



KINGS CREEK VILLAGE ASSOCIATION
8333 S.W. 81 Avenue
Miami, FL 33143
(305) 279-2101

KCVA BOARD MEETING *MINUTES*

Kings Creek Village Community Center Building
Wednesday, 7 October 2026, 6:30 PM

PLEASE NOTE THAT

AGENDA IS IN THIS FONT

AND

MINUTES ARE IN THIS FONT

1. CALL TO ORDER

Meeting called to order at 6:31PM.

2. PROOF OF NOTICE POSTED 48 HOURS PRIOR TO MEETING

Notice posted timely, verified by M Vera.

3. ROLL CALL

In attendance : A Avedano, J Muniz, L Bean, L Corona, P Pardo, and P Perez-Arias. Quorum achieved with six (6) members.

4. APPROVAL OF 28 MAY BOARD MEETING MINUTES

Approval motion by P Perez-Arias, seconded by J Muniz. Minutes approved unanimously.

5. REPORTS

5.1. MANAGER'S REPORTS – Mariafernanda Vera

5.1.1. MANAGER'S REPORT

5.1.2. VIOLATIONS - None

5.1.3. OFFICIAL INFORMATION REQUESTS – None

M Vera reviewed the Manager's Report. No violations nor official Information Requests for Board review.

5.2. FINANCIAL & INVESTMENT REPORT - Pablo Perez-Arias

5.2.1. LATEST AVAILABLE MONTHLY FINANCIAL DOCUMENTS

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P Perez-Arias reviewed the August 2026 financial statements, latest available, as well as excerpts from the latest (30 September 2026) bank and brokerage accounts. P Perez-Arias reminded the Board that the 2025 audit was successfully completed with no findings, and that the 2025 tax return was filed timely.

5.3. SUB-ASSOCIATION REPORTS – None

6. ARCHITECTURAL AND LANDSCAPE REQUESTS

6.1. RATIFICATION OF “PRE-APPROVED” REQUESTS SINCE LAST MEETING

6.2. REQUESTS REQUIRING BOARD APPROVAL – None

Page 7 of the information packet lists architectural requests reviewed during KCVA’s regular course of business, as they met all requirements. J Muniz moved to approve, L Corona seconded. The motion passed unanimously.

7. OLD BUSINESS

7.1. CAPITAL PROJECTS FOR 2026

Replacement of Clubhouse pool area fence with new fence nearly complete. Once hedge was removed, an old, rusty portion of fence appeared around the gas tank for the pool heater. The tank requires a physical barrier around it, and it will be fenced as part of the project. M Vera reviewed the additional cost of \$2,121.00. P Perez-Arias reminded the Board of the original cost of \$14,425.00 and that the change order cost would exceed the original cost by about 15%. J Muniz motioned to approve the change order, L Bean seconded the motion and, it was approved unanimously.

7.2. LAWN CARE CLEAN-UP LETTER SENT

P Perez-Arias reported to the Board that the letter regarding lawn care maintenance and construction debris being the responsibility of each single family home owner / resident, and all sub-associations, was sent.

7.3. MAINTENANCE TRUCK REPLACEMENT VS REPAIRS

P Perez-Arias reported to the Board that the KCVA maintenance truck had a mechanical and safety check. No safety issues were found. We received a list of potential replacement items, which would exceed the value of the truck, and are not required for the truck to

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function. The plan is to continue doing regular maintenance on the truck, with the goal being to get at least one more year of use before replacing it, maybe two. As a reminder, the truck is 24 years old, mainly used for low speed, short travel runs.

8. NEW BUSINESS

8.1. 2027 BUDGET

Joseph (Joe) Montora and Yamil Cabrera, from Padron Montoro CPAs & Associates (PMA) attended the meeting. The budget discussion occurred after the Security and Insurance items below but, minutes are here to match agenda. Y Cabrera and J Montoro presented the draft 2027 budget for KCVA, based on year-to-date August results, with some adjustments made by PMA. P Perez-Arias then reviewed an interactive version of the same format, to review the budget by line item. The security and insurance changes were incorporated into the budget. At one point, J Montoro mentioned the draft budget showed a \$20,000 to \$22,000 discrepancy in the 2026 Projected Results for Salaries and Payroll Taxes combined. That is a 10.6% to 11.7% discrepancy. J Montoro suggested that PMA re-do the draft, and present it at a future Board Meeting. P Perez-Arias asked PMA to review all line items, as a discrepancy of over 10% was concerning for KCVA. The Board agreed to have another Board Meeting in two weeks, 21 October 2026, to finish the 2027 Budget.

8.1.1. SECURITY (BNP) INCREASE

P Perez-Arias reviewed BNP's notice of annual increase, based on the State of Florida's raising the minimum wage. The increase is 4.7%, from \$21.50/hr to \$22.50/hr.

8.1.2. INSURANCE (HUB) INCREASE

Karlene Lawrence, from HUB International Florida, attended. K Lawrence reviewed the proposed changes to most of KCVA's insurance policies. Most policies renew in early November, property in January (2027), and auto insurance earlier in the calendar year. HUB is not involved in auto. K Lawrence reviewed the policies renewing in November :

General Commercial Liability by Philadelphia \$56,641.00

Crime by Travelers \$1,335.35

Directors & Officers by GCNA \$6,677.54

Excess Liability by Spinnaker \$10,766.20

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Workers' Compensation by PMA \$1,353.00

Total \$76,773.09

The total is a \$3,195.28, or 3.7%, reduction from the policies they replace, for the same coverages. Great job by HUB on KCVA's behalf. Policy premiums can change on a moment's notice so, there was a motion to approve the policies, carriers, and coverages listed above, for a sum not to exceed the total amount above. P Perez-Arias made the motion, J Muniz seconded, and it passed unanimously.

Property insurance renews 1 January 2027, and is expected to increase to \$22,154.00, from a pro-rated annual amount of \$20,851.20. The increase is \$1,303.20 or 6.3%. As a reminder, HUB made the Board aware during last year's insurance renewal process that an increase this year was a very likely scenario. KCVA did get a lower premium and, a fifteen (15) month term, at the last renewal. K Lawrence said HUB will continue to look for like coverage for a lower premium, since the renewal period starts in December. She also reported that even at the increase, the rate was good and, she would try to get a fifteen (15) month term, like last year.

KCVA looks at the combined insurance policies being discussed, as individual policies tend to vary year to year, due to many factors. Combined, the premiums for all policies being discussed total \$105,083.49, a \$1,892.08, or 1.8%, decrease from last year.

In order to avoid having to call a Board Meeting for the purpose of renewing the property insurance policy, there was a motion to renew with the same carrier, Slide, for the same coverage, if the premium does not exceed the \$22,154.40 discussed. P Perez-Arias made the motion, J Muniz seconded, and it passed unanimously.

8.1.3. RECOUPING SHOPPING CENTER ISSUE COSTS TO DATE

This item was tabled, like the budget discussion.

9. OPEN FORUM AND OWNER REQUESTED AGENDA

There were no owner requested items added to the agenda.

There were 15 to 20 guests, at any given time. Guests came and went throughout the meeting. Guests asked questions throughout the meeting, and the Board answered them.

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10. ADJOURNMENT

The meeting adjourned at 8:14PM.

P Perez-Arias stayed behind to speak with guests that had questions or comments.

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