

COPPER CREEK

ARCHITECTURAL GUIDELINES

MAINTAINING THE BEAUTY, QUALITY
& VALUE OF OUR COMMUNITY



A GUIDE FOR HOMEOWNERS

COPPER CREEK OF RIVERVIEW HOA, INC.

WELCOME TO THE ARCHITECTURAL GUIDELINES

Protecting the Appearance and Value of Our Community

The Architectural Guidelines for Copper Creek of Riverview are intended to help maintain the attractive, consistent appearance of our community while providing homeowners with clear guidance when considering changes or improvements to their homes.

As a planned community, exterior changes can affect not only an individual home but also the overall appearance of neighboring homes and the community as a whole. These guidelines provide a consistent framework for reviewing proposed alterations and help ensure that improvements are compatible with the original design and character of Copper Creek.

BEFORE MAKING AN EXTERIOR CHANGE

Homeowners should review these Architectural Guidelines before purchasing materials, hiring a contractor, or beginning work that changes the exterior appearance of their home.

When an Architectural Alteration Request is required, the request must be submitted and approved before work begins. Providing complete information—including descriptions, dimensions, materials, colors, photographs, drawings, or other supporting information when applicable—can help avoid delays in the review process.

All Architectural Alteration Requests should be submitted through our community management company:

McNeil Management Services, Inc.

mcneilmsi.com | 813-571-7100

Homeowners registered for the McNeil homeowner portal may also submit their Architectural Alteration Application directly through the portal.

McNeil Management will coordinate the request through the Association's architectural review process.

WHY IS PRIOR APPROVAL IMPORTANT?

The architectural review process helps:

- Maintain a consistent and attractive community appearance.
- Protect property values and the character of Copper Creek.
- Ensure requests are evaluated fairly and consistently.
- Identify potential conflicts with community standards before money is spent or work begins.
- Reduce misunderstandings and the possibility that unapproved work may need to be modified or removed.

NOT SURE WHETHER APPROVAL IS REQUIRED?

Ask before you act.

If you are uncertain whether a proposed project requires an Architectural Alteration Request, please contact **McNeil Management at 813-571-7100** before beginning the work. General questions may also be directed to the **Copper Creek HOA** at hoacoppercreekinfo@gmail.com

WORKING TOGETHER

These guidelines are not intended to discourage homeowners from improving and enjoying their homes. Their purpose is to provide a clear and consistent process that balances individual improvements with the interests of the community.

*Thank you for helping us maintain the appearance, quality, and value of
Copper Creek of Riverview.*

I. General Notes

a. Existing building colors

- There are four different color schemes. See Copper Creek Exterior Schemes Exhibit at the back of this Document. The homeowner should be sure that they select the correct colors to match their existing scheme. Colors are Sherwin Williams colors.
- Each scheme consists of two body colors and an accent color.
- Trim color throughout the community is the same, all homeowners should be using Sherwin Williams Site White 7070.
- Accent colors are only to be used on the shutters and doors and decorative piece.
- Exterior patio walls on unscreened lanais (back) and front entry walls shall be the same color scheme as the rest of the home.

b. Hours of work

- All exterior work must be completed between 9:00 am – 6:00 pm Monday – Saturday.
- No exceptions unless it's an emergency repair and notice shall be submitted to Board.
- No work shall be done on holidays - New Years, Thanksgiving, Labor Day, and Christmas.

c. Submittal requirements

- Submit alteration request form through our McNeil Management Portal-**Instructions on previous page.**
- Provide image and documentation of item/ items for approval.
- Quantity (i.e. amount of solar lights, etc.).
- Provide a sketch if applicable.
- Provide documentation of a FL approved Contractor with their license number.
- Provide a copy of selected contractor's or vendor's proof of insurance with submittal application.
- **Any work that involves a part of the home directly connected to your neighbor will require their signature acknowledgment on the application.**

d. Submittal timeframe

- All work submitted must be completed within the **60-day** time limit.
- After **60 Days**, submission is no longer approved.
- You may file for an extension via written letter only to the ARC review board, detailing the reason the extension is needed.

e. Violations may be issued for the following:

- Conducting exterior work outside of hours of work.
- Contractor/ Vendor failure to clean up prior to completion of work.
- Starting an Exterior Change Without Approval.
- Constructing something other than the approved work.

