

Mandeville River Oaks Property Owners Association, Inc.

2026 Annual Meeting of the Members — Minutes

Association	Mandeville River Oaks Property Owners Association, Inc.
Meeting	2026 Annual Meeting of the Members
Date	March 19, 2026 (rescheduled from February 26, 2026)
Call to order	7:05 PM
Adjournment	8:40 PM
Location	River Oaks Clubhouse
Parliamentary authority	Robert's Rules of Order
Total lots in subdivision	295 (quorum threshold: 148)
Meeting type	Rescheduled annual meeting; under the current Bylaws, any number of members present or represented by proxy at the rescheduled meeting constitutes a quorum for purposes of electing directors and transacting any other business specified in the notice
Notice of meeting	GNO letter to property owners dated February 6, 2026
Presiding	Jim Rowalt, President (Chair)
Board officers present	Jim Rowalt (President/Treasurer); Eric Short (Vice President); Henry Hunter (Secretary); Warren Schuster (Vice President)
Counsel present	Charles Sutton, Sutton Law – Association attorney
Management present	GNO Property Management representative
Amenities / pool	Charlotte Boswell, owner of Safewater (pool and lifeguard service manager)
Pool Committee chair	Tim Wright (absent; Charlotte Boswell reported in his stead)

1. Call to Order and Introductions

The Chair, Jim Rowalt, called the rescheduled Annual Meeting of the Members to order at 7:05 PM at the River Oaks Clubhouse. The meeting had been rescheduled from its original date of February 26, 2026. Under the Bylaws, at a rescheduled meeting the members present or represented by proxy constitute a quorum for purposes of electing directors and transacting any other business specified in the notice, regardless of the number present.

Proof of notice was confirmed: GNO distributed the notice of meeting to all property owners by letter dated February 6, 2026.

The Chair introduced those seated at the head table: Eric Short (Vice President), Henry Hunter (Secretary), Warren Schuster (Vice President), and the Chair serving as President and Treasurer. Charles Sutton of Sutton Law (Association counsel) and a representative of GNO Property Management were introduced, as was Charlotte Boswell, owner of Safewater, which manages the pool and lifeguard services for the Association. Tim Wright, chair of the Pool Committee, was not present; Ms. Boswell provided the pool update in his stead.

The Chair reviewed the handout packet distributed to members, which included: the meeting agenda, the 2025 Annual Meeting minutes, proof of notice of the meeting, GNO's 2025 financial reports (balance sheet and income/expense statement), the 2026 proposed budget, a summary of violations, the Board of Directors ballot, and counsel's written proposal regarding the proposed Bylaw amendment.

The meeting was conducted under Robert's Rules of Order.

2. Approval of 2025 Annual Meeting Minutes

At 7:08 PM, the Chair referenced the 2025 annual meeting minutes included in the handout packet and called for a motion to dispense with the reading.

Motion: To dispense with the reading of the 2025 annual meeting minutes and approve as distributed.

Action: Motion made and seconded from the floor. All in favor by voice vote; none opposed.

Motion carried.

3. Reports of Officers — 2025 Financial Review

At 7:13 PM, the Chair (Jim Rowalt) presented the 2025 year-end financial statements prepared by GNO, including the balance sheet and income and expense statement. Assessment calculations are based on 291 assessed lots. The Chair reviewed the balance sheet, noting year-end cash on hand and the operating and A&D reserve account balances.

