

PROPOSED DCCR QUESTIONS & RESPONSES

Cordova Bend / Alto Lago

BOARD APPROVED — ADDITIONAL RESPONSES

The following questions and responses were developed after the first community response document and approved by the Board for publication.

GENERAL QUESTIONS

Voting Format Two letters went out. Are we doing one or two votes?
RESPONSE: It is the goal of the Board to present a single document requiring one vote from the POA membership. We are hopeful that after all questions have been addressed and answered, the community will feel informed and comfortable voting on the document in its entirety.
Enforcement How will the Board improve enforcement of the DCCRs and avoid inconsistent or selective enforcement?
RESPONSE: The intent of this revision is to improve the clarity of our governing documents. With improved clarity comes less room for misinterpretation and a better understanding of the requirements. This should help reduce instances of noncompliance and allow the DCCRs to be applied more consistently. It has been the policy of this Board to work with property owners when there is an issue of noncompliance.
Amended and Restated DCCRs This document does not read like an amendment—there is no amendment language. Is it truly an amendment or a complete replacement of all preceding DCCRs for Cordova Bend and Alto Lago? If it is an amendment, which provisions of the previous DCCRs will remain in effect?
RESPONSE: The proposed document is intended to be an amended and restated set of DCCRs that consolidates and replaces the original DCCRs and all subsequent amendments with one governing document. If you compare the documents side by side, you will see that many of the changes and revisions were made to update the language from Developer to POA terminology. The original DCCRs and all subsequent amendments and versions make it difficult to have one clear, concise document under which to operate. Once the revised DCCRs have been approved by the property owners and recorded, they will become the official governing document for our community moving forward.

Annual Assessment Cap | The 18% cap on annual POA assessments appears to be a holdover from the developer era. At that rate, our assessments would more than double in five years. Given that there is no statutory cap in Texas for regular or special assessment increases, and that annual increases generally average 2%–5% to keep pace with inflation, is it time to adjust the cap to something more reasonable, perhaps a range of 2%–6% or something equivalent?

RESPONSE: The 18% is a cap, but it does not mean the POA assessment will automatically be increased by that amount each year. This past year, the increase was 12%. Because we do not have many amenities to maintain, our assessments primarily fund annual operating expenses, maintenance and improvements within the community, and the Reserve Fund, including roads and other physical improvements.

Increasing assessments by 18% annually would not be desirable or sustainable. The Board reviews the budget each year to plan for expenditures and takes assessment increases very seriously. In the event of a catastrophic event or need, a special assessment may have to be levied.

Existing Homes and Improvements | Will existing homes and improvements be grandfathered under the proposed DCCRs?

RESPONSE: The proposed DCCRs are not intended to require an existing home, pool, fence, outbuilding, or other improvement that was approved by the ARC or complied with the applicable DCCRs when constructed to be modified solely because the DCCRs are later revised. A sale or transfer of the property would not, by itself, eliminate this protection or require the new owner to update existing improvements to meet subsequently adopted standards.

However, future alterations, expansions, replacements, or reconstruction would be subject to the DCCRs and ARC requirements in effect when that work is proposed.

Language addressing existing improvements and preexisting conditions will be added to the next draft and submitted to the POA's attorney for legal review before being provided to property owners.

Objective Standards and ARC Discretion | How will the Board and ARC apply subjective terms consistently and fairly?

RESPONSE: Some architectural and property-use decisions require limited judgment because every lot, home, and proposed improvement is different. However, we recognize that overly broad or subjective terms can create uncertainty for both owners and the ARC.

As part of the current review, the Board and DCCR Committee will evaluate these terms and, where practical, replace or support them with definitions, measurable requirements, examples, or other objective criteria. Areas under review may include:

- Garage doors
- Roofing
- Landscaping
- Exterior colors

The goal is to give owners clearer notice of what is required and provide the Board and ARC with standards that can be applied as consistently and fairly as possible.

Consolidations, Clarifications, and Revisions | What is the difference between consolidations, clarifications, and revisions?

RESPONSE: Some changes are simply changes in the language used to describe an existing DCCR. Others are formatting changes, such as changing information from paragraphs to a table. A consolidation brings provisions from the existing DCCRs and recorded amendments into a single document. A clarification is intended to make an existing requirement easier to understand without changing its meaning.

A revision is a change in content—for example, changing the allowed fence height in Alto Lago from five feet to six feet. Rather than focusing solely on the semantics of how a change is categorized, we ask property owners to assess the result of each clarification or revision and identify any concerns or questions.

ARTICLE II — CONSTRUCTION AND IMPROVEMENTS

Section 2.02(k) | Will the proposed DCCRs allow limited privacy screening for pools, patios, equipment, and neighboring properties?

RESPONSE: As currently written, the proposed language stating that fences “must not be solid in nature” could be interpreted as prohibiting privacy fencing.

The intent was to preserve the community’s open character and avoid continuous solid fencing around the full perimeter of a property, particularly where it could affect surrounding properties or lake views.

The Board and DCCR Committee will review the current fencing provisions for Cordova Bend and Alto Lago and consider language that distinguishes perimeter fencing from limited privacy screening.

ARTICLE III — PROPERTY USE

Section 3.18 | What restrictions apply to hunting and the discharge of firearms, air guns, bows, and crossbows within Cordova Bend and Alto Lago?

RESPONSE: Comal County Order No. 430 generally prohibits the discharge of firearms and qualifying air guns on subdivision lots of 10 acres or smaller in unincorporated areas of the county. The order includes exceptions for peace officers, protection of persons or property, and varmint or predator control.

Bow and crossbow hunting is governed separately. Effective September 1, 2025, Texas law authorizes counties to regulate bow hunting in unincorporated subdivisions on lots smaller than seven acres, rather than lots of 10 acres or smaller. Other state hunting, licensing, safety, roadway, and property-line requirements also apply regardless of lot size.

Because the applicable rules differ between firearms, air guns, bows, and crossbows—and because Texas law affecting these restrictions has recently changed—the language in Section 3.18 will require legal review.

Section 3.20 | For what purposes may a Lot be leased, and are short-term rentals permitted?

RESPONSE: A Lot and its improvements may be leased solely for single-family residential purposes. The lease must include the entire Lot and all improvements. No Lot, portion of a Lot, acreage, or separate structure may be leased for hunting, animal husbandry, grazing, agricultural, commercial, storage, or any other nonresidential purpose.

All leases must be in writing and have a minimum term of six consecutive months. Short-term, overnight, vacation, transient, and hotel-type rentals, including rentals offered through Airbnb or Vrbo, are prohibited. The proposed language will be revised to make these requirements clearer and will be included in the legal review.

ARTICLE I — DEFINITIONS**Section 1.01 — Legal Review | Has there been a legal review of this amendment?**

RESPONSE: Yes. The proposed DCCRs have undergone legal review. Revisions resulting from owner comments and the current review process will be submitted for final legal review before the next draft is presented to property owners.

ARTICLE II — CONSTRUCTION AND IMPROVEMENTS**Section 2.01(b) — Detached Garage With Living Quarters | Is a detached garage with living quarters allowed?**

RESPONSE: A detached garage containing bedrooms or bathrooms would be considered to contain guest or living quarters. However, it would be classified as a guest dwelling only if it includes facilities for independent residential occupancy, including cooking facilities. The next draft will clarify this distinction and explain how the structure will be counted under the applicable outbuilding and guest-dwelling limits.

Section 2.01(c)(iv) — Carports | Are attached carports allowed?

RESPONSE: Detached carports are prohibited. However, an attached porte cochere designed as an integral part of the Main Dwelling may be permitted with prior ARC approval.

Section 2.02(f) — Chimney Materials | May a chimney be constructed using a combination of stone and stucco?

RESPONSE: Yes. A chimney may be finished in stone, stucco, or a combination of the exterior materials used on the Main Dwelling.

Section 2.02(g) — Non-Glare Metal Roofing | What is “non-glare” metal?

RESPONSE: “Non-glare” refers to metal roofing with a factory-finished matte or low-gloss surface rather than a bright, highly reflective, mirror-like, or unfinished metallic surface.

Section 2.02(k)(i) — Fence Materials | May a fence be constructed of aluminum, brass, or another metal besides iron or steel?

RESPONSE: A fence may be constructed of any metal. Clarification is made to ensure that barbed-wire and chain-link fences, which are made of metal, are prohibited.

Section 2.02(k)(iv) — Entry-Gate Height | Why may an entry gate be taller than the permitted fence height?

RESPONSE: The additional height provides homeowners with flexibility in designing a custom entry gate. The gate design must be approved by the ARC, taking into account the lot size, location, gate materials, dimensions, and other design considerations.

Section 2.02(l)(i) — Alto Lago Height Restrictions | Are there no antenna, tower, or satellite-dish height restrictions for Alto Lago?

RESPONSE: The same height requirement is intended to apply throughout Cordova Bend and Alto Lago. The reference limited to “Unit 1 and Unit 2” will be removed or corrected in the next draft.

Section 2.02(m) — Generators | What requirements apply to permanent standby generators, portable emergency generators, and wind-powered generators?

RESPONSE: Section 2.02(m) concerns solar-energy devices and standby electric generators. A wind-powered generator