



***The Lake Lorman Annual Christmas Party is December 7, 2019 beginning at 6:00 p.m. at the Clubhouse.***

***Please bring an appetizer or a dessert. The Lake will provide the main dish, water and assorted soft drinks. Feel free to bring a beverage of your choosing.***

### **Election Season**

The Lake Lorman Covenants state:

#### ***SECTION 1 – BOARD OF DIRECTORS***

***A....On the second Monday of each December, there shall be held a meeting of owners of the various lots in Lake Lorman Subdivision having the right to use said Lake Lorman as aforesaid, which meeting shall be held at 7:30 p.m. at the Lake Lorman Clubhouse for the purpose of electing members to the Board of Directors.”***

It's election season at Lake Lorman. At this year's annual meeting on December 9 we will be voting on the 2020 budget, several covenant changes, a commissioner for the Lake Lorman Utility District, and three new board members. Board president Mike Clark explained that the budget will not be increasing although some of the money will be apportioned differently. There will not be an increase in the annual fee.

Three board members' terms expire in December- **Margaret Deavours, Allie Elkin, and John Gill.** We sincerely thank these neighbors for their service to our community. So far four neighbors, **Diane Pradat Pumphrey, John Marchetti, Woody Nance and Glenn Sanford,** have agreed to stand for election. Nominations will also be taken from the floor.

**Mary Ann Sones** is up for reappointment as a commissioner for the **Lake Lorman Utility District**.



**Diane Pradat Pumphrey's** parents have lived on the little lake for almost 30 years. Diane and her husband Mike Pumphrey have had a house here since 2006 and have been full time residents for almost five years. Diane is an attorney at *Wilkins Patterson* and practices insurance defense law. Diane, who has served on the board of Catholic Charities, is currently an officer in the Catholic Foundation, which provides financial support to schools, parishes, and other Catholic organizations. She's also active in her church's outreach program. *"I have a great love for the community. I would like to serve."*



**John Marchetti** is married to Linda and has been a resident at Lake Lorman since 2016. He has 3 grown children and one grandchild. He graduated from Mississippi State and has worked in the property/casualty insurance business for over 30 years. He is a member of Trinity Presbyterian Church in Jackson. *"I love the sense of community at Lake Lorman and I appreciate the opportunity to serve my neighbors and the lake community"*.



My name is Woody Nance and I would like to serve as a member of the Lake Lorman Board. I have lived on the lake for 35 years, 16 years with my parents as I grew up and 19 years as an adult. I have a great interest in the future progress of this lake community. I have seen many changes through the years. I have five grandchildren who enjoy and will continue to enjoy fishing and boating on the lake. I would welcome the opportunity to serve on the board



**Glenn Sanford** has lived in Gate Seven for over forty years, *"I've witnessed a lot of growth and change during those years"*. Now retired after owning a successful business, *Southern Breeze Gallery*. Previously he served as president of the Board for *Very Special Arts MS*, helped found an arts nonprofit of which he served as assistant director and currently serves on the *MS Governor's Council on Developmental Disabilities*. He designed and manages the Lake Lorman website and currently serves on the Communications Committee. *"The sense of community is most important to me as is the protection of our community through following the Lake Lorman Covenants."*

# Proposed Budget January to December 2020

Note: Below Budget maintains association dues at \$500.00 per lot.

