



HOA NEWSLETTER WINTER 2026



LOOK! In The Winter Issue



- Painting Project Plans & Timeline
- New HOA Email & Text Communication Platform
- 2026 Board Election Information
- Telecom Agreement Financial Update
- November Board Meeting Highlights
- Upcoming Meeting Dates
- Additional Community Updates



A Reminder.... Be Sure to Opt in for the New Community Communication Platform!

Your HOA Board recognizes that prompt communication is essential and we’re rolling out our brand-new email & text (SMS) communication system through Constant Contact.

Shortly, this will be the way the HOA sends *non-statutory* community updates. Certain required mailings will continue. The community Facebook page will no longer be used for most community updates.

Think:

- Special announcements.
- Community project updates.
- Board meeting information.
- Emergency notices.
- Voting & election information and reminders.
- Newsletter!

It only takes a few minutes to opt in, and **Homeowners and renters** are Welcome to sign up. You won’t have to rely on Facebook or hope for a mailed notice.

Because of Florida Statute requirements, **we need your written consent** to send notices electronically from the new platform — even if you opted in years ago under a different system. So, if you haven’t completed the opt in yet... Now's the time!

Opting In Is Quick and Easy!

Go to: [Constant Contact Opt-In](#)
Or Use the QR Code Posted at The Mailbox Area

*Let’s keep Copper Creek connected and smart —
Opt-in today, don’t stay in the dark!*



Please Note: Certain notices are required by Florida law and/or the Association’s governing documents to be provided by U.S. Mail or hand delivery. Where permitted by law and governing documents, those notices may also be provided electronically to owners who have consented. This electronic communication platform is intended to improve the efficiency and timeliness of HOA communications and does not replace any notice requirements mandated by Florida Statute 720 or the Association’s governing documents. Electronic communications are intended primarily for informational purposes, emergencies, and reminders; enforcement actions and official notices will continue to follow all applicable statutory and governing document requirements.

Community Exterior Painting Project – 2026



In 2025 Homeowners approved an amendment transferring exterior home painting responsibilities from individual owners to the HOA. Beginning in 2026, the HOA will assume responsibility for all exterior home painting, following the amendment approved by homeowners and recorded in November 2025. The Board has selected Florida Pro-Tech Painting as the contractor, and the initial community-wide painting is scheduled to begin in around October 2026 and with completion expected in early 2027.

The project includes pressure washing, minor stucco and caulking repairs, and a two-coat professional exterior paint system on all homes. Items such as driveways, sidewalks, fences, and owner-added decorative features are not included. A new community color palette will be developed in early 2026 in coordination with the ARC and contractor, with homeowner input encouraged before final Board approval.

Painting will be completed in phases by section (approximately 40–50 homes per month), with advance notice provided to homeowners regarding timing, preparation, and assigned colors. This program establishes a recurring HOA-managed painting cycle every 8–10 years, helping protect home exteriors and preserve property values.

Assessment Note:

The increased assessment of \$103 per month is temporary and applies only through 2026 to fund the initial community-wide painting project.

What Homeowners Need to Do (During the Painting Phase):

When your home is scheduled for painting in late 2026 or early 2027, homeowners will be asked to:

- Ensure access to exterior areas and enclosed lanais (if painting is desired)
- Remove items blocking walls or trim (furniture, décor, plants)
- Report visible exterior concerns during the pre-inspection period
- Watch for advance notices regarding assigned colors and painting schedules

Get Involved!! — Color Ideas & Volunteers Needed!

Homeowner input is welcome during the color review phase in early 2026. We are also looking for a few homeowner volunteers to help with color review, communication, and general project coordination. Interested? Email the Board at: hoa.coppercreekinfo@gmail.com

To view the completed amendment and detailed timeline go to: [Copper Creek Painting Project](#)

The schedule provided is our best estimate at this time. As with any large project, weather and other unforeseen factors may require adjustments along the way, and homeowners will be kept informed of any changes.

What Homeowners Are Asking

Why now?

Most homes have not been painted in nearly 10 years by 2026, and exterior paint is the primary barrier protecting stucco from moisture; a coordinated HOA-managed program is the most cost-effective and consistent way to protect our investment.

Why not wait?

Waiting allows moisture to penetrate unprotected stucco, increasing the risk of hidden damage and far more costly repairs later.

Will this change my home’s appearance?

The goal is to refresh and protect homes while maintaining the overall character of the community through a coordinated and thoughtfully selected color palette

Will I get input on colors?

Yes — homeowners will have an opportunity to review color samples and share preferences during the color review phase. Homeowners are encouraged to submit ideas for the color palette!

Who makes the final decision?

The final color palette will be approved by the Board, with input from homeowners and the Architectural Review Committee.

