

COPPERFIELD HOMEOWNERS ASSOCIATION

Town Hall / Monthly Meeting Minutes

August 2026

Copperfield Clubhouse

Board Members Present:

Tyler Watson, President

Rob Garbus, Vice President / Recreation

Pat Dour, Maintenance

Kathleen Mullins, Secretary

Board Member(s) Absent:

Ron Bekebrede, Treasurer (excused)

1. Call to Order

President Tyler Watson called the Town Hall to order and thanked residents for attending.

The primary purpose of the meeting was to review and gather resident feedback regarding the proposed effort to **unify Copperfield's existing eleven sets of deed restrictions into a single, consistent set of restrictions applicable throughout the community.**

It was emphasized that the document presented was a **working draft**, not a final proposal, and that feedback from the Town Hall would be used to revise the document and develop additional resident surveys before any proposed amendments were advanced for formal approval.

Residents agreed to review the draft article by article.

2. Deed Restriction Unification Process

Cost and Approval Process

Residents asked about the anticipated legal, administrative, and recording costs associated with consolidating the eleven existing sets of deed restrictions.

Discussion included:

- Each existing set of restrictions would require the applicable level of owner approval before amendment.
- The current restrictions generally require approximately **75% owner approval**, although the specific requirements of each set must be confirmed.
- Separate documents may need to be prepared and recorded for each affected phase.
- Preliminary discussion estimated recording expenses and related costs in the range of approximately **\$1,000–\$2,000**, exclusive of any outside legal counsel or additional professional expenses.
- Residents requested that the Association obtain a clearer estimate of total anticipated costs before proceeding to formal approval.

Questions were also raised regarding implementation, including whether all phases must approve the unified restrictions before they become effective and how an “effective date” would be established.

Follow-up: Clarify the effective-date and phase-approval mechanics and develop a more complete estimate of implementation costs.

3. Purpose, Definitions and General Use Restrictions

The proposed declaration would supersede the existing declarations upon becoming effective and establish one set of standards throughout Copperfield.

The draft provides for **one membership, one vote and one assessment obligation per lot**.

Residents generally supported retaining the one-lot/one-vote structure and requested that an “**Effective Date**” definition be added.

Nuisances

Discussion focused on the proposed prohibition against noxious, offensive or nuisance activity.

One resident expressed concern that overly subjective standards could lead to inconsistent enforcement or neighbor-to-neighbor complaints based primarily on personal preference.

One Resident generally favored making nuisance standards **as objective and consistently enforceable as reasonably possible**, while recognizing that some Board discretion will remain necessary.

Examples discussed included excessive noise, odors, animals and other activities affecting neighboring properties.

Follow-up: Revisit nuisance language with particular attention to objective standards and consistent enforcement.

4. Home Occupations and Commercial Vehicles

The proposed home-occupation provisions were reviewed. The intent is to permit remote work and home-based businesses that do not materially alter the residential character of the neighborhood while restricting activities that generate significant traffic, employees, exterior storage, equipment, signage, noise or similar commercial impacts.

A substantial portion of the discussion centered on **commercial vehicles**.

Some residents present expressed concern that the current definition could unnecessarily affect residents who drive ordinary pickup trucks or passenger vehicles bearing company logos, toolboxes or limited work equipment.

There appeared to be support for distinguishing ordinary work vehicles from larger or more intrusive commercial equipment.

Residents requested that future surveys provide specific examples and allow owners to indicate which characteristics they believe should or should not constitute a commercial vehicle. Existing state or federal definitions were also suggested for consideration.

The Board acknowledged that the issue warranted additional review before a permanent standard is adopted.

Follow-up: Resurvey residents regarding commercial vehicles using clearer definitions and specific examples. The Board also discussed considering a temporary pause on commercial-vehicle enforcement while the standard is reconsidered.

5. Rentals and Leasing

Short-Term Rentals

The draft prohibits rentals of less than 30 days, including typical Airbnb and VRBO-type uses.

Prior resident feedback generally supported prohibiting routine short-term rentals.

The draft included a potential exception allowing limited short-term rentals during significant local or regional events, such as Derby or major sporting events, with Board approval.

Residents discussed the potential economic benefit of such an exception as well as concerns regarding parties, noise and other nuisance activity.

There was also discussion regarding whether exceptions should be specifically defined in the deed restrictions or administered through Board policy.

Follow-up: Further evaluate the scope and administration of any short-term-rental exception.

Long-Term Leasing

Long-term leasing generated significant discussion.

Residents expressed differing views regarding whether rental properties should be permitted at all. Concerns included absentee ownership, deferred maintenance, corporate ownership and the difficulty of enforcing property standards against owners who do not reside in the community.

Other residents noted that leasing can provide an important option for homeowners experiencing relocation, employment transfers or other circumstances in which selling a home may not be practical.