| <b>Income:</b>                     |   | <b>2020</b>      |
|------------------------------------|---|------------------|
| Lot/Association Dues -\$500.00/lot |   | \$118,000        |
| Road Assessment - \$200/lot        | Expenditure below will include \$47,200 collected in 2019(already in the Road Trust account)  | \$47,200         |
| Rental/Clubhouse                   |   | \$500            |
| Interest Income                    |   | \$155            |
| Late Payment Fees                  |   | \$500            |
| <b>Total Revenue</b>               |   | <b>\$166,355</b> |
|                                    |   |                  |
| <b>Expenses:</b>                   |   |                  |
| Accounting Fees                    | CPA firm – Collins Barr & Hembree (est. @ \$350/month)  | \$4,200          |
| Bank Charges                       |   | \$155            |
| Clubhouse maintenance & supplies   | Cleaning, supplies, improvements/repairs  | \$5,000          |
| Grounds maintenance                | Lawn care and maintenance   | \$10,500         |
| Hospitality/Beautification         | Lake Lorman sponsored parties at clubhouse, interior/exterior beautification of gates/clubhouse                                     | \$2,500          |
| Insurance Package                  |   | \$9,200          |
| Insurance Treasurer Bond           |   | \$100            |
| Utilities                          |   | \$9,600          |
| Lake Maintenance                   | Fertilizer, structure, dam maintenance  | \$40,800         |
| Legal Fees                         |   | \$2,000          |
| Office/Postage                     | Supplies, mail-outs, etc.   | \$2,000          |
| Real Estate Taxes                  |   | \$3,600          |
| Road Repair & Maintenance          | This expenditure will be offset by road assessment from 2019 and 2020   | \$94,000         |
| <b>Total Expenses</b>              |   | <b>\$183,655</b> |
|                                    |   |                  |
| Expenses over revenues             | On an annual basis only – this deficit will be offset by road trust collections from 2019 (that are not included in revenues above) | <b>-\$17,300</b> |

Half of the Road Repair and maintenance fee has already been collected but is not reflected in revenues on an annual basis.

## Proposed Covenant Changes:

A complete copy of the current Covenants is available at [lakelormanms.com](http://lakelormanms.com). Select "Covenants, By-Laws, Forms" and choose Covenants-2014

### SECTION II LOTS

## Covenant Change #1

A. All lots in Lake Lorman Subdivision shall be so owned that the record title to all said lots will be vested in individual persons. Other than foreclosure no corporation, partnership, associations, or club shall become vest with title to or rent any of said lots. The leasing of residence **to others as a regular practice** for business, speculative, investment or other purposes is not permitted. Residences under the rental contract on the date of filing of this amended covenant in the Madison County record may continue as rentals until such time the title to said property is transferred, modified, or changed for any reason, at which time rental privileges will terminate. **To meet special situations and to avoid undue hardship or practical difficulties, the Board of Directors may grant permission to an owner to lease his property.**

**PROPOSED CHANGE:** (Omit the above bold/underlined text and add the below text in **RED** so that it reads as follows:)

A. All lots in Lake Lorman Subdivision shall be so owned that the record title to all said lots will be vested in individual persons. Other than foreclosure no corporation, partnership, associations, or club shall become vest with title to or rent any of said lots. The leasing of residence for business, speculative, investment or other purposes is not permitted. **THIS INCLUDES ANY SHORT TERM VACATION RENTALS SUCH AS VRBO OR AIRBNB.** Residences under the rental contract on the date of filing of this amended covenant in the Madison County record may continue as rentals until such time the title to said property is transferred, modified, or changed for any reason, at which time rental privileges will terminate.

### SECTION III Residences and Buildings

#### Explanation of why change is needed:

*Allie Elkin, secretary of the board and chair of the communications committee, explained the proposed covenant change is necessary to strengthen our no rental policy. At least two weekend places have been rented out as AirBNB properties, Allie said. The board wants to clarify that as far as Lake Lorman is concerned short term rentals, such as AirBNB and VRBO, are considered rentals and are not allowed under our covenants.*

## Covenant Change #2

D. No building shall exceed 30 feet in height as measured from the highest natural point of earth upon which the building is constructed. Provided; however that such height limitation shall not be applicable to any lot which lies below the full (zero) level of Lake Lorman as determined by the overflow conduit. Any private garage shall be attached to the dwelling. Exterior construction time on a residence shall be 12 months from the start of construction. The Board may grant hardship extensions. The building site shall be kept in a neat and safe condition during construction. Failure to complete exterior on any building or house or structure within 12 months from start of construction will result in a liquidated damage of \$25.00 per day assessed as a lien on the lot. The Board of Directors may, on showing by the Lot Owner of acts of God, uncontrollable conditions, and good and sufficient cause, exercise the right, but not the obligation, to waive damages. Lack of finances is not good and sufficient cause for completion of exterior of structure.