Board Meeting Minutes Highlights- November 2025 Board Meeting

- **The Association has received a check** in the amount of \$72,200 from Telecom. This is \$9,800 more than was anticipated. The Association will net \$57,800 of the amount. However, there are possible tax ramifications associated with the monies.
- A resolution acknowledging that the Painting Amendment was duly approved by the membership and officially recorded with Hillsborough County was presented. Motion carried by unanimous consent
- **Motion made to repair** the entrance gate (\$2500), a pothole repair (\$1300), Power washing of the common area sidewalks (\$5400). Motion carried by unanimous consent.
- **Email Platform for Community Communications:** Motion made to utilize the Constant Contact email/SMS platform and start with the “Lite” package to begin. Motion carried by unanimous consent.
- **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. Motion carried by unanimous consent.
- **Set 2026 Board Seat Election Dates:** April 16, 2026, will be the Board Election for the one seat that will be open. Voting will be available through both Ballot Bliss and the mail in ballots.

To review the latest **Complete Draft** of the HOA Board Minutes and Treasurers Report go here: [November 2025 Board Minutes](#). *This is the draft Minutes, to be approved at the next HOA Board meeting.*

Brief Financial Summary – As of November 30, 2025

Assets

Total Assets: \$113,847

- Operating: \$91,507
- Reserves: \$22,340

Overall Position

- The HOA remains **cash-positive** with a **strong year-to-date net income of \$67,663**.
- Financial activity this year reflects **necessary infrastructure repairs and one-time costs**, not ongoing overspending.

Income

- Total YTD Income: \$690,195 (over budget due primarily to interfund transfers and non-recurring items)
- Assessments: \$522,791 collected YTD (slightly under budget, timing-related and actively monitored)

Expenses

- Total YTD Expenses: \$624,125
- Primary Cost Drivers:
 - Lift Station Maintenance (significant but unavoidable infrastructure costs)
 - Water usage (closely monitored)
 - Gate and maintenance-related repairs

The Board will continue to focus on **infrastructure reliability, cost control, and long-term planning**. Key priorities include managing water usage, monitoring recurring maintenance costs, rebuilding reserves as planned, and preparing for the **community-wide exterior painting program** approved by the membership. Careful budgeting and ongoing oversight will remain central to keeping Copper Creek financially stable in the year ahead.

February 2026 Copper Creek Board Meeting

Mark your calendars for the next regular Board Meeting on **February 26, 2026 from 7:00 to 9:00 PM EDT** Via Zoom. Your attendance is always important!



To attend via Zoom: **Zoom Meeting ID: 750 730 2693**

To join via computer/laptop/app:

<https://us02web.zoom.us/j/7507302693>

Agenda will be posted 48 hours before meeting. You will find it here: [Meeting Schedules and Minutes](#)

Telecom /Spectrum Deal Funds

The Association received a total of \$70,200 from the Spectrum telecommunications agreement. These funds were allocated using the same careful, community-focused approach applied to other major financial decisions.

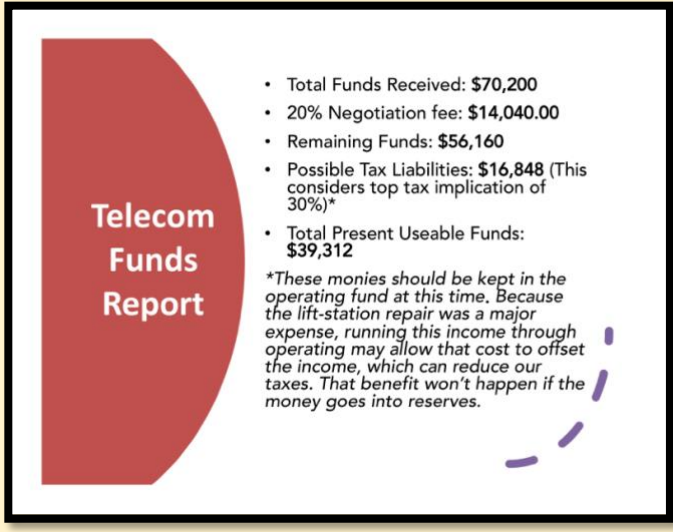
From the total amount received:

- 20% (\$14,040) was paid to the telecom consultant for negotiating and securing the agreement
- Of the remaining balance, 30% will be intentionally reserved to address potential tax implications.
- The remaining funds of \$39,300 provide working capital to address infrastructure needs and other priorities within the community.

If the actual tax obligation is less than anticipated, any unused portion of the reserved funds will be returned to working capital and remain available for community needs.

While the funds could have been immediately applied toward projects, the Board chose a deliberate and responsible allocation strategy. Reserving a portion of the proceeds helps protect the Association from unexpected tax obligations, while maintaining sufficient working capital allows the HOA to respond to infrastructure needs and operational priorities without relying on special assessments.

This balanced approach ensures the telecom proceeds benefit the community both now and, in the future, while maintaining financial stability and flexibility.



FYI....

Community copies of documents and forms can all be found at:

<https://coppercreekriverview.com/copper-creek-hoa-documents/>

Your Account information can be found at:

<https://mcneilmsi.com>

2026 HOA Board Elections

The Copper Creek of Riverview Homeowners Association will hold its Board Election on April 16, 2026, to fill one open Board seat for a two-year term. Voting will be conducted using both mailed paper ballots and the Ballot Bliss electronic voting platform. Official voting materials will be mailed to homeowners approximately one month prior to the election date.

Homeowners interested in serving on the Board may place their name on the ballot by submitting a Notice of Intent to Be a Candidate form. To be included on the official ballot, completed **forms must be received by February 10, 2026.**

The form may be obtained by going to: [Notice of Intent Candidate Form](#). or emailing the board and requesting a copy.

Board members serve three-year terms and are required by Florida law to complete Board certification or approved educational training within the required timeframe after election.

Statutory References: Florida Statute §720.306 (HOA elections, voting procedures, and notice requirements); Florida Statute §720.303(1)(d) (Board certification or educational training requirements).

Interested in serving on the Copper Creek HOA Board?

Eligibility Requirements:

- Must be a homeowner of record
- Must not be delinquent in assessments or other monetary obligations at the time of nomination

Term and Responsibilities:

- One open seat for a three-year term
- Attend Board meetings and participate in Association decision-making

Education Requirement:

720 Florida law requires newly elected Board members to complete Board certification or approved educational training within 90 days of election or submit a written certification.

2026 Board Meeting Dates

Feb 26th 7:00 PM Board Meeting via zoom

April 16th 7:00 PM Annual Meeting via zoom

June 25th 7:00 PM Board Meeting via zoom

Aug 27th 7:00 PM Board Meeting via zoom

Oct 15th 7:00 PM Budget Meeting via zoom

Nov 12th 7:00 PM Board Meeting via zoom

Zoom Link: <https://us02web.zoom.us/j/7507302693>

In the Know
HOA vs. Condominium Law

Copper Creek is a homeowners’ association (HOA), not a condominium. As such, our community is governed by Florida Statute Chapter 720, along with our Declaration, Bylaws, and Rules & Regulations.

Florida Statute Chapter 718 applies only to condominium associations, where units typically share common structural elements such as buildings, roofs, and exterior walls. While some provisions may appear similar, condominium law does not apply to HOA communities like ours.

Simply put:

- Chapter 718 → Condominiums
- Chapter 720 → Homeowners’ Associations

When the Board addresses community questions or makes decisions, it is done so using the laws and governing documents that apply specifically to HOAs, ensuring consistency, clarity, and compliance.

Overnight Parking Permits – Pool Area

A quick reminder that overnight parking permits for the pool area are available on a limited, first-come/first-served basis.

Before requesting a permit, homeowners must first utilize all available parking at their home in the following order:

- One vehicle in the garage
- Two vehicles in the driveway facing the garage
- One additional vehicle parked behind those vehicles, parallel, with limited extension into the street

Additional notes:

- One permit per home at a time
- Permits must be requested by the homeowner
- Requests must include name, address, vehicle description, and dates/times needed
- **Requests should be submitted at least 12 hours in advance** (permits are not guaranteed without advance notice)

To request a permit, please email the HOA at hoa.coppercreekinfo@gmail.com

IMAGE ATTRIBUTIONS

Pointing Persons: www.freepik.com
Winter Border: Adobe.com
Community Painting: Free Pix
Calander Image: Free Pix

Hillsborough County
Holiday Trash Pickup Schedule 2026

Holidays that there is no trash pickup:

- **MLK Day** (Monday, January 19)
- **Memorial Day** (Monday, May 25)
- **Juneteenth** (June 19)
- **Independence Day** (Saturday, July 4)
- **Labor Day** (Monday, September 7)
- **Veterans Day** (Tuesday, November 11)
- **Thanksgiving Day** (Thursday, November 26)
 - * Regular schedule resumes on the Friday after Thanksgiving
- **Christmas Day** (December 25)
 - * Regular collection schedule on Dec. 24 and 26
 - * All facilities will close at 2:30 PM on Dec. 24

Facilities are open and regular collection is scheduled for all other holidays.

NOTE: If the holiday falls on a Sunday, collection and facilities will follow the normal schedule on Saturday and Monday, unless noted above.

Contact Info

McNeil HOA Management Company
Email: management@mcneilmsi.com
813-571-7100

Your HOA Board
Email: hoa.coppercreekinfo@gmail.com

Your HOA Board Members.

Adiana Rivera: Board President
Joe Parker: Board Vice-President
Jack Marti: Secretary-Treasurer

Newsletter Produced/ Edited by Jack Marti

If there is any information, you’d like to see in the newsletter please drop an email to the board email and it will certainly be considered!



Thank you for being part of the community!