II. THE FOLLOWING ITEMS WILL NOT BE PERMITTED

- a. Constructing something other than the approved work.
- b. Structures anchored to the building except items specifically mentioned in these guidelines i/e flagpole.
- c. In-ground fire pits.
- d. Ponds, fountain, bird baths or anything that collects water.
- e. Removal of or any addition to any common area landscaping element without written consent from the Board. This includes ponds and mitigation areas.
- f. Temporary fencing, permanent fencing, or other enclosure element including pet containment.
- g. Planting in originally installed landscaping beds or the addition of any plant life on your Lot (see potted plants).
- h. Garbage can enclosures. Per the Declaration, garbage cans shall be kept in the garage.

III. Landscaping, Planting and Gardening – all of the following do not require prior approval providing that these Guidelines are followed.

There may be items below that you have installed with approval from the builder. Those approvals stand. Going forward if you need to replace this item it needs to be replaced subject to the Guidelines in effect at the time.

a. Landscape Bed Border - concrete

- The approved decorative mulch bed border is Pavestone RumbleStone in the color Graystone
- It may be installed between any mulch bed and grass.
- It may not be installed along concrete sidewalks, driveways, etc. or around trees.



b. Landscape bed border – plastic (polyethylene)

- Edging to be black.
- Installed with stakes.
- Installed in a manner that the rolled edge is not more than 1.5" above the grass.



c. Lights – pathway (plastic or metal, no glass)

- Lights must be along mulched plant beds and are not permitted in the grassed areas or beyond the unit driveway.
- Solar, battery and corded lights are permitted. Corded options are at the homeowner's own risk. HOA not responsible for cut cords from landscaping provider.
- All cording/wiring shall be installed at a minimum of 6" away from edge where the mulch meets the grass.
- Lights must meet the following specifications
 - a) 4-6 per side of driveway.
 - b) 4-6 per side of sidewalk.
 - c) Fixture maximum height is 18".
 - d) Fixture base material is to be waterproof plastic, aluminum, or stainless steel.
 - e) Fixture light must have protective lens around it. No requirements on the shape style, or color of the head. Light bulbs shall be white.
 - f) Approved fixture finishes are
 1. Oil rubbed bronze.
 2. Black.
 3. Matte metal finish in silver, chrome, or nickel coloring.

**d. Other enhancements (approval required)**

- Sculptures, garden flags, and other garden art will require permission from the ARC.
- In general they should not exceed 18" in height.
- Natural (not painted) finishes are preferred.
- They shall be located in a mulched bed.
- Only one per Lot.

e. Plants - Hanging

- 2- Maximum plants
- Not to exceed 6" in length

f. Plants - Potted

- Are not to be placed in any portion of the common areas maintained by the landscaping company (mulched area or grass) Potted plants must stay on the owner's paved concrete surface except for end units which may have 1 potted plant in the mulch bed.
- Acceptable locations for potted plants are back patio or front entry way
- May exceed 3' in height or length
- Maximum number of plants for the front entry may not to exceed 40" total in planter pot sizes

- a) Example, you may have 2- 20" pots or 4 10" pots but you may not exceed 6 potted plants total.
- Pots and containers must be removed to safe storage in the event of impending storm or if owner is leaving for an extended period of time.

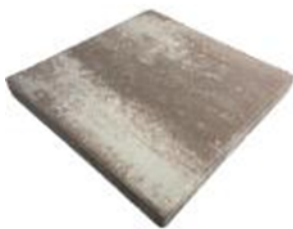
g. Rock Mulch

- Rocks may replace any existing mulched areas on the owner's property.
- Landscape edging is required at any location where the grass meets the rocks.
- Middle island fingers will require that both owners submit for approval at the same time. Entire finger must be either rock mulch or wood mulch, no half and half.
- Landscape weed mat is recommended to be installed under the rock mulch.
- Approved rock mulch is #57 Pink and gray granite rock size 1" – 1.5" available at TMI Landscaping.



h. Stepping stones

- May be installed per manufacturer's specification outside the lanai to provide a stepping area.
- May not exceed 32" by 32"
- Approved style is Old Castle Concrete Step Stone in Sand Tan

