

DRAFT Minutes Minutes-11/20/2025

Copper Creek of Riverview Homeowners' Association, Inc.
Regular Meeting of the Board of Directors
November 20, 2025, 7:00 to 9:00 p.m.
Via Zoom

Call to Order: Meeting was called to order at 7:04 pm by Adiana Rivera, President.

Recording Notice:

An announcement was made that the meeting was being recorded to assist with preparation of the official meeting minutes.

Proof of Notice: 48-hour notice was posted on the bulletin board 48 hours ahead of meeting, posted on Copper Creek Community web site along with any documents of items being considered for action at this meeting, along with postings on the Copper Creek Facebook Page.

Proof of Quorum: Board members, Adiana Rivera, President, Joe Parker, Vice President, and Jack Marti, Secretary/Treasurer were present.

Also Present: Jeff Shreaves, LCAM McNeil Management Company

Reading and Disposal of any Unapproved Minutes: The minutes from the September 18, 2025, October regular board meeting, the October 23, 2025, Amendment Meeting Vote, and the October 23, 2025, Members Budget Meeting board meeting was presented. No changes noted. **Motion made to accept.** (Adiana Rivera / Jack Marti)
Motion carried by unanimous Consent.

Reports:

- **Treasurer Report:** Jack Marti presented the current financial YTD report as of October 31, 2025. HOA remains cash-positive, while reserves are still low, the Association was able to add \$10,000 to the reserve account. YTD Assessment Income – \$483,615. YTD Total Expenses: \$550,051 (+\$54,824 over budget) Legal, gate, and landscaping costs are trending high; utilities and several maintenance categories are favorable. Full report attached. **Motion made to accept Treasurers report.** (Adiana Rivera / Joe Parker)
Motion carried by unanimous Consent.
- **Managers' Report:** Jeff Shreaves reviewed:
 - Discussed balances that Axiom Collection presently holds. Present delinquencies have been turned over the McNeil attorney for collection. Jeff noted that through the attorney, the follow-up from the delinquent parties has been quick. Gave an overview of the delinquency process through the lawyer.
 - There were notices sent out including violations and delinquency notices. There were also two welcome packets sent out.
 - No alteration requests.

Old Business:

- **Update on TELECOM Opportunity:** Jack Marti presented the update on the TELECOM bulk internet deal. The Association has received a check in the amount of \$72,200. This is \$9800 more than was anticipated. Of that \$14,400 (20%) goes to Telcom for negotiating the deal and contract. This leaves the Association with \$57,800 as the net amount. However, there may be taxes due on that amount. The CPA has advised to leave the whole amount in operating and not deposit any into the reserves. If we leave it in operations, we may be able to leverage the cost of the Lift Station repairs against the full amount and reduce or eliminate taxes. Jack suggested reserving in the operational funds around \$16,000 for possible tax consequences. If there are no or limited taxes, we could then utilize that remaining money for operational items and repairs next year.

Ratification of Painting Amendment: Adiana, Board President, presented a resolution acknowledging that the Painting Amendment was duly approved by the membership and officially recorded with Hillsborough County. She explained that the resolution was needed to formally document the amendment's adoption in the Association's records, ensure clarity for future boards and management, and maintain compliance with statutory requirements for governing document updates. **Motion to approve the resolution as presented.** (Jack Marti/Adiana Rivera))

Motion carried by unanimous

New Business

- **Use of Telecom Funds for Repairs:** Jack presented a list of possible needed repairs for review by the board to apply some of the recent Telecom funds to. **Motion made to repair the entrance gate (\$2500), a pothole repair (\$1300), Power washing of the common area sidewalks (\$5400).** (Jack Marti/Adiana Rivera) **Motion carried by unanimous Consent.**
- **Email Platform for Community Communications:** Jack Marti presented a power point regarding the need for a reliable communication method to keep the community informed. Several possible platforms were presented, along with the process and costs of utilizing the systems. Motion made to utilize the Constant Contact email/SMS platform and start with the "Lite" package to begin. (Adiana Rivera/Joe Parker) **Motion carried by unanimous Consent.**
- **Holiday Parking:** Joe Parker discussed ideas to minimize parking issues over the busy holiday period. He also noted that the usual parking rules would be lightened for certain time periods through the holiday. It was decided that a map could be produced showing NO PARKING areas, and a memo to community members put together for posting at the mailboxes, on the web site, and the community Facebook page. The board members will work on that.
- **Set 2026 Board Meeting Dates:** The Board discussed dates in 2026 for upcoming Board Meetings. **Motion made to set meetings for 2/26, 4/16, 6/25, 8/27, 10/15, and 11/12. With the April meeting being Board Elections and the October will be setting budget.** (Jack Marti/Adiana Rivera) **Motion carried by unanimous Consent.**
- **Set 2026 Board Seat Election Date(s):** As noted previously in the meeting, April 16, 2026, will be the Board Election for the one seat that will be open. Discussion to utilize Ballot Bliss for the election, process for those who wish to run, and to set enough time to produce the ballot on Ballot Bliss and the mailed ballots. No motion required as Ballot Bliss was dedicated as the electronic platform earlier in the year.

- **Violations:** Adiana noted that there are several repeat violations and moving forward we will be issuing fines for repeat violations. The Covenant committee organization and utilization was discussed. Adiana is going to follow-up on the members and their availability.

Resident Concerns- None brought Forward

Next Board Meeting: February 26, 2026, at 7:00pm Via zoom.

Motion to adjourn: (Adiana Rivera/ Jack Marti) **Motion carried by unanimous Consent.**

Meeting adjourned at 8:26 pm.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Jack A. Marti". The signature is fluid and cursive, with the first name "Jack" and last name "Marti" clearly legible.

Jack Marti
Secretary/Treasurer,
Copper Creek Of Riverview HOA Board

Copper Creek HOA – Financial Summary

YTD As of October 31, 2025

Balance Sheet Overview

Total Cash Assets: \$73,319.10

- **Operating Account:** \$52,961.71
- **Reserve Account:** \$20,357.39

The Association currently holds **\$73,319 in total funds**, divided between the **Operating Account** (for regular monthly expenses) and the **Reserve Account** (set aside for future repair and replacement projects such as common areas repairs, paving, or major equipment replacement).

Income Review

- **Assessment Income – \$483,615**-Lower than expected due to the timing of collections and late payments; several delinquent accounts were written off as noncollectable.
- **Capital Contributions – \$2,400** from resale fees on new or transferred properties.
- **Inter-fund Transfer – \$85,381** moved from Reserves to Operating to fund the **lift-station pump replacement and system repairs** completed in spring.
- **Other Income – \$583** (interest, rental application fees, reimbursements).

Total operating income remains stable and supports planned expenditures.

Expense Review

Total Expenses: \$550,051 (+\$54,824 over budget)

Major Overages:

- Lift Station Maintenance – \$111,235 (+\$105,555)
(due to major repair and pump replacement project in spring)
- Landscaping – \$60,350 (+\$8,600)
- Gate Repairs – \$12,826 (+\$6,826)
- Legal Fees – \$19,580 (+\$2,580)

Under-Budget Offsets:

- Water Usage – \$175,586 (–\$13,919)
- Electric – \$45,583 (–\$5,733)
- Pest Control – \$5,600 (–\$5,600)
- Pool Repairs- \$2100 (–\$2100)

Net Income: +\$29,118 YTD (vs. budgeted loss of \$9,352)

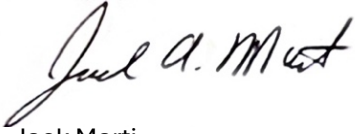
Key Highlights

- Association remains in a positive net-income position despite extraordinary lift-station expenses, primarily due to the

\$85,000 reserve transfer.

- Operating cash flow is stable, with ~\$53K in operating funds and ~\$20K in reserves.
- Legal, gate, and landscaping costs are trending high; utilities and several maintenance categories are favorable.
- Year-end outlook remains balanced, though reserves should be replenished as future funds allow.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Jack A. Marti". The signature is fluid and cursive, with a large initial "J" and a stylized "M".

Jack Marti

Secretary/Treasurer,

Copper Creek Of Riverview HOA Board