**PROPOSED CHANGES:** (Add the wording in **RED** below so that it reads as follows:)

D. No building shall exceed 30 feet in height as measured from the highest natural point of earth upon which the building is constructed. Provided; however that such height limitation shall not be applicable to any lot which lies below the full (zero) level of Lake Lorman as determined by the overflow conduit. Any private garage shall be attached to the dwelling **BY ROOF OR WALKWAY (SUBJECT TO BOARD APPROVAL). ANY CONSTRUCTION MUST BEGIN WITHIN 6 MONTHS OF APPROVAL OR BE RESUBMITTED.** Exterior construction time on a residence shall be 12 months from the start of construction. The Board may grant hardship extensions. The

building site shall be kept in a neat and safe condition during construction. **CONSTRUCTION TRASH MUST BE HAULED OFF FROM THE CONSTRUCTION SITE AND NOT PILED ON THE SIDE OF THE ROAD.** Failure to complete exterior on any building or house or structure within 12 months from start of construction will result in a liquidated damage of \$25.00 per day assessed as a lien on the lot. The Board of Directors may, on showing by the Lot Owner of acts of God, uncontrollable conditions, and good and sufficient cause, exercise the right, but not the obligation, to waive damages. Lack of finances is not good and sufficient cause for completion of exterior of structure. **ANY STRUCTURE TORN DOWN OR DAMAGED BY FIRE SHALL HAVE 120 DAYS TO REMOVE SLAB AND ALL DEBRIS. FAILURE TO DO SO WILL RESULT IN A LIQUIDATED DAMAGE OF \$25.00 PER DAY ASSESSED AS A LIEN ON THE LOT.**

**Explanation of why change is needed:**

**Covenant #2 changes are proposed to address several recent problems that have occurred in the neighborhood. Once a project has been approved by the board construction must start within 6 months or be resubmitted for approval. "Construction projects shouldn't drag on forever," Allie explained. Another proposed amendment is an explicit requirement that construction trash be hauled away. "We've had a problem with people expecting the trash men to pick up. This is for the beauty of the neighborhood." That is also why the board wants to require all structures torn down or damaged by fire must have their concrete slabs removed within 120 days. Some lots have remained with slabs for many years in the past.**

### **Covenant Change #3**

E. No shack, barn, or other outbuilding shall be erected **or placed** on any residential lot without the prior written approval of the Board. **No tin or galvanized exterior siding or tin or galvanized roofing shall be used on any boathouse** and, further, that all such outbuildings shall be maintained in good repair, including upon exterior surfaces no less than two coats of paint (or other preservative coating approved by the Board) free of blistering and peeling, and otherwise to be maintained in clean and neat conditions.

**PROPOSED CHANGES:** (Change/Omit the above bold/underlined text above and add the below text in **RED** so that it reads as follows:)

E. No shack, barn, or other outbuilding shall be erected on any residential lot without the prior written approval of the Board. **All such outbuildings shall not exceed 12 feet in height, be of framed construction finished with similar house finishes such as brick or siding. All roofing must be shingle or approved metal material. All outbuildings shall be** maintained in good repair, including upon exterior surfaces no less than two coats of paint (or other preservative coating approved by the Board) free of blistering and peeling, and otherwise to be maintained in clean and neat conditions.

SECTION IV Lake Regulations

**Explanation of why change is needed:**

**Covenant #3 recognizes that building materials have changed so it removes the prohibition on metal roofing. Allie pointed out there are now attractive metal options and this proposed change reflects the improvement in current building materials.**

### **Covenant Change #4**

A. No piers or other structures shall be erected in or over the water abutting any lot in Lake Lorman Part 5. One pier and/or boathouse or combined pier/boathouse may be erected in the water in front of each lot in Lake Lorman, Parts 1 to 4 inclusive. Said pier or pier/boathouse combination shall not extend more than 40 feet into the lake area from the front line and shall be constructed as a single unit, the covered portion of which shall not extend more than 20 feet in width, shall not extend more than 20 feet from the natural shoreline, nor 12 feet in height measured from the full (zero) level of the lake. All boathouses must provide ingress and egress for boats. Boathouses shall not be used as living quarters. Piers shall be of pressure treated lumber, shall not be more than four feet in width and the location of each pier, as well as, the angle at which it shall project out into the lake from the front line shall be approved before construction by the Board hereinafter provided. Any platform attached to any pier shall be built of the same type of material approved for piers and shall not be covered and shall not be more than 12 feet in

width, for a total of 144 square feet. No such piers or platform shall have any roof or sides other than a rail. For the purpose of these Covenants the term “pier” shall mean any structure erected over water, whether on piling or otherwise. No free-floating platforms will be permitted in Lake Lorman.

