savings account, contributing \$500 monthly, to prepare for the significant maintenance scheduled for December 2026. This involves extensive work, including trench digging and bathroom trap treatments, with an estimated cost of \$15,500. To avoid a financial strain or the need to increase dues, we initiated this savings plan several months ago. Despite the low interest rates, this strategy ensures we will have the necessary funds without impacting our financial stability.

I'm just going to end with this.

We are committed to upholding our policies, procedures, and covenants. In cases of non-compliance, as Cathy mentioned, we are prepared to pursue legal action, and we have achieved considerable success in ensuring dues and fines are collected. Rest assured, we are diligently addressing all matters and concerns related to Bordeaux Village.

Should you have any priorities or suggestions, please contact us via email, which is provided in your folder.

I'm going to now turn this over the Flo. And then we'll do the vote.

Florence Nagle – Vice President

Welcome to our annual meeting.

Pool

I'm speaking to you tonight about our pool renovation, and if you can, please go take a look at it because it looks great.

- The initial quote for the renovation was \$17,300.
- Additional expenses included replacing the pool light for \$1,619.42 and reducing the plaster to the gunite for \$1,700.
- A refund of \$1,145.00 was received from Kingfish, resulting in a final cost of \$19,474.42, as reflected in the financial statement.
- We do need to have additional work done on the pool to change it from chlorine to salt. Since the pool had a leak prior to renovation and we constantly had to fill it with water, we waited to see if replastering the pool and changing out the light would fix the leak, and it did. So, we

don't have to go back and pay to get it inspected to see where we were leaking. All leaks are gone.

- The conversion is scheduled for January or the winter months, with a quote from Kingfish of \$3,038. Two more company quotes will be obtained to potentially reduce costs.
- And of course, Brenda talked about the rules. We have had some problems with people not abiding by the rules at the pool.
- Please take the time to review the rules that are noted on the gate and in your packets as well.
- Please ensure that you and your tenants are fully aware of and adhere to the pool rules, as non-compliance will result in fines and potential loss of pool privileges.
- It is crucial to avoid bringing glass items to the pool area, as any breakage necessitates draining and refurbishing the pool, with costs incurred by the responsible party.
- For any inquiries regarding pool regulations, please feel free to reach out.

Before I turn the meeting back to Cathy and Brenda, are there any questions?

A member inquired about the transition from chemical to salt, questioning the rationale behind it. They mentioned their daughter switched from salt back to chemical due to its corrosive effects on her pool.

Flo responded by highlighting the cost-effectiveness of salt, noting that it was a topic of discussion and voted on by the membership at the 2023 owners meeting, and a decision was where the majority favored salt. Flo also acknowledged the importance of revisiting the issue with pool experts, as opinions on the matter vary.

Portable Generators – Cathy Gaffney

Thank you, Flo.

We're getting ready to vote about Section 8 rentals, but there's one important matter I neglected to address. I will be brief as the details are included in your folder.

- Unfortunately, as a few of you already know from the last power outage, the use of portable generators in Bordeaux Village is prohibited.

- This restriction is due to the risks associated with carbon monoxide exposure and the potential for poisoning from fumes. And it is a shame because it is miserable without power.
- Additionally, the fire department has assessed our patios and determined they are too small to safely accommodate portable generators without possibly causing harm to those near or around the fumes and placing them on Bordeaux Village common ground is not permitted.
- Consequently, we are unable to use portable generators during power outages.
- While investing in a solar generator is an option, it is a significant expense.

I apologize for not mentioning this earlier, and I understand it may be very disappointing.

VOTE Section 8 Rentals – Cathy Gaffney

We understand that everyone is eager to conclude today's meeting, so we will proceed with the discussion regarding the vote.

- It has come to our attention that there may be Section 8 rentals within Bordeaux Village.
- While I will refrain from sharing personal opinions, I can inform you that we have consulted with a real estate attorney.
- It is legally permissible to amend our covenants to restrict owners from renting to Section 8 tenants.
- However, individual owners cannot engage in discriminatory practices.
- Currently, leases are restricted to a minimum duration of six months.
- If the vote is approved, we must contact the attorney to legally amend our covenants and resubmit them to the city and state.
- Regarding existing Section 8 rentals, we cannot mandate an owner to evict tenants.
- However, we can stipulate that current leases may continue until expiration, after which renewal as Section 8 will not be permitted if the vote opposes it.
- Should the Fair Housing Authority and legal counsel indicate that renewals cannot be restricted, then upon tenant departure, subsequent occupants cannot be Section 8 renters.
- Ultimately, if the vote opposes Section 8 rentals, they will phase out over time.
- Compliance with the Fair Housing Authority and all relevant state and federal regulations is essential to ensure proper execution.

A member inquired about whether the outcome of the vote would be reflected on the website.

The board confirmed that the results will be posted online, contingent upon any changes to the covenants, specifically if the vote opposes Section 8. Upon legal amendment of the covenants, notifications will be disseminated promptly via email and postal mail to ensure all parties are informed. The board is committed to executing this process expeditiously.

Question from a member: Can we backtrack one second? When do we turn in the copy of the lease agreement?

Answer from the board: The board responded that it should be submitted immediately to ensure compliance and avoid potential fines.

- We are currently taking a proactive approach, similar to our strategy with the homeowners' insurance, to ensure everyone's protection.
- Our assertive stance on homeowners' insurance came about from discovering that some individuals lacked any coverage at all for liability and fire. This was unacceptable, and despite our efforts to address it, they disregarded our concerns.
- Consequently, we pursued legal action to uphold fairness for all parties involved, including their neighbors.

A member inquired about the implications for renters lacking coverage for contents or other items.

The board responded that the responsibility for such coverage lies with the renters themselves or the property owner.

We will now vote on whether to permit or prohibit Section 8 rentals.

Please ensure that your hand and proxy sign remain raised until the vote count is complete.

- Regarding the proposal to permit Section 8 rentals within the Bordeaux Village Townhomes Association, please indicate your approval by raising your hand and proxy sign.

There are 0 YES Votes

There are 32 NO Votes

- The proposal to allow Section 8 rentals in Bordeaux Village Townhomes Association has been denied with 32 negative votes.
- This restriction will go into effect January 1, 2025.
- The Association Covenants will be amended and resubmitted to the state of Louisiana and the city of Kenner before the end of 2024.

Drawing for Door Prize – Winner Must Be Present To Win

This year's winner of one month's dues Tania Zenon of 4130-A Loire Drive.

Election of Board Members

A motion was made to re-elect the current board members, which was subsequently seconded.

As a result, the board members have been successfully re-elected.

Cathy Gaffney - Motion to adjourn the meeting.

Motion seconded.

Meeting adjourned

Respectfully submitted.

Cathy Gaffney / BVTHA Board Secretary