



Board Minutes of the Board of Directors Meeting on May 28, 2026

PRESENT: Denise DeMartini (President), Andrew Bunch (Vice-President), Vici Simmons, (Treasurer), Sheldon Toso, (Director)

ABSENT: Nancy Henderson, (Secretary)

Call to order at 6:00 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 on their behalf.*
- *Only Copper Cove Members may attend these meetings.*
- *Board Members will not engage in conversations or questions during the meeting. BUT it is the President's prerogative to converse with the audience. 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.*
- *The President will adjourn the meeting if an audience member persists on interrupting the Board conducting business.*

EXECUTIVE MEETING WAS HELD ON: May 28, 2026

Agenda items: Identification and Resolution of Issues, Fee Waivers, Director Attendance, Personnel.

April 16, 2026 Board Meeting Minutes- TABLED

April 16, 2026,

NEW BUSINESS

Denise introduced our guest speakers. She changed to agenda order to accommodate them. The 4/16/26 Board of Directors Meeting Minutes, the 4/16/26 Board of Directors Executive Meeting Minutes, the April 2026 Financial Review and the Reserve Items were tabled to allow more time for our guests

Phi Care Representative: Speaker Troy Vickers from Phi Care gave a presentation regarding their program.

Why Families Choose PHI Cares:

- **Zero Costs for Members:** Pay nothing for emergency flights, regardless of insurance.
- **Household Coverage:** Includes dependents and 3 additional residents at your address.
- **Real-Time Tracking:** Track flights easily with Family Trax.
- **Affordable & Flexible:** Membership costs pennies a day, with terms from 1 to 10 years.

Sierra Insurance Representative: Speaker Rich Martin spoke to the membership.

Rich Martin is an Independent Insurance Agent based in Angels Camp. He works with homeowners throughout Calaveras County helping residents navigate wildfire insurance challenges and the California FAIR Plan.

Topics Covered:

- Understanding the FAIR Plan
- Home hardening and Firewise insurance discounts
- Defensible space requirements
- Firewise Community Update

OPEN FORUM: (Maximum 5 minutes per member)

Lot #2155 – Member stated he has been on the board in the past. He is upset with the way the manager is running Kiva. He feels it is over-staffed; disagrees with the closure of the Kiva due to heavy rains and extreme cold with no notice to members or rule change; upset that the goose poop is not cleaned off the swim platform on a regular basis; (not a new complaint) it is a safety and health issue; encourages the board to read the Property Shoreline Management document and wants it sent to all members; encourages members to send in their objections. Member states he will be running for the board.

Lot #2184/2037 – Member was also on the board years ago and will be running for the board. Has nothing personal against the present board. He realizes that it is a thankless job. He states that “we own this place” and that we make it too difficult. He disagrees with the “volunteer issue” and disagrees with the lawyer advising the board not to use volunteers to band boats. Member came back to the podium after the president’s comments objecting to her saying that the manager “runs the association”. He stated that she does not run the association but runs the “day-to-day”. He feels that lawyers to no need to be involved. He wants to represent the people that live here.

Lot #0355 – Member stated that there are ways to say things to get your thoughts expressed.

Lot #0961 – Member stated that he is grateful for the board and that we have a “high quality board. He also stated that he is sad to hear all the negative comments about our manager. She is good and conscientious, and we are lucky to have her.

Lot #0391 – Member stated that she lost 7 ID cards. She feels that the manager “talks down to her” and she feels “belittled”. The manager replied that she felt they were having a “conversation” and apologized to her if she felt that way.

DIRECTOR’S REPORTS:

Sheldon: None

Andrew: None

Denise: None

Vici: Vici gave an in-depth report regarding the financial health of our association:

“All Copper Cove HOA members should have received the “Independent Accountant’s Review Report” for calendar year 2025 by now. If you have not, please double check with the office that we have your correct mailing address.

As I was reading the report, I started thinking about the qualities of a fiscally successful HOA. I looked them up

Copper Cove has many of these qualities:

No outstanding debt

No loans

100% member owned

Our bills are paid on time

We had no overdraft fees in 2025

We had no returned checks in 2025

Our reserve studies are current, and reserve accounts are adequate

Ability to handle issues that arise

We hire competent advisors and do as they advise

Recently we've taken care of unplanned expenses for the well and septic, and gym equipment. Upcoming largeish expenses we have planned for are new fencing at Black Creek and docks at Kiva.

Where we are not in the successful area is the number of outstanding accounts we currently have. According to what I read, 10% or less past due is considered successful. We are at 23% past due. This is 477 members, totaling \$465,040.44, about \$975 per past due account. We've reached out to these members and have been working with the members who have responded.

Our priorities at Copper Cove, to be fiscally responsible include:
Kiva, Black Creek, Security, Insurance, Utilities, and Reserves

As I mentioned last month, Copper Cove pays for 6 months, what the other 5 HOAs that are part of Tri Dam pay for in a month, which is \$165.

Copper Cove HOA members pay on average 16% of what the other local HOA members pay. Comparing what amenities, we have to what they have is not an accurate parallel.

In April, a group of members, with Sheldon's assistance started a Kiva Committee. I joined the committee at the second meeting. The group has tried to get 24/7 access, year-round with minimal expense. They believe they can do this by using volunteers.

Again, I did research and found that California has over 50,000 HOAs, with the average size being 286 members.

The large HOAs with lakefront or lake adjacent homes in California in 2026 the fees are \$200 - \$1,000 per month. All that have 24/7 access also have private security.

At the first meeting I attended, I asked the committee to come up with Plan B which would be something along the lines of The Kiva Launch being open 7 days a week, March through October, with a set open and close time each day, using employees.

We've since learned from our attorney that we should not use volunteers.

The Kiva Committee met today at 3pm and the status at this point is: 30 members were on the committee when it began. 3 members are now attending the meetings. This is .1% of the membership."

Denise thanked Vici for her very thorough report.

Denise: At first Denise stated that she did not have a report. But after Vici's report she stated that she did in fact have something to say.

She went on to say that we, as an Association, are very lucky to have a manager such as Becky. She is not only certified but also as Al stated, conscientious. She runs this association for us. If it wasn't for her the board would be lost. We depend on her. She took offense at the rudeness of the few members who had come to the podium and laid personal attacks on her. She stated that she has been in attendance in the office and witnessed how members treat her and our staff with disrespect and that she is professional and treats all members with respect. There are ways to say things in a professional and respectful way to get your point across to the board without making personal attacks.

MANAGER'S REPORT:

Since May 1st, 28 violations have been mailed, of which 23 were for dry vegetation and 10 of those violations have been resolved.

Becky acknowledged that maintenance has been doing a great job. The park and hall look amazing. She stated that Copper Cove is now a Firewise Community.

The Kiva is running smoothly. The daily geese feces issue on the docks has been taken care of. Becky made a judgment call at the Kiva that morning as it was pouring rain and cold and sent staff home with the caveat that when someone calls or shows they would go open the gate.

She made a recommendation to the Board that in June all Kiva staff members take the WID class to get Level 2 certified. The dates for June have not been released. Once they are released, she will notify the board, it is a three-day course. The recommendation would be to shut down the Kiva for three days between 8:30AM-1:30PM Tues, Wed, Thurs.

OLD BUSINESS:

None

Hall Request: Alcoholics Anonymous was requesting to use the hall on Tuesdays from 5:30-7:30 PM.

HALL REQUEST RESCINDED DUE TO RENTAL COST

Member Request: Lot 0165 – Member would like to have additional guests at the Kiva that exceed the daily limit of ten. They are asking for the approval of approximately 15 guests plus the two members to have a gathering at the Kiva the weekend of June 26th. This is not a holiday weekend.

Denise motioned to approve member's request to have additional guests (15) at the Kiva the weekend of June 26th.

Vici seconded the motion

Further Discussion: Sheldon asked if this was for Kiva? Yes

Approved: 4 yes 0 nay 0 abstention

Motion Carried YES

Member Request: Lot 0543 – Member would like the fitness room hours expanded to include the weekends. This has been an ongoing request as far back as 2011.

BECKY TO SEND MEMBER A LETTER EXPLAINING THAT THE REASON IT IS NOT OPEN ON WEEKENDS IS BECAUSE WE RENT OUT THE HALL ON WEEKENDS AND THAT IT IS DISRUPTIVE TO THE HOSTS AND THEIR GUESTS.

Architectural Request – Lot 0316 – Member is requesting approval to build a retaining wall. The height is 5 feet. There are no P&E trails on the property.

Denise motioned to approve members' request to build a 5-foot retaining wall pending County permits.

Andrew seconded the motion

Further Discussion: None

Approved: 4 yes 0 nay 0 abstention

Motion Carried YES

Architectural Request – Lot 1908 – Member is requesting approval to install a wooden fence around the perimeter of his property and home. There is a 15' P&E trail on the back side of the property.

Sheldon motioned to approve member's request to install a wooden fence around the perimeter of his property as long as any of the construction does not encroach onto or block any of the P&E trails, pending County permits.

Andrew seconded the motion

Further Discussion: None

Approved: 4 yes 0 nay 0 abstention

Motion Carried YES

NEXT MEETING: June 25, 2026 @ 6:00 PM

ADJOURNED: 7:34 PM

Secretary Signature:

Nancy Henderson