3.1 2025 Results vs. Budget

2025 Financial Summary (12 months actual, per GNO)	Amount
Property owner assessments (budget \$195,967)	\$194,938
Special assessment for roads (291 lots × \$400)	\$116,400
Non-resident swim fees (budget \$3,600)	\$800
Clubhouse rental fees	\$1,800
Other income (fine, keycard, pool, accrued)	\$8,031
Interest income	\$42
Total revenues	\$348,429

2025 Financial Summary (12 months actual, per GNO)	Amount
Property management (GNO, \$5.98/lot × 291)	\$20,894
Professional – legal	\$8,064
Insurance expense (budget \$8,100)	\$12,093
Utilities – clubhouse electrical, gas, water, street lights, fountain	\$37,350
Real estate, FIT & local taxes (budget \$3,600)	\$10
Pool – cleaning & chemicals	\$15,543
Pool – lifeguards (budget \$8,813)	\$12,293
Pool – facilities manager	\$11,600
Clubhouse maintenance	\$20,419
Grass mowing	\$21,450
Street maintenance (pothole/crack filling)	\$145,534
Lakes & fountains	\$6,319
Ditches	\$10,410
Miscellaneous (write-off of uncollectible assessments)	\$16,954
Reserve for capital projects	\$12,864
Total expenses	\$371,200
Net income (shortfall)	\$(22,771)

Total 2025 actual revenues were \$348,429 against a budget of \$318,322, while total actual expenses were \$371,200 against a budget of \$316,988, producing a net operating shortfall of \$22,771. The Chair noted that because the Association had retained surpluses from prior years, the shortfall was absorbed by existing cash reserves and did not create a funding issue.

3.2 Bad Debt Write-Off — \$16,954

A member asked about the \$16,954 write-off reflected in Miscellaneous and whether a dollar threshold or process existed to prevent recurrence. The Chair explained that the four accounts written off stemmed from judgments obtained more than ten years ago on lots whose owners had since vacated and whose homes had reverted to a bank, leaving the Association unable to collect. Historical practice has been: demand letter upon delinquency of approximately one year, followed by suit, judgment, and a lien on the property if warranted. Charles Sutton, current counsel, confirmed that of approximately half a dozen cases recently referred by the Board for suit, collection has been successful on substantially all of them.

3.3 Landscape Contract Bidding

In response to a question about competitive bidding of the landscape contract, the Chair indicated the contract was last put out for bid approximately three years ago with no alternate bidders, and was most recently extended for another three years without re-bid. A member noted that a prospective vendor had expressed interest but was concerned about GNO's vendor vetting requirements (DIV5 review; insurance requirements including general liability, workers' compensation, and auto coverage). The Chair confirmed that interested vendors may submit information to the Board for consideration when the contract next comes up for renewal.

3.4 Reserve Account Yield — Directive to GNO

Beginning at approximately 7:20 PM, the Chair took questions from the floor. A member observed that a motion from a prior year directed the Board to move reserve funds into a higher-yield banking option, but that 2025 interest income was reported at only \$42 on an A&D reserve balance of approximately \$25,942, indicating the prior-year directive had not been executed.

Verbal Board directive: The Chair directed GNO to place the A&D Reserve balance into a high-yield account (targeting approximately 3%). The Board will provide GNO with written direction as to the amount to be transferred. No formal motion was called; the directive was given from the Chair on behalf of the Board.

4. 2026 Proposed Budget

At 7:30 PM, the Chair presented the 2026 proposed budget. No questions were raised on the revenue section. Key points raised during the expense review are summarized below.

2026 Proposed Budget (as approved)	Amount
Revenues	
Property owner assessments (281 houses × \$686.40 + 10 lots × \$343.20)	\$196,310
Special assessment for roads (291 lots × \$400)	\$116,400
Non-resident swim fees	\$1,200
Clubhouse rental fees	\$1,800
Other income (pool income, keycards, etc.)	\$2,500
Interest income	\$40
Total revenues	\$318,250
Expenses	
Property management (GNO, \$6.13/lot × 291)	\$21,392
Accounting	\$600