**PROPOSED CHANGES:** (See added text in red below):

A. No piers or other structures shall be erected in or over the water abutting any lot in Lake Lorman Part 5. One pier and/or boathouse or combined pier/boathouse may be erected in the water in front of each lot in Lake Lorman, Parts 1 to 4 inclusive. Said pier or pier/boathouse combination shall not extend more than 40 feet into the lake area from the front line and shall be constructed as a single unit, the covered portion of which shall not extend more than 20 feet in width, shall not extend more than 20 feet from the natural shoreline, nor 12 feet in height measured from the full (zero) level of the lake. **Total height to include any railing or other appurtenance. Any portion of the structure on land to be considered part of the boathouse.** All boathouses must provide ingress and egress for boats. Boathouses shall not be used as living quarters. Piers shall be of pressure treated lumber **or composite decking material such as trex**, shall not be more than four feet in width and the location of each pier, as well as, the angle at which it shall project out into the lake from the front line shall be approved before construction by the Board hereinafter provided. Any platform attached to any pier shall be built of the same type of material approved for piers and shall not be covered and shall not be more than 12 feet in width, for a total of 144 square feet. No such piers or platform shall have any roof or sides other than a rail. For the purpose of these Covenants the term “pier” shall mean any structure erected over water, whether on piling or otherwise. No free-floating platforms will be permitted in Lake Lorman. **All piers, platforms and seawalls shall be maintained in good repair free of damage and rotting wood.**

**Explanation of why change is needed:**

Covenant #4 also adds language in part updating approved building materials for piers by permitting their construction with composite materials such as trex. The current covenant only allows pressure treated lumber in the construction of piers. The proposal to be voted on also clarifies height limits on boathouses and piers. Allie explained the board believes the clarification is needed because of some ambiguity and differing interpretations in the current covenant. Finally, the board added language regarding the upkeep of piers and seawalls. The maintenance requirement is necessary because some piers and seawalls have been allowed to fall into disrepair. Floating pieces of rotten wood have been found in the water becoming a safety issue as well as impacting the beauty and cleanliness of the lakes.

In summary, the board is proposing 4 covenant changes this year. Each recommended change is intended to accomplish:

1. Clarifies rental language to include “short term vacation rentals” such as VRBO, Air BNB as rentals that are not allowed
2. added text regarding construction approvals time limits, dealing with construction trash and removal of slabs after a fire
3. updated language regarding allowable construction materials for outbuildings and construction guidelines
4. adds language updating approved materials for piers and add language regarding upkeep of piers and seawalls

**The board strongly encourages the community to vote “FOR” each of these covenant changes.**

# **Looking for a way to become involved in your community?**

## **Lake Lorman committees are the answer!**

There are several “standing committees” that are in place at the lake. They are the hands and feet of the Board of Directors and a great way to get to know your neighbors.

Will you consider volunteering for 2020? Please contact a current board member if you are interested or would like more information.

Committees are listed below along with the currently serving Board chair and members. Please consider the committees listed below and if you would like to offer to serve. If you are willing to volunteer then please let a Board member know which committee interests you at the Annual Meeting.

**Roads** – John Gill, Clint Brantley, Rebecca Broom, Lucky Chaplain and Barry Woodward:  
Repairs and maintenance of the roads of both Lake Lorman and the small Lake.

**Clubhouse/Social/Beautification** - Allie Elkin, Rebecca Broom, Karen de Kock, Kimberly Thigpen, Kathy Warren and Kay Watts:

Maintain, repair and improve the Lake Lorman Clubhouse and plan and coordinate social activities throughout the year for the membership of the Corporation.

**Lakes and Dams** – Milton Jenkins, Luke Andries, Stephen de Kock, Tommy Draughn and Chuck Tasma:

Maintain and improve the condition of Lake Lorman and the small Lake, including the dams. Patrol the Lakes for safety and to prevent unauthorized or improper use of both Lakes.

**Nominations** - Mike Clark

Provide one or more names of qualified persons willing to serve for consideration by the membership for any position which is to be filled by vote of the membership.

