



Board Minutes of the Board of Directors Meeting on October 24, 2024

PRESENT: Denise DeMartini, President, Andrew Bunch, Vice President, Nancy Henderson, Secretary, Vici Simmons, Treasurer.

ABSENT: Gregg Wilson, Director

Call to order at 6 pm

Flag Salute

Denise reminded the members in the audience of the Board Meeting Norms:

- *The sole purpose of this Board meeting is for members to witness Board business being conducted.*
- *Only Copper Cove Members may attend these meetings.*
- *Board Members will not engage in conversations or questions during the meeting. Members may comment only during the open forum session at the beginning of the meeting.*
- *Open Forum: Comments will be held to a 5-minute maximum. The Board will not engage in conversations but may ask clarifying questions. In order to complete our HOA business within a reasonable time frame there will not be an open forum at the end of the meeting.*
- *Friendly Reminder: Audio/video recording of this meeting is prohibited. Per Sterling Davis: Attendees may not record meetings without the Board's permission.*

EXECUTIVE MEETING WAS HELD ON: October 24, 2024

Agenda items: Hearings, Fee Waiver, Violations, Personnel

OPEN FORUM:

Lot #: 671 Would like to have answers to past questions. Who is on the ACC committee and would like to see the 28 day review regarding the P&E trails. [Andrew stated that the ACC is legal after consulting with our legal counsel]. Member questions giving a raise to HOA manager. Member would like to know who ordered the manure pick up and who paid for this. Member stated that the trailer used was not legal. Member will continue to ask questions until he gets answers.

Lot #659: Member questioned who authorized the increase of \$2,530/mos for the CID contract vs 2023 at \$1,938.33/mos and what action will be taken. Second Issue: The Board of Directors is well aware of a serious issue that affects the P&E Trails. Second issue: When and what action is the Board of Directors planning on taking to address this issue and feels the membership must be involved. Is the Board of Directors going to notify the membership with reference to this issue? Third Issue: Member has tried to give Director Wilson a draft policy that would resolve the current issue of the Architectural Control Board (ACB) versus the Architectural Control Committee (ACC) that would not require a change in the CC&R's as indicated by the Association legal counsel. [The Question: Denise, our current Association President, asked why it had to be Gregg?] Member feels that he didn't receive support from the previous Board. Member then gave his policy to Denise and asked for thoughts/response. Fourth Issue: The lack of attendance by a Director for several consecutive meetings in my opinion is a serious violation of a Directors fiduciary duty to the Membership. What action will the Board of Directors take in response to poor board meeting attendance by a Director?

Open Forum closed without any other member comments.



COPPER COVE

ASSOCIATION

APPROVAL OF PRIOR MINUTES:

Andrew motioned to approve the amended July 25, 2024 Board Meeting Minutes to add Sheldon's resignation letter

Vici seconded the motion

Further Discussion: none

Approved: 3 yes 1 nay 0 abstention

Motion Carried

Denise motioned to approve the August 17, 2024 Board Meeting Minutes

Andrew seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Andrew motioned to approve the August 17, 2024 Executive Board Meeting Minutes

Denise seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Vici motioned to approve the September 7, 2024 Board Meeting Minutes

Nancy seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Denise motioned to approve September 7, 2024 Executive Board Meeting Minutes

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

JULY 2024 TREASURER REPORT FOR AUGUST 2024 MEETING

Operating Account Umpqua Bank (Checking)

Beginning Balance: \$272,658.36

Ending Balance: \$282,721.89

Debits: \$47,259.97

Credits: \$57,323.50

Reserve Account Umpqua Bank (Reserve)

Beginning Balance: \$73,291.00

Ending Balance: \$37,578.13

Debits: \$35,714.10

Credits: \$1.13



COPPER COVE ASSOCIATION

Reserve Account Mechanics Bank BUSINESS INVESTMENT MONEY MARKET (No monthly statement)

Beginning Balance: \$53,121.95

Ending Balance: \$53,121.95*

Debits: \$0.00

Credits: \$0.00

Reserve Account PNC Bank BUSINESS PREMIUM MONEY MARKET

Beginning Balance: \$264,347.32

Ending Balance: \$265,223.79

Debits: \$3.00

Credits: \$879.47

Reserve Account PNC Bank Savings Account

Beginning Balance: \$422.00

Ending Balance: \$407.00

Debits: \$15.00

Credits: \$0.00

Reserve Account PNC Investments Security Annuity

Beginning Balance: \$144,491.04

Ending Balance: \$144,491.04

Debits: \$0.00

Credits: \$0.00

Andrew motioned to approve the July Financials

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

AUGUST 2024 TREASURER REPORT FOR SEPTEMBER 2024 MEETING

Operating Account Umpqua Bank (Checking)

Beginning Balance: \$282,721.89

Ending Balance: \$237,720.27

Debits: \$52,348.85

Credits: \$7,347.23

Reserve Account Umpqua Bank (Reserve)

Beginning Balance: \$37,578.13

Ending Balance: \$37,578.76

Debits: \$0.00

Credits: \$0.63

Reserve Account Mechanics Bank BUSINESS INVESTMENT MONEY MARKET (No monthly statement)

Beginning Balance: \$53,121.95

Ending Balance: \$53,121.95*

Debits: \$0.00

Credits: \$0.00



COPPER COVE

ASSOCIATION

Reserve Account PNC Bank BUSINESS PREMIUM MONEY MARKET

Beginning Balance: \$265,223.79

Ending Balance: \$266,103.18

Debits: \$3.00

Credits: \$882.39

Reserve Account PNC Bank Savings Account

Beginning Balance: \$407.00

Ending Balance: \$392.00

Debits: \$15.00

Credits: \$0.00

Reserve Account PNC Investments Security Annuity

Beginning Balance: \$144,491.04

Ending Balance: \$144,491.04

Debits: \$0.00

Credits: \$0.00

Andrew motioned to approve the August Financials

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

SEPTEMBER 2024 TREASURER REPORT FOR OCTOBER 2024 MEETING

Operating Account Umpqua Bank (Checking)

Beginning Balance: \$237,720.27

Ending Balance: \$199,411.17

Debits: \$45,030.02

Credits: \$6,720.92

Reserve Account Umpqua Bank (Reserve)

Beginning Balance: \$37,578.76

Ending Balance: \$37,579.38

Debits: \$0.00

Credits: \$0.62

Reserve Account Mechanics Bank BUSINESS INVESTMENT MONEY MARKET (No monthly statement)

Beginning Balance: \$53,121.95

Ending Balance: \$53,121.95*

Debits: \$0.00

Credits: \$0.00



COPPER COVE ASSOCIATION

Reserve Account PNC Bank BUSINESS PREMIUM MONEY MARKET

Beginning Balance: \$266,103.18

Ending Balance: \$266,918.31

Debits: \$3.00

Credits: \$818.13

Reserve Account PNC Bank Savings Account

Beginning Balance: \$392.00

Ending Balance: \$377.00

Debits: \$15.00

Credits: \$0.00

Reserve Account PNC Investments Security Annuity

Beginning Balance: \$144,491.04

Ending Balance: \$144,491.04

Debits: \$0.00

Credits: \$0.00

Andrew motioned to approve the September Financials

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

DIRECTOR'S REPORTS:

Denise: Denise asked the members for their patience as the Board transitions into their new positions. She explained that we will be recording the next few meetings to assist our new secretary in the transcribing of the minutes. The recordings will be deleted as soon as the minutes are typed. She thanked the members for their patience as the new Board gets assimilated in their new positions. Denise also mentioned that CID provided an in-depth Board training for several new Board members. It was very informative and a great refresher as well.

Andrew: No increase in dues for 2025.

Vici: None

Nancy: Gave update on new Calaveras County Planning Director, Bret Sampson.

MANAGER'S REPORT: The swings and slide parts are in and repaired. Becky is the only person in the office and lunch hours have been posted. Office will be closed Nov 15th – 20th.

OLD BUSINESS:

Budget: Andrew, VP, Vici, Treasurer, and Becky, Manager met to go over the 2025 budget. After the review it was determined that the 2025 assessment will remain the same at \$281.

ROOF: TABLED UNTIL NEXT MEETING DUE TO A LATE BID COMING IN



COPPER COVE ASSOCIATION

NEW BUSINESS:

Cross Country Race

Lot 0588: Libertas Christian Family Learning Center has their annual Cross Country Race. The request is for October 30, 2024 from 3:00-6:00 PM.

Nancy motioned to approve the use of the grassy area (non -field area) by the well pump to set up and start the run

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Ring Camera: A new ring camera has been purchased for the office window. The annual fee is \$49. Denise gave update on why there is a ring camera.

ARCHITECTURAL REVIEW:

Lot 0621: Member is asking for an extension. The original approval was granted in 2022 with one year to build. This date expired in 2023 at which time an extension was granted until 2024. Currently the member is requesting a second extension.

Andrew motioned to approve member request for extension

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Lot 0329: This is new construction. A main home is on the upper lever and is 2627 square feet and the lower level is an ADU and is 1148 square feet. There will be a detached 3 car garage. The main home is 3bedroom 4 bath.

Nancy motioned to approve application for home and ADU with detached 3 car garage subject to County Permits and no variance. Pending legal issue re ADU. It may include a second annual assessment.

Andrew seconded the motion

Further Discussion: Is there a variance? Does the ADU have to have an additional assessment? Becky to check with legal re assessment.

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Lot 0295: Member is requesting permission to install ground solar. The property does not have a P&E trail. The setbacks are consistent with the requirements.

Vici motioned to approve application to install ground solar subject to County Permits

Nancy seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried



COPPER COVE ASSOCIATION

Lot 1907: Member has already started building his home without ACB approval. He is now submitting his application for a 3-bedroom 3 bath log cabin home. He is halfway through the building process. This home has a one car attached garage and a one car detached garage. He is staying in a travel trailer when up here building.

Andrew motioned to approve the 3-bedroom 3 bath home with a 1 car attached garage and 1 car detached garage subject to County Permits Add completion date from above. With approval to stay in the travel trailer.

Vici seconded the motion

Further Discussion: none

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Resolution to Liens: Lien letters will be mailed out to the following 30 delinquent members. This will initiate the 30-day notice to the delinquent members. At the end of the 30 days a lien will be recorded on the property.

Denise motioned to approve sending lien letters to Lot #s 0423, 0138, 0308,0515, 0537, 0580, 0766, 0891, 0935, 0708, 1538, 8A050, 8A051, 8A068, 8A072, 8A116, 8A070, 8A094

Nancy seconded the motion

Approved: 4 yes 0 nay 0 abstention

Motion Carried

Architectural Handbook:

The Board discussed reviewing the ACB handbook to make revisions and send it out for 28-day review. The Board decided to create a Committee. Possible Committee Members: James Hale, Kevin Gause, Vici Simmons, Denise DeMartini

Denise asked Kevin Gause to email her a copy of his Open Forum comments for the minutes. He agreed to send them to her.

ADJOURNED: 6:55 pm

NEXT MEETING: Thursday, November 21, 2024 @ 6:00 PM November Monthly Meeting

Secretary Signature: Nancy Henderson