2026 Proposed Budget (as approved)	Amount
Professional – legal	\$6,000
Office expense, invoice processing, printing	\$400
Collection processing fees	\$20
Postage	\$2,500
Insurance expense	\$12,000
Utilities – clubhouse electrical	\$10,000
Utilities – clubhouse gas	\$1,500
Utilities – sewer & water	\$4,000
Utilities – street lights	\$21,000
Utilities – fountain electrical	\$2,500
Newsletter / website	\$500
Real estate, FIT & local taxes (placeholder; see note)	\$3,600
Pool – repairs / contract labor	\$3,000
Pool – cleaning & chemicals	\$14,000
Pool – facilities manager (Safewater)	\$12,400
Pool – summer memberships commission	\$150
Pool – lifeguards (incl. insurance)	\$12,713
Maintenance – clubhouse	\$15,000
Association events	\$750
Maintenance – general	\$500
Maintenance – grass mowing	\$19,800
Maintenance – landscaping & tree removal	\$5,000
Maintenance – mowing right-of-way (Clico)	\$4,000
Maintenance – streets (full-depth patching & overlay, Bent Tree Court)	\$116,400
Maintenance – lakes & fountains	\$3,000

2026 Proposed Budget (as approved)	Amount
Maintenance – ditches	\$12,000
Miscellaneous	\$500
Reserve for capital projects	\$12,864
Total expenses	\$318,089
Net income (projected)	\$161

4.1 Notes on Specific Line Items

- Delinquent and interest fees of approximately \$26,418 reflected on GNO's financials represent accrued income (legal fees and assessments still to be collected) and are not included as cash revenue in the 2026 budget.
- Non-resident swim fees reduced from a \$3,600 budget to \$1,200 to reflect lower utilization in 2025 (\$800 actual).
- Insurance expense increased from the 2025 budget of \$8,100 to \$12,000, consistent with 2025 actuals of \$12,093 and broader market increases.
- Real estate / property taxes: 2025 actuals were \$10 (down from the \$3,600 budget) following parish GIS re-mapping that classified common areas as green space. Counsel advised that HOA common areas should not be taxed and that a one-page parish form is available to exempt common area property. Counsel will look into the matter. A \$3,600 placeholder remains in the 2026 budget pending confirmation.
- Pool – lifeguards line (\$12,713) now consolidates wages and insurance, which had previously been allocated across different accounts; this accounts for the apparent variance from the 2025 lifeguard budget figure.
- Street maintenance: the 2026 budget funds full-depth patching and overlay on Bent Tree Court. No boulevard work is planned for 2026–2027; funds will be accumulated to complete both sides of the boulevard in a single phase in 2028.
- Capital reserve contribution is set at 5% of assessments (reduced from the historical 10% in a prior action), funding \$12,864 for capital projects such as street signs and tennis court work.
- Delinquent homeowners: the Board discussed resuming publication of delinquent-account information on the Association website, consistent with prior practice (previously done in a newsletter). Counsel had previously confirmed the practice is legal.

Motion (7:45 PM): To approve the 2026 proposed budget as presented.

Action: Motion made and seconded. All in favor by voice vote; none opposed.

Motion carried. 2026 budget approved.

5. Reports of Committees

5.1 Covenants Review Committee — GNO Report

At 7:46 PM, GNO presented the violations summary. A compliance officer drives the neighborhood every two weeks to identify covenant violations. The enforcement process is three-step: a first friendly reminder letter with a dated photograph and a 15-day cure period; a second notice with an additional 15 days; and, if the violation remains, a third notice that may result in a fine. Members are encouraged to respond to the first or second notice or contact GNO directly so that notes can be added to the account.

The Chair reminded members that loose-dog complaints should be directed to parish animal control rather than handled via Association enforcement.

5.2 Architectural Review Committee — Jim Rowalt

The Chair, also serving on the ARC with Warren Schuster, reported that the committee reviewed approximately 15 plans in 2025, consisting mostly of fences, two tree removals, and one pool.

5.3 Pool Committee — Charlotte Boswell reporting for Tim Wright

Tim Wright, chair of the Pool Committee, was not present. Charlotte Boswell (Safewater) provided the pool update.