Potential alternatives discussed included:

- Requiring Board approval or registration of long-term leases;
- Establishing a minimum lease term;
- Requiring current owner and tenant contact information;
- Requiring leases to acknowledge applicable Copperfield restrictions;
- Addressing corporate or institutional ownership; and
- Requiring outstanding property violations to be resolved before leasing.

Because the original survey did not provide residents with an option to prohibit long-term leasing entirely, the Board agreed the issue warranted additional community feedback.

Follow-up: Resurvey residents regarding long-term leasing, including prohibition, minimum lease terms, Board approval/registration and related requirements.

6. Animals

The proposed restrictions generally permit customary household pets while maintaining existing restrictions against livestock and poultry.

Residents specifically discussed **chickens and rabbits**, including whether either should be permitted under defined circumstances.

No consensus was established to change the current prohibition.

Follow-up: None

7. Signs and Other General Restrictions

The proposed sign provisions were reviewed, including allowances for real-estate signs, legally protected political/election signage and temporary event or celebration signs.

Drainage and sanitary-sewer provisions were also reviewed.

No significant concerns requiring immediate revision were identified.

8. Architectural Control and ACR Process

The proposed declaration continues to require Architectural Change Request (“ACR”) approval for significant exterior improvements while eliminating unnecessary approval requirements for routine maintenance and like-for-like replacements.

Residents discussed a recently approved large accessory/recreational structure and the importance of ensuring approved projects are ultimately constructed consistent with the plans submitted to the Board.

Discussion also addressed whether neighboring owners should receive notice of proposed ACRs that may materially affect their property or view.

Residents generally supported greater transparency for significant projects, while concerns were raised that requiring formal neighbor notification for every minor ACR could create unnecessary administrative burden.

Follow-up: Consider an appropriate neighbor-notification or public-comment process for significant ACRs while avoiding unnecessary requirements for routine projects.

9. Pools and Solar Equipment

The draft requires ACR approval for swimming pools and prohibits above-ground pools.

Residents questioned language allowing pools in locations other than rear yards with Board approval. General sentiment favored requiring pools to remain in rear yards rather than allowing discretionary front-yard placement.

Follow-up: Consider removing the “unless otherwise approved” exception regarding pool location.

Solar panels and similar energy equipment would remain permitted subject to reasonable placement and appearance standards.

No significant objection was raised to the proposed solar provisions.

10. Parking and Traffic Safety

Parking generated substantial discussion and remains one of the primary reasons residents have expressed interest in unified deed restrictions.

Current restrictions vary by phase, resulting in some lots being subject to street-parking restrictions while neighboring lots are not.

Residents raised concerns regarding:

- Visibility on hills and curves;
- Children, pedestrians and animals entering traffic from behind parked vehicles;
- Emergency-vehicle access;
- Vehicles parked directly opposite one another;
- Vehicles obstructing sidewalks;
- Parking near intersections and other identified hazard areas; and
- The need for reasonable exceptions for funerals, illnesses, family visits and similar circumstances.

Residents also discussed defining terms such as “**temporary**” **parking** rather than leaving them open-ended.

The Board noted that a request has separately been submitted to Louisville Metro for evaluation of traffic-calming measures, including possible speed humps or similar improvements.

General sentiment favored establishing consistent neighborhood-wide parking expectations while preserving reasonable temporary exceptions.

Follow-up: Revise and resurvey the parking provisions with clearer definitions, safety considerations and reasonable exceptions.

11. Recreational Vehicles, Trailers and Lawn Parking

The draft restricts trailers, boats, campers, wrecked vehicles and similar equipment from long-term storage on streets or in locations visible from streets or neighboring lots, while allowing temporary loading and unloading.

Parking vehicles on lawns or other unpaved surfaces was also discussed, including the relationship between HOA restrictions and existing Louisville Metro requirements.

The Board will further review whether HOA enforcement is necessary where existing Metro regulations already govern the activity.

12. Fences

The proposed fence standards require ACR approval for new installations and material changes while allowing routine repair and like-for-like replacement.

Permitted materials include wood, ornamental metal, vinyl and comparable composite materials. Chain-link, barbed wire, razor wire and electric fencing would be prohibited.

Residents requested clarification that **underground electronic pet-containment systems** would not be prohibited as “electric fencing.”

Fence height would generally be limited to six feet, subject to limited Board-approved exceptions where appropriate because of lot conditions or topography.

Fencing extending into front-yard areas would remain prohibited.

Follow-up: Clarify the exception for underground pet-containment systems and review the scope of discretionary fence exceptions.

13. Sheds, Playsets and Accessory Structures

The proposed declaration would permit sheds, pergolas, playsets and similar accessory structures in rear yards with ACR approval.

Residents discussed whether additional standards should govern the **size, height and appearance of sheds and accessory structures** to prevent excessively large structures while still allowing reasonable residential storage.