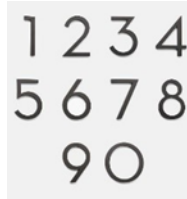


IV. Structure Alterations – requires approval

a. Building numbers

- Address letter must be placed in a position to be plainly legible and visible from the street or road fronting the property.
- Address number shall be black in color
- Address numbers to be a minimum of 4" high with a minimum stroke width of 1/2".
- Address numbers must be Arabic numerals or alphabet letters

- Numbers to be placed on garage door white trim band in the center
- May be ordered from <https://www.modernhousenumbers.com/collections/numbers-and-letters>



- Font is SOHO

b. Cameras

- Cameras may only be installed in the three different specified locations. Each unit can have a maximum of 3 cameras and only 1 camera permitted in each specified area. All cameras must be inside of the covered porch areas with the exception to the approved garage camera location.
- Approved locations are front and back porch under covered area and garage/driveway area.
- Cameras are to be placed 8-12' feet from the ground, not to exceed maximum of 13'
- Must be completely attached and will be maintained by homeowner
- All cameras should view only homeowner's property. Proof of camera viewing area can be requested by HOA if concern of privacy violation is submitted.

c. Driveways

- Owners may not change the actual driveway surface from what the builder installed and must replace it with the same materials and style as was originally installed by builder.
- Driveways may not be painted or stained.

d. Exterior Lights

- One motion light permitted in the back and front of home
- No wider range than 20'
- Light cannot be larger than 6"x6"
- Light shall be centered just above house numbers and touching white trim band

e. Front Door Glass Panel

- Original door must be used or replaced needs to resemble original door and be painted in original color. Frame color must match existing door or trim color.
- Professional licensed glass door installation is required.
- Full panel option as shown below in frosted or clear only and impact resistant or severe weather glass.
- Glass enclosed blinds not permitted
- No sidelight additions permitted
- Caming colors; chrome, antique brass, oil rubbed bronze, and patina



Outside

Inside

f. Flags - Federal, State, Military

- In accordance with Florida Statutes 720.304, any homeowner may display one portable, removable official flag not larger than 4 ½ feet by 6 feet, United States flag or one official flag of the State of Florida in a respectful manner, and one portable removable official flag not larger than 4½ feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, or Coast Guard or a POW-MIA flag.
- Flagpoles may be mounted to the house directly to the left or right of the front door or centered over the garage door. Flagpoles attached to the house may not exceed 5 feet.
- When mounted on the house, flags must be flown on a pole in an outward fashion from the house. The American flag, state of Florida flag, Military Service or MIA flags which are no larger than 4½ feet by 6 feet, attached to the house in the above locations shall be permitted without ACC approval.
- A free-standing flagpole, not to exceed twenty feet (20') in height, may be installed in a location that does not interfere with the line of sight at an intersection, is not within an easement and does not present a hazard to drivers or pedestrians. The pole must be constructed of high-pressure fiberglass or anodized aluminum and be white, bronze, or black in color. The flagpole must meet the minimum wind load requirements for the Morris Bridge Manors geographic wind zone. The pole must be installed per the instructions provided with the pole and must be concreted into the ground.
- The U. S. flag shall be flown in accordance with the requirements of the United States Flag Code. In no instance shall the flag be flown in violation of Section 720.304, Florida Statutes.
- No other flag of any sort may be displayed along with the United States flag or in lieu thereof except for State of Florida, Military, and POW- MIA flags. They shall be no larger than the American flag nor shall they be flown above the American flag.
- Flags shall be replaced if faded, tattered, or in poor condition.
- Flag poles and flag attachments will be kept in a clean and maintained condition.

g. Garden Hoses

- All hoses must be neatly placed on a hose wrap located near the water source.
- Stand or mobile station are fine but must be stored/attached flush to the home.

h. Gutters

- Not permitted per homeowner vote, this is a change that has been requested to be the whole community not individual buildings.

i. Patio Flooring - Front/Rear entry floor (sidewalk not included)

- Painting is permitted with approved colors
- Tan, grey or a **natural neutral color**
- Paint must be outdoor all-weather paint or concrete stain. Paint sample required with application.
- Tiling permitted with approval only (sample required)

j. Satellite Dishes

- Architectural approval is required for all new satellite dishes.
- A satellite dish 39" or less (diametrically or diagonally measured) may be installed on an Owner's side or rear roof or the side or rear of the property as long as the dish is not visible from the street.
- If the dish is placed on the ground, it must be screened by landscaping to minimize its impact on the neighborhood. It may also be pole mounted behind the footprint of the home.
- A satellite dish will not be placed in setback areas.
- Extenuating Circumstances:
 - a) If the Homeowner and the Architectural Committee determine it is not possible to receive an adequate signal under the above-described policy, alternative placement will be considered on a case-by-case basis.
 - b) Alternative placement may include requirements that the dish be screened by landscaping, painted in a color compatible with the surroundings, or other alternatives, which will further minimize its impact on the neighborhood.
 - c) Pursuant to Federal Communications Commission, Rule 1.4000:
 - (a)(1) Any restriction, including but not limited to any state or local law or regulation ... or any private covenant, homeowners' association rule or similar restriction on property within the exclusive use or control of the antenna user where the user has a direct or indirect ownership interest in the property, that impairs the maintenance, installation, or use of ...
 - an antenna that is designed to receive direct broadcast satellite service, including direct-to-home satellite services, that is one meter or less in diameter ...
 - an antenna that is designed to receive video programming services via multipoint distribution services ... and is one meter or less in diameter or diagonal measurement
 - an antenna that is designed to receive television broadcast signals; or
 - a mast supporting an antenna described in [the above paragraphs]; is prohibited to the extent it so impairs.
 - d) The regulation goes on to define how a regulation or restriction might impair installation. According to the regulation ...
 - e) (a)(2) ... a law, regulation or restriction impairs installation, maintenance or use of an antenna if it
 - Unreasonably delays or prevents installation, maintenance or use,
 - Unreasonably increases the cost of installation, maintenance or use, or
 - Precludes reception of an acceptable quality signal. Id.

k. Screen Enclosure (Lanai/Patio back of home)

- Screen enclosure to have bronze frame **ONLY**
- No chair rail to be permitted
- Charcoal screening with standard mesh

- No privacy screening
- Kick-plate not to exceed 16"
- 1 standard size door
- Door Kick-plate not to exceed 16"
- No vented slots permitted on screen doors
- No vented slots or metal panels are permitted on screen
- No dog doors are permitted in the screen enclosure



l. Screen Enclosure (Front Entry/Porch)

- Screen enclosure to have bronze frame **ONLY**
- Charcoal screening with standard mesh
- No privacy screening
- 1 standard size door
- No kickplate other than front door which may not exceed 8"
- No vented slots permitted on screen doors
- No vented slots or metal panels are permitted on screen
- No dog doors are permitted in the screen enclosure

m. Storm Door

- Storm door hardware to match door finish.
- Storm door to be oil rubbed bronze
- Door to have single glass lite or screen covered opening
- No requirements on door supplier



n. Water Softeners

- Installation usually requires a permit. Please check with the County Building Department.
- Discharge from water softeners shall be routed to an open-air sanitary waste line or it may dump into a laundry tub or sewer line with a "P" trap. It shall not drain to the outside open areas.
- Check your water softener to make sure it's not stuck on backflush, which will continually use water.

V. TEMPORARY STRUCTURE ALTERATIONS**a. Campaign Signs**

- Signs may not exceed 24" x 24" in size
- Signs to be placed out no more than 3 weeks before election
- Must be removed 48 hours after election
- Signs to be placed in a mulch bed/finger adjacent to home
- No signs are permitted in common grass area
- No signs to be placed in grass areas being maintained by lawn service
- No signs to be placed outside of front gate in grass area

b. Holiday Décor

- Holiday décor may be installed on your personal space – i.e. entry and back patio/lanai, garage door.
- Holiday décor lights may be installed on landscape shrubs or trees the day after Thanksgiving and shall be removed no later than January 15th.
- Any décor placed in the grass is at the risk of the homeowner. HOA is not responsible for any damages from landscape services.

c. Movable Furniture

- Examples include but are not limited to charcoal or propane grill, lawn chairs, tailgating games, basketball hoop, and moveable fire pits.
- Movable furniture can be placed in your grassed area of your property or your driveway without an ARC submittal for a maximum of **24 hours**.
- Basketball hoops may not be installed on any home. Portable hoops shall be stored inside the garage when not in use.

d. Movable Structures

- Examples include but are not limited to items for parties including a bounce house, tailgate games that require anchoring, or caravan canopies.
- Movable structures to be placed in your grassed area of your property or your driveway will require an ARC submittal prior to setting up.
- Application must be submitted **14 days** prior to event or structure install.
- Portable play equipment shall be removed within 72 hours of original delivery.
- Play structures that utilize water will require a \$50 non-refundable water usage fee i/e water slides, larger kiddie pools, or ongoing sprinkler toys etc.

e. Portable Storage/Moving Containers

- Portable storage/moving containers may be located in the resident's own driveway for no more than 14 consecutive days for moving or 30 consecutive days for interior remodeling projects.
- Containers may not be located on the streets, any Common Areas or community property or in designated fire or traffic lanes and may not block public sidewalks or obstruct the access of other residents.
- Containers may be located in a neighboring resident's driveway with the neighboring resident's prior written permission.
- Use of such containers for commercial or home business storage or for a period in excess of 14 days is expressly prohibited. These containers shall not be used for long-term storage on-site. If longer-term storage is needed, please utilize an off-site storage facility. Under special circumstances, the Association may issue permits for time extensions and schedule variations, provided that permission is requested ahead of time.
- After proper notification is given to the owner, the Association has the right to enter a property and have the container removed if the owner has failed to comply with these standards. All related costs to enforce these standards including administrative charges and out-of-pocket expenses for the Association plus any attorney fees will be charged against the homeowner and a lien immediately placed against the property which will remain until paid in full together with all administrative, out-of-pocket and attorney's costs.

Approved August 27, 2026

ARC EXTERIOR PAINT COLOR GUIDELINE

Approved Community Exterior Colors: Exterior repainting must use the approved color scheme assigned to the building. Sherwin-Williams color numbers govern.

COMMON ACCENT SW 6243 Distance Decorative elements, entry doors, garage doors & shutters	COMMON TRIM SW 7070 Site White Trim throughout all four schemes
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SCHEME #1

SW 6255 Morning Fog Body 1	SW 7657 Tinsmith Body 2	SW 6243 Distance Accents	SW 7070 Site White Trim
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SCHEME #2

SW 6245 Quicksilver Body 1	SW 7071 Gray Screen Body 2	SW 6243 Distance Accents	SW 7070 Site White Trim
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SCHEME #3

SW 7071 Gray Screen Body 1	SW 7072 Online Body 2	SW 6243 Distance Accents	SW 7070 Site White Trim
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SCHEME #4

SW 6248 Jubilee Body 1	SW 6246 North Star Body 2	SW 6243 Distance Accents	SW 7070 Site White Trim
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LANAI / FRONT ENTRY PAD

SW 7043 Worldly Gray	Preferred color for painted lanai floors and front entry pads.
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COLOR NOTE: Colors shown above are for reference only and are not exact representations of the actual paint colors. Due to differences in printing, displays, and reproduction, homeowners should refer to actual Sherwin-Williams color chips for accurate color representation. The Sherwin-Williams color numbers listed above are the official color specifications.

ROOFING, SOFFIT & FASCIA STANDARDS

Roofing — Approved Shingle Color

Timberline® Weathered Wood

The Copper Creek HOA Board has reviewed available roofing options and has approved Timberline® Weathered Wood as the standard shingle color for the community. This shingle has been determined to be the closest match to the original roofing used in Copper Creek.



Homeowners undertaking roof replacement or repair are required to use Timberline® Weathered Wood shingles or a product that closely resembles this color and appearance. It is the homeowner's responsibility to ensure the selected shingle is a suitable match for their specific roof—especially in cases of partial replacements or when adjoining existing shingles. All roofing projects must be submitted for approval through the Architectural Review process, and an Architectural Alteration Application must be approved prior to starting any work.

Soffit & Fascia — Color and Replacement Requirements

In conjunction with any roof replacement or repair, any soffit or fascia boards that are repaired or replaced must match the original white color as originally installed in Copper Creek. Maintaining this uniform appearance is essential for preserving the cohesive aesthetic of each building unit. Requests involving soffit and fascia changes must also be included in the Architectural Alteration Application.