The pool is operating well following the major renovation completed several years ago; chemical costs have increased modestly in line with supplier pricing, with no change in the pool service provider's per-visit rate. Some occasional extra-cleaning charges in 2025 resulted from Ms. Boswell requesting additional service calls to ensure the pool was ready for opening. Ms. Boswell indicated that replacement umbrellas and lounge chairs may need to be ordered to replace items discarded last summer.

Playground: a member had complained that the playground does not meet her standards. A general safety inspection of the playground equipment will be arranged. Members discussed improving the play surface (poured rubber or similar) because tree cover limits grass growth; however, the cost of rubberized surfacing was noted as significant. Pressure washing of the playground equipment will be added to the pre-Easter cleanup.

Crape Myrtles around the pool deck continue to foul the pool and stain the furniture. Ms. Boswell recommended pulling pool furniture in earlier in the fall (by September rather than October) to limit staining, and asked members to return pool furniture to the non-treed side of the deck after use. Lifeguards contracted through Safewater are present Friday–Sunday; Ms. Boswell's crew maintains the deck Tuesday–Thursday (blowing the deck, straightening furniture, emptying skimmers) at a monthly rate of approximately \$8,813.

6. Election of Directors

At 7:56 PM, the Chair, acting on behalf of the nominating committee, reported that no additional nominees had come forward. The Bylaws provide for a Board of not less than three nor more than seven directors. The 2026 ballot was issued for up to seven positions; six candidates were nominated and the seventh seat remained open.

Candidates on the 2026 Board of Directors ballot:

- Valerie Dupont
- Henry Hunter
- Jim Rowalt

- Tim Wright
- Warren Schuster
- Eric Short

The Chair asked whether any member present wished to stand for election for the seventh seat; none did.

Motion: To elect the six candidates on the ballot by acclamation for the 2026 term.

Action: Motion made and seconded. The slate was elected by acclamation; the seventh seat remains vacant.

Motion carried. Six directors seated for 2026.

7. Unfinished Business — Proposed Bylaw Amendment

Charles Sutton of Sutton Law, Association counsel, presented a proposed amendment to the Association Bylaws. Counsel noted that he has practiced for 37 years, with the substantial majority of his practice representing condominium and homeowner associations on the Louisiana north shore.

7.1 Substantive Change — Elimination of Separate Rescheduled Meeting

Under the current Bylaws, if quorum is not met at the first scheduled membership meeting, the meeting must be adjourned, a new notice issued, and a second meeting held. Quorum is then deemed met at the second meeting regardless of attendance. The proposed amendment would allow members present at the first meeting to adjourn and immediately reopen the meeting, at which point quorum is deemed met and business noticed for the meeting may be transacted — eliminating the need for a separate rescheduled meeting. The scope of business transactable at the reopened meeting is unchanged.

7.2 Amendment Procedure — Electronic Voting Under the Louisiana Planned Community Act

Counsel explained that amending the Bylaws requires the affirmative vote of a majority of the total voting power — 148 of the 295 lot owners — which is not achievable at a membership meeting. The recently enacted Louisiana Planned Community Act (which replaced the prior Louisiana Homeowners Act) permits voting by paper or electronic ballot outside of a meeting, provided the governing documents do not prohibit it. The Association's current Bylaws permit written consent voting. Counsel recommended submitting the proposed amendment to the full membership by electronic ballot, with paper ballots available for members without email addresses.

7.3 Discussion

- Email list completeness: members raised concerns that the Association does not have current email addresses for all 291 assessed lots. Proposed mitigations include a sign at the neighborhood entrance directing members to contact GNO with their current email, inclusion of the ballot in the July dues mailing, and Facebook / website notices.
- Agenda in notice: members requested that future meeting notices include a written agenda. Counsel confirmed that the Bylaws require the notice to state the purposes of the meeting. The Chair agreed to include the agenda with future meeting notices (typically sent after the January Board meeting).

- Cost of electronic voting platform: GNO is evaluating whether electronic voting can be added through its existing web access platform at no additional cost. The Board declined to commit to a platform until GNO reports back on cost. A free option such as a Google Form was suggested for Board consideration.
- Proposed timeline: the Board will include the Bylaw ballot with the July 2026 dues mailing, targeting approximately an August 1, 2026 return deadline. Signage at the neighborhood entrance and Facebook / website notices will accompany the mailing.