**Communications** – Allie Elkin, Kelly Dickinson, Vicki Husband, Bill Jones and Glenn Sanford:

To publish and distribute a periodical newsletter to the membership of the Corporation which shall, among other things, advise the membership of the plans and progress of Lake Lorman and such other general news as may be appropriate.

**Construction** – Margaret Deavours, Bill Cox, Beth Dean, Don Mills and Chris Roberts:

No improvements of any kind shall be erected or the erection thereof begun, or changes made in the exterior design thereof after original construction of a lot, until plans and specifications according to which construction or alterations will be made have been submitted to and approved in writing by the aforementioned Board. The Board reserves the right to inspect or have inspected, during construction, any building in order to ensure compliance with submitted plans.

**Water and Sewer (Ben Hawthorne – liaison):**

Assisting the Lake Lorman Utility District in the development and implementation of plans for installation, maintenance, and improvement of a water distribution system and a sewage collection and treatment system serving the members of the Corporation and act as liaison with the Lake Lorman Utility District, and will consist of one member of the Board.

## Upcoming Events:

### Southwest Madison County Fire Department Open House December 14, 2019



**Ben Hawthorne**, chief of the Southwest Madison County Fire Department, has announced that the new station at the corner of Coker Road and Lake Cavalier Road, will be fully operational on **December 14**. The department will be hosting an open house that day from **11:00 am to 3:00 pm** for members of the community to tour the station, see the new equipment, and meet the volunteer firefighters and first responders. Pafford Ambulance Service which serves Madison County will be on hand and the UMMC Air Care will be

flying in on its helicopter. Ben said hot dogs and hamburgers will be served during the open house.

## Save the Dates:

- Lake Lorman Annual Christmas Party: Saturday, Dec. 7 – 6:00 p.m.
- Lake Lorman Utility District Board Meeting: Monday, Dec. 9 – 6:00 p.m.
- Annual Meeting – Lake Lorman Corporation Board – Dec. 9 – 7:30 p.m.

Be sure to check the [Calendar](#) on the Lake Lorman website for scheduled activities, meetings and events.

## Twin Lakes Baptist Church

**You Are Invited to Join Us ~ Everyone is Welcome!**

### Special Christmas Services:

- **Sunday, December 1<sup>st</sup> @ 6:30 p.m. Hanging of the Greens Services**
- **Sunday, December 15<sup>th</sup> @ 10:30 a.m. Sanctuary Choir presents *Messiah, Heaven's Glory* Christmas Music**
- **Tuesday, December 24<sup>th</sup> @ 5:30 p.m. Christmas Eve Service and Communion**

### Regular Weekly services:

- **Sunday-Bible Study 9:30 am, Worship 10:30 am and 6:30 pm. Youth meet at 6:30 pm.**
- **Tuesday – Community Men's Bible Study 6:15 am in church fellowship hall**
- **Wednesday, Supper 5:30 pm and Bible Study 6:30 pm. Children 6:00 – 7:00 p.m. Call church at 601-856-2305 no later than Tuesday morning to make reservation for meal. Cost \$6.00.**

**Hugh Smith, Pastor (601-259-4567) - ALL ARE INVITED**

## Notice to Residents:

Your help is needed in order to make the Newsletter comprehensive, interesting, informative and meaningful. Contact any Communications Committee member with suggestions for stories of interest, "Letters to the Editor", school awards, births, weddings, trips, etc. We need your help in making an interesting and informative Newsletter. We reserve the right to edit to fit available space. We will make every attempt to contact those who provide articles, etc. prior to publication if changes are necessary. Any submissions should be sent to [lakelormancommunitynews@lakelormanms.com](mailto:lakelormancommunitynews@lakelormanms.com) with proper info as to how to contact contributor.

If you know of a neighbor who does not do "computer" please let us know and we will get a hard copy delivered... we want everyone involved in our Lake Lorman Community.

For additional lake information: <http://www.lakelormanms.com> and on

Facebook <http://www.facebook.com/pages/Madison-MS/Lake-Lorman/309416818289>.

**Change Happens: Please** let us know of changes to your email or home address so you do not miss information regarding our Lake Lorman Community. [info@lakelormanms.com](mailto:info@lakelormanms.com).