

Copperfield HOA Board of Directors Meeting September 8, 2026 Minutes

Meeting opened at 5:30 p.m. All board members were in attendance.

Schneider made a motion to approve the minutes from the June 23, 2026 board of directors meeting. Rodgers seconded. All in favor.

President Report: Krauth reported that the tree in the Copperfield property behind the bakery had been removed; additional tree further down in the Copperfield HOA property had to be removed. The total cost for tree removal this calendar year is \$4,050.

VP Report: Curry reported on the sprinkler system repairs; system has been fixed; flowers were delayed in getting planted because we wanted to wait until the sprinkler system was fixed. Curry will get with lawn care service regarding seeding that needs to happen in the middle island as well as other seasonal landscaping work.

Treasurer: Schneider reported that the HOA checking account balance was \$63k (end of August) with no outstanding payables. The HOA spent \$18k more than we've taken in; however, this is misleading we book HOA dues in December. Schneider anticipates we will break even this year. Schneider provided an update on Properties in Arrears: Four properties/homeowners have still not paid this year's dues. This is the first time delinquent payments are only for the current year and not for prior years. Schneider has sent multiple invoices to these homeowners. Plan is to add past-due balance to this year's invoice for these four homeowners and send them a certified letter with the invoice for 2027 stating they also owe for 2026. We will advise them the HOA may choose to take the next step to put a lien on their homes for the past-due amount.

Rodgers made a motion to approve the Treasurer's Report; Curry seconded. All in favor.

Secretary: Williams advised she had never received a new HOA debit card after the bank changed to First Merchants. Schneider had suggested Williams take the old debit card into the bank to let them know she had not received her new card. When Williams visited the bank, she was told the policy for holding a debit card has changed. The old bank would issue a debit card to individuals not on the account if directed to do so by the HOA Treasurer or President, both of whom are on the bank account. First Merchant's policy is to issue debit cards only to individuals who are listed on the account. Williams stated she is fine to not be added to the account and to let Schneider or Krauth make any necessary purchases. If the board feels it makes sense to add Williams to the bank account, the bank will require something in writing signed by Schneider and Krauth advising First Merchants to add Williams to the account. Curry made a motion to add Williams to the First Merchants bank account. Rodgers seconded. All in favor. Williams will prepare a form and get Schneider and Krauth to sign. Williams will take the form to First Merchants to have them add her to the account.

Member at Large: Rodgers advised the fall yard sale is scheduled for Sept. 25 and 26. Per board approval at the June meeting, Rodgers ordered 20 new signs (orange) promoting the yard sale. She plans to number them (1 of 20; 2 of 20; etc.) so we can track them. Rodgers will post them in and around town and areas near Copperfield.

Old Business

Krauth provided an update on the erosion that had occurred at the house on the corner of Copperfield and Copperfield/Carter. The couple inherited the problem when they bought the house. Krauth reported at the June meeting that she had contacted Mainstream Fiber because they had done work in the area and their efforts to re-seed failed. Krauth received a response from Mainstream who said it had been more than two years since they had been in the area so they would not take care of the problem. The homeowners have taken care of the problem on their own. They thanked Gayle for calling them to make them aware of the issue and potential problems that could occur if the issue were not addressed.

New Business

Krauth reported that members of the Board met with an attorney who specializes in Homeowners Associations. The attorney emphasized the duties of the board are to collect money; pay bills; oversee common space. He followed up on the meeting with a letter he sent to the board. Krauth read a portion of the attorney's letter regarding the process for complaints/concerns. The process, as outlined by the attorney, involves a homeowner first bringing an issue or concern to the attention of the other homeowner/neighbor. The HOA board of directors is step two in the process.

The board members also asked the attorney about parking on the streets in Copperfield; the Copperfield Covenants allow for parking overnight. The town laws supersede the Copperfield Covenants. The town law says there can be no parking on the streets. Copperfield residents are required to follow the law rather than what is stated in the Covenants. The attorney advised the board not to change the Covenants since there may come a time when the town changes its law. The board will continue to educate Copperfield residents of the Georgetown law – no parking on the streets.

In an effort to streamline the process for Copperfield residents, the HOA board of directors has designed a form for submitting complaints/concerns. The process and form will be added to the Copperfield HOA website. Residents will be able to complete the form and submit it to the HOA board of directors.

Krauth reviewed the proposed form and the information required when submitting a complaint/issue. The suggestion was made to add the question, "Have you contacted the homeowner of the property in question?" directly to the form in addition to including that step in the online process.

Krauth advised she had talked with a neighbor earlier in the day, and the neighbor asked where the HOA dues go. Krauth suggested we add information to the back of the annual invoices advising residents of neighborhood expenses (liability insurance, lighting,

maintenance of common spaces, etc.). Schneider agreed this is a good idea and will take steps to add something to this year's invoices.

New Web Design: Krauth mentioned a Copperfield resident had contacted the board via email. His email included a link to a redesigned version of the Copperfield HOA website. The resident stated he was offering this redesigned site at no development cost. Board members advised Krauth to contact the resident for more information/details.

Krauth stated there is a good deal of valuable information on the HOA website. She encouraged board members and residents to promote the website as a way to find answers to questions and to access information. The board plans to add announcements for upcoming yard sales, etc.

Schneider received an email from a resident asking if there is a way to get a newsletter or email regarding garbage pickup, yard sales or other events. The resident also asked if there are any social events in the neighborhood. Schneider advised board members would love to get an electronic newsletter or periodic emails distributed to residents. Schneider also advised the resident of the board's purpose of board and stated we do not have a social committee. Schneider invited the resident to start one (the board has attempted to get volunteers to do this in the past). Schneider offered Facebook, quarterly meetings as (minutes are posted online) as ways to stay informed. Also, Georgetown posts about garbage, recycling and yard waste schedules.

Open Forum

A resident in attendance advised she's noticed tree worms in two of the trees at the entrance. May need to be aggressive in treating those trees. Curry will contact lawn care contractor. Board may need to take the next step by having a certified arborist inspect the trees and advise on treatment options.

Question regarding drainage water from the street. There is a drainage ditch on/near her property. Weeds are growing in it. It's an eye sore. Krauth advised her to contact the town.

Question about children riding electric scooters and golf carts. Krauth advised those are issues for the police as these are being driven on the streets, which are owned by the town. The board is aware the town has approved golf carts within town limits. Several have been seen in Copperfield; neighbors should be extra cautious when driving in the neighborhood.

Williams advised the next meeting is the

Annual Meeting, scheduled for Saturday, Nov. 21 at 10 a.m. at The Spot.

Rodgers made a motion to adjourn; Schneider seconded. All in favor.

Meeting adjourned at 6:31 p.m.

Respectfully submitted by:

Cheryl A. Williams, Secretary, Copperfield HOA