Action items:

- Board and counsel (Charles Sutton) to prepare the homeowner letter describing the proposed amendment and ballot instructions.
- Board to confirm electronic voting capability and cost with GNO before committing to a platform.
- Target mailing: July 2026 dues notice; target vote deadline: August 1, 2026.
- Board to post signage at the neighborhood entrance and social media notices reminding members to watch for the ballot.
- Future meeting notices to include a written agenda consistent with the Bylaws.

Member discussion on the proposed Bylaw amendment and electronic voting mechanics concluded at approximately 8:30 PM.

8. New Business — Pool Lifeguard Scheduling

At 8:32 PM, a member raised concerns about lifeguard scheduling. Lifeguard coverage was reduced in 2025 to Fridays, Saturdays, and Sundays, but weekend pool attendance is often low because children are at travel sports, camps, and family activities, while weekday afternoons (when school is out) are under-utilized without lifeguards. The member proposed allowing Ms. Boswell discretion to allocate the lifeguard budget across the most-used days.

Motion: That Charlotte Boswell (Safewater) be given authority to adjust the lifeguard schedule based on pool usage, within the approved lifeguard budget.

Discussion points included: the 2026 lifeguard contract has already been scheduled for Friday–Sunday and rescheduling poses availability issues, as the Safewater lifeguards also staff other pools; a usage log (headcount every two hours) could quantify utilization; any schedule change would require notice to homeowners via email and signage.

Action: Motion was withdrawn.

Ms. Boswell will evaluate whether a portion of weekend hours can be reallocated to weekdays, and will implement a headcount every two hours to inform future scheduling decisions.

9. Adjournment

Motion (8:40 PM): Jim Rowalt moved to adjourn the meeting.

Action: Motion seconded by Henry Hunter. All in favor; motion carried.

The Chair thanked attendees for coming and declared the meeting adjourned at 8:40 PM.

Summary of Motions and Action Items

Motions Passed

- Dispense with reading of and approve the 2025 annual meeting minutes (7:08 PM).
- Approve the 2026 proposed budget as presented (7:45 PM).
- Elect the 2026 Board slate by acclamation — Valerie Dupont, Henry Hunter, Jim Rowalt, Tim Wright, Warren Schuster, Eric Short (7:56 PM). The seventh Board seat remains vacant.
- Adjourn the meeting — moved by Jim Rowalt, seconded by Henry Hunter (8:40 PM).

Motions Withdrawn

- Motion to grant the pool manager authority to adjust the lifeguard schedule based on pool usage — made under new business and subsequently withdrawn.

Verbal Directives (no formal vote)

- Chair directed GNO to place the A&D Reserve into a high-yield account targeting approximately 3%; Board to follow up with written direction on transfer amount.

Board / Management Action Items

- GNO to move A&D Reserve balance into a high-yield account (target ~3%); Board to provide written direction on amount to be transferred.
- Counsel to look into property tax treatment of Association common areas and the parish exemption form; update 2026 tax forecast accordingly.
- Board to formally evaluate landscape contract bidding at next renewal; accept interested vendor inquiries in the interim.
- Board, counsel, and GNO to finalize electronic voting mechanism (cost and platform), prepare homeowner letter and ballot for the July 2026 dues mailing, target August 1, 2026 vote deadline on the proposed Bylaw amendment.
- Board to include a written agenda in future meeting notices.
- Charlotte Boswell (Safewater) to implement a two-hour headcount log and evaluate reallocating lifeguard coverage to higher-utilization days.
- Amenities: order replacement umbrellas and lounge chairs as needed; schedule pre-Easter pressure washing of pool furniture and playground equipment; arrange a playground equipment safety inspection.
- Board to consider resuming publication of delinquent-account information on the Association website.