



**Board Minutes of the Board of Directors Meeting on September 25, 2025**

**PRESENT:** Denise DeMartini (Acting President), Nancy Henderson, (Acting Secretary), Sheldon Toso, (Newly Seated)

**ABSENT:** Vici Simmons, (Acting Treasurer, Vacation), Andrew Bunch (Acting Vice-President, work),

Call to order at 6:02 PM

Flag Salute

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

- *Denise reminded the audience that the Board members are also HOA members, their neighbors, and volunteers.*
- *The sole purpose of this Board meeting is for members to witness Board business being conducted on their behalf.*
- *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.*
- *Friendly Reminder: Audio/video recording of this meeting by members is prohibited. This meeting is being recorded for the transcription of minutes only.*

Denise recognized outgoing Board member, Gregg Wilson, and stressed that he will be sorely missed. His business acumen was a huge asset to our community, one that we tapped constantly. She, on behalf of the Board, thanked him for his service for the past two years. She stated that there was a bonus to Gregg coming onto the Board two years ago and that we all gained a friend as well!

Denise went on to introduce the newly elected Board. She welcomed Sheldon back to the Board and said that she speaks for the entire Board that they look forward to working with him.

**Vici Simmons**  
**Nancy Henderson**

**Andrew Bunch**  
**Sheldon Toso**

**Denise DeMartini**

Last meeting during Open Forum the following items were mentioned:

- A member asked if there could be an alternative Board member: Since we have never had to adjourn a meeting due to lack of quorum, we do not believe this is necessary.
- A member brought up concerns about a house being constructed next door to her property and the issues that have been created. She stated that she just wanted to make the Board aware of these issues but was not asking for any assistance. She wanted the Board to be aware of these issues when they are making future decisions on ACB applications.

**EXECUTIVE MEETING WAS HELD ON:** September 25, 2025

**Agenda items:** Internal Dispute Resolution, Violations, Fee Waiver Request, Payroll, Personnel

**OPEN FORUM: (Maximum 5 minutes per member) 28 Day Review Comments are later in the agenda.**

**Lot #884: Member** Advised the Board that signs on the P&E trails are missing and there is some encroachment. Member also noted that there is a culvert flooding issued. (Denise asked the member to contact Becky for clarification).

**Lot #2047: Member** advised the Board about the problem with the Kiva swim platform regarding bird poop. Member feels more should be done to keep it clean.

**Lot #795:** Member remarked that garbage is being spilled on our roadways because people don't tarp their load. Is there anything that can be done?

**Lot #611: Member** asked if the HOA would accept volunteers for the Kiva to stay open in October.

**APPROVAL OF PRIOR MINUTES:**

**Nancy motioned to approve the Board of Directors Meeting Minutes of August 7, 2025**

**Denise seconded the motion**

**Further Discussion: Sheldon had questions regarding the ACC handbook and the fact it should be rescinded. No need to revise the motion.**

**Approved: 3 yes 0 nay 0 abstention**

**Motion Carried**

**Denise motioned to approve the Executive Meeting Minutes of August 7, 2025**

**Nancy seconded the motion**

**Further Discussion: Sheldon opposes verbiage. He felt it was too personal.**

**Approved: 2 yes 1 nay 0 abstention**

**Motion Carried**

**Denise motioned to approve the Executive Meeting Minutes of August 11, 2025**

**Nancy seconded the motion**

**Further Discussion: Sheldon opposes verbiage. He felt the use of he/she makes it personal**

**Approved: 2 yes 1 nay 0 abstention**

**Motion Carried**

**FINANCIAL REVIEW:**

**Denise motioned to approve the July Financials**

**Nancy seconded the motion**

**Further Discussion: none**

**Approved: 2 yes 0 nay 1 abstention**

**Motion Carried**

**Denise motioned to approve the August Financials**

**Nancy seconded the motion**

**Further Discussion: Sheldon indicated that pages 3 and 11 are not actuals, there are no account numbers which makes it very difficult to reconcile.**

**Approved: 2 yes 1 nay 0 abstention**

**Motion Carried**

**DIRECTOR'S REPORTS:**

**Nancy:** Nancy reported on FireWise. This program is administered by NFPA (National Fire Protection Association) and members can access information on the NFPA website and they can also contact Becky.

**Sheldon:** I like the new sign. Sheldon then went on to recognize the Board's accomplishments for 2025.

Irrigation system for baseball diamonds.

The way in which the association responded to Tri Dam's requirements to keep the lake open for Boaters.

Review and update for the ACB requirements.

Sheldon went on to outline future goals for the Board:

Association Budget for 2026 – Sheldon volunteered.

Create a list of Board Goals for 2026.

To have the Board review the Reserve expenditures for 2026.

Sheldon went on about the positive changes to the ACB Guidelines. There is no verbiage in the guidelines that notify a member that a violation will subject a member to the violation process and possible fine.

Sheldon requests the following to be added to next month's Board agenda:

Create a list of Board Goals for 2026, Review the Reserve expenditures for 2026 and review the Architectural Guidelines document.

**Denise:** Denise thanked everyone for voting in the election. She is very appreciative of the support she received and is happy to be back on the Board for her 4<sup>th</sup> term. She looks forward to working with all 4 of the other Board members. The Board will continue to work together cohesively, in a professional and transparent manner. Our combined commitment is to do what is best for the Copper Cove community.

She then addressed a particularly negative post on social media and corrected several of the more egregious false statements. She also stated that she will continue to do this on a regular basis, if necessary, to make sure the correct information is available to our membership and noted in our minutes.

**POST: I wish I knew a solution but I gotta say that CCLTOA is the worst run HOA I've been in. They take very little feedback from members, often excluding some altogether and seem to spend so much time and money squabbling over minor rule changes that the members in general don't support. It is an association that focuses on the needs/wants of board members rather than the best interests of all members.**

- 1. We do listen to feedback. In fact, we listened to the feedback from the first 28-day review and that is why we made revisions to the two policies and sent them back out for a second review. We don't focus on the Board's needs but DO want to do what is best for the MAJORITY of our members.**
- 2. A comment was made that the Board should "live by the rules too." We do live by the same rules as all the other members in Copper Cove.**
- 3. A comment was made that they "doubt that they will implement these fines." We have been implementing all fines since the were put into effect several years ago. And will continue to do so under the new law effect July 1, 2025.**
- 4. A comment was made that members bring up what they want at meetings but the Board "votes on what they want not what is best for everyone that lives in the HOA." We take into account everyone's opinions/comments and votes for what is best for the majority in the community. That is what we are voted into the position to do. Unfortunately, not everyone agrees about what is best for the community.**
- 5. One member stated she "pays monthly dues and one of the services we are supposed to get is that when an owner doesn't clear his property, the HOA will and bill the owner. They aren't doing what we pay them to do. Bottom line they don't listen to feedback, they don't keep the beach access or Kiva clean and usable, they don't listen to feedback at the meetings. It's a clique and if you aren't part of it, you can just be quiet." I'm confused as to what HOA she is a part of as we do not have monthly dues, nor do we offer a service of clearing properties and billing for that service. We cannot go on member's property without permission. We also have a hard time collecting \$281 yearly dues. There is no way we would take it upon ourselves to go onto a member's property, cut down their weeds and bill them with the expectation of receiving prompt payment. We are owed over \$400,000 in past due assessments that we have been trying to collect for as long as I have been on the Board. We do listen to feedback but sometimes such feedback is just not feasible. As far as I know our manager goes to the Kiva every morning and sometimes several times a day and I'm sure that the Kiva is kept as clean as possible. But we as members have to also do our part and clean up after ourselves as well. We are not a clique.**
- 6. "Big money people got elected" and look what they've done nothing but improve their own properties and make money for themselves". This is just plain offensive! Big money people??? This doesn't even deserve a response. You don't know our finances and that fact that it's said that we make money for ourselves, I would love to know how. I'm at a loss for words as to this entire statement. This is an outrageous statement!**

7. "Next thing we know they will want to see the Kiva to someone private to make money for themselves" Ooops, sorry I think they already sold it to someone privately because apparently anyone can use it now, I didn't know that until just now I read it here is that true? **This is where rumors start. Why would we sell the Kiva. How since all the members own it. And if it was sold how would the proceeds go to the Board. And then he goes on to state that it was sold. He is alluding to the rumor that a member started months ago falsely that we were allowing everybody to launch from the Kiva for free. Please see the minutes from the July 24, 2025, meeting where this was debunked.**

#### **MANAGER'S REPORT:**

1. **Becky:** Unfortunately, Copper Cove Association is short a maintenance employee; applications are currently being accepted to fill this position. Applications can be obtained in the office.
2. The marquee sign has been replaced; this brings a fresh look to the association.
3. CID Consortium accounting costs will increase to \$2500.00/mo. Starting January 2025; this will bring the annual cost from \$27,996 to \$30,000.
4. Tri Dam has partnered with New Melones Marina for vessel decontaminations; this means that members and guests can have their boats decontaminated and launch the same day to avoid a 30-day quarantine. Contact New Melones Marina for cost and details. (One member questioned why the HOA doesn't inspect boats as they're being launched. Becky reiterated that by performing an inspection when banding boats there isn't a need to inspect a second time.)
5. Reminder the Salvation Army drop off location is 920 Black Creek Drive on October 4<sup>th</sup> between the hours of 9:00AM and 1:00PM. The location of the drop off area is the parking lot closest to the basketball court.
6. Copper PTC is having their annual Steak n Shrimp fundraiser; the proceeds are to benefit the students of Copper Elementary. The tickets are \$65, they can be purchased at IGA Market, the event will take place here at the Black Creek Hall.

During the last year the board has acted aggressively on unpaid member accounts by the process of liens. As of March 2025, the amount of unpaid member accounts was \$382,1660.08, to date the unpaid member accounts has dropped to \$297,386.96. This is the difference of \$84,779.34. The outstanding monies owed to the HOA are now \$297,386.96.

#### **OLD BUSINESS:**

##### **28-Day Review of the Following Policies: 002 and 004**

##### **Denise explained the new fine limitations law that went into effect on 7/1/25.**

##### **New Fine Limitations - Civil Code Section 5850**

- **Fine Cap:** Fines imposed by an Association shall not exceed the lesser of \$100 per violation or the amount specified in the Association's existing schedule of monetary penalties.
- **Health and Safety Exception:** Higher fines are allowed only for violations impacting health or safety, and only if the Board makes a written finding in an open board meeting explaining the adverse impact.
- **No Late Charges:** Associations may not impose late fees or interest on fines.

**Kiva Rules Policy #002** Kiva operation of hours should also read "closing at 9:00 PM or Dusk whichever comes first."

Members would like to have the ramp open in October. (Possible Hours suggested: Fri/Sat or Sat/Sun 6 AM to 9AM and 2 PM to 4PM)

Discussion by members regarding October hours for launching and removal.

Sheldon motioned to approve Kiva Rules Policy #002 with noted changes including new October hours of Friday-Sunday 7AM-9AM and 2PM-4PM

Denise seconded the motion

Further Discussion: none

Approved: 3 yes 0 nay 0 abstention

Motion Carried

#### **Dock Slip Policy #004**

Sheldon motioned to approve Dock Slip Policy #004 with corrections as shown.

Denise seconded the motion

Further Discussion: none

Approved: 3 yes 0 nay 0 abstention

Motion Carried

#### **NEW BUSINESS**

**Member Request Lot 588:** Liberta CFLC School has hosted a cross-country race at Black Creek Park for the last 4 years and would like to use the park again on Wednesday, October 29, 2025, from 3-6 PM. They will run the P&E trails and liability insurance will be provided.

**Nancy motioned to approve Liberta CFLC School's request to host their cross-country race at Black Creek Park on October 29, 2025, from 3-6 PM.**

Sheldon seconded the motion

Further Discussion: Sheldon mentioned there will be no charge.

Approved: 3 yes 0 nay 0 abstention

Motion Carried

**Member Request Copper Hills 4-H:** They are requesting to hold their monthly 4-H meetings at Black Creek Hall on the first Monday of each month from 6:30-8:00 PM for the following dates: 10/6/25, 11/3/25, 12/1/25, 2/2/26, 3/2/26, 4/6/26, 5/4/26

**Nancy motioned to approve Copper Hills 4-H request to reserve the hall on 10/6/25, 11/3/25, 12/1/25, 2/2/26, 3/2/26, 4/6/26, 5/4/26**

Denise seconded the motion

Further Discussion: Sheldon mentioned there will be no charge.

Approved: 3 yes 0 nay 0 abstention

Motion Carried

#### **Architectural Review:**

**Lot 0917: Member** is requesting approval to build a manufactured home on their vacant lot. There aren't any easements or P&E trails. No temporary living quarters are being requested.

**Sheldon motioned to approve the manufactured home pending County permits and the driveway has Rocky Road right of way.**

Denise seconded the motion

Further Discussion: None

Approved: 3 yes 0 nay 0 abstention

Motion Carried

**Lot 0077: Member** is requesting approval to develop a manufactured home, a temporary living quarters in a 2015 toy hauler and to have a Conex box temporarily on the property to store material/tools.

**Sheldon motioned to approve the manufactured home pending County permits as well as temporary living quarters in a 2015 toy hauler and to have a Conex box temporarily on the property to store material/tools. To be removed upon completion.**

**Denise seconded the motion**

**Further Discussion: None**

**Approved: 3 yes 0 nay 0 abstention**

**Motion Carried**

**Lot 0720:** Member is requesting approval for a double door garage/shop (he calls a carport) the maximum height is 11' 3" with 8 feet walls and 24 feet wide. The only concern is the placement of this structure; it looks like it is placed in the 20-foot setback. I have spoken to the member regarding this; he has not filed for county permits yet.

**Denise motioned to approve the double door garage/shop subject to County permits**

**Sheldon seconded the motion**

**Further Discussion: None**

**Approved: 3 yes 0 nay 0 abstention**

**Motion Carried**

**Request to Lien:**

**Denise motioned to authorize the Association to record liens against the following lots for unpaid assessments and related charges, fees, fines, etc. in accordance with the Association's governing documents and applicable law:** Lot numbers: 1688 0827 0226 0069 0673 0019 1893 1041 1610 0244 0578 1577 0003 0216 8A022 8A016 1761 1728 1726 1729 1736 1731 8A0188 1768 1762 8A018D 8A028 8A018C 0900 0411 1791 0414 0926 0927 0932 8A118 1855 8A151 8A144 8A133 8A159 0227 8A032A 0687 8A040 8A049

**Nancy Seconded the motion**

**Further Discussion: None**

**Approved: yes 0 nay 0 abstention**

**Motion Carried**

**FUTURE MEETINGS:**

October 23, 2025,

November 20, 2025

January 22, 2026

**ADJOURNED: 7:31 PM**

Secretary Signature: Nancy Henderson