Questions were also raised regarding whether ordinary residential playsets should require the same level of review as permanent accessory buildings.

Follow-up: Revisit accessory-structure provisions and survey residents regarding sheds, playsets and appropriate size/design limitations.

14. Property Appearance and Maintenance

The draft provisions addressing trash containers, exterior storage, mailboxes, exterior lighting, temporary storage containers, seasonal decorations and general property appearance were reviewed.

Discussion included defining what constitutes reasonably neat trash-container storage, particularly for corner lots.

The draft would continue requiring mailboxes to be black and maintained in good repair.

Exterior lighting provisions would prohibit unreasonable glare onto neighboring properties or streets while permitting normal residential and security lighting.

Seasonal exterior decorations would generally be permitted within defined time periods.

No major objections were raised to these provisions, although minor language clarification may be considered.

15. Trees and Community Character

The draft allows owners to remove trees from their property without prior Board approval while encouraging replacement of healthy mature trees and preserving the community's wooded character.

Residents discussed whether removal of healthy mature trees should instead require Board approval.

Others noted the significant cost associated with tree removal and questioned whether additional regulation was necessary.

No consensus was reached to change the draft provision.

Existing Louisville Metro requirements concerning trees within public rights-of-way or easements remain separately applicable.

16. Enforcement

The proposed declaration provides enforcement authority through written notice, fines, suspension of amenity privileges, legal action and other remedies permitted by law.

Residents discussed the importance of providing owners a reasonable opportunity to cure or contest an alleged violation before sanctions are imposed.

A wording change was suggested to state that an owner “**shall be sent notice**” rather than requiring proof that notice was actually received.

The draft also emphasizes uniform, nondiscriminatory enforcement and provides for a transition period before newly unified standards are fully enforced.

A provision extending enforcement rights to mortgagees was questioned and identified for further review/removal.

Follow-up: Review notice language, enforcement procedures and the proposed mortgagee enforcement provision.

17. Amendment, Voting and Duration

The draft retains the existing **75% approval threshold** for future amendments.

The Board explained that lowering the threshold had been considered but retaining 75% was viewed as a way to avoid making the unified restrictions easier to amend than the restrictions they would replace.

Residents supported clearly establishing **one vote per lot**, regardless of the number of individuals who own the property.

The draft currently provides for an initial 30-year term followed by automatic 10-year renewals. Residents discussed whether a new unified declaration should instead begin with a shorter term, such as ten years, to allow future residents an earlier opportunity for comprehensive review.

Follow-up: Survey residents regarding the initial term of the unified declaration while retaining the proposed one-lot/one-vote structure.

18. Assessments and Board Authority

The draft provisions governing assessments and Association authority were reviewed.

Residents discussed whether annual assessment increases should be capped. Concerns were raised that a fixed cap could impair the Association's ability to respond to inflation, unexpected expenses or future financing requirements.

Existing Bylaw limitations and requirements remain applicable.

The draft also recognizes the Board's authority to adopt reasonable policies, procedures, schedules and guidelines addressing matters such as architectural review, enforcement, parking and maintenance, subject to the governing documents and applicable law.

19. Grandfathering and Transition

The proposed declaration includes provisions intended to protect existing improvements that were lawful when installed, even if the unified standards later differ.

The Board emphasized the need for a reasonable transition period before enforcing new or revised restrictions throughout the community.

Further clarification of the grandfathering and transition provisions will be incorporated as the draft is revised.

20. Summary of Follow-Up Items

Based on resident feedback, the Board identified several matters for additional review before advancing a final proposal:

- Obtain a clearer estimate of legal, recording and implementation costs.
- Clarify effective-date and phase-approval mechanics.
- Improve objectivity within nuisance standards.
- Revisit and resurvey commercial-vehicle definitions.
- Consider pausing commercial-vehicle enforcement while standards are reconsidered.

- Resurvey long-term leasing, including whether rentals should be prohibited or subject to additional requirements.
- Further evaluate short-term-rental exceptions.
- Evaluate neighbor notification for significant ACRs.
- Revise pool-location language.
- Refine street-parking definitions, safety standards and reasonable exceptions.
- Clarify underground electronic pet-containment systems.
- Review enforcement notice language and mortgagee enforcement rights.
- Consider a shorter initial term for the unified declaration.

The Board reiterated that the draft presented at the Town Hall was **not final**. Resident feedback will be incorporated into revisions, and additional community surveying will be conducted before the Association moves toward formal adoption.

21. Conclusion of Town Hall Discussion

The article-by-article review concluded following extensive resident discussion and feedback. The Board thanked residents for participating and providing input regarding the proposed unified deed restrictions.

The Association will continue refining the proposal before presenting any final version for the approval process required under the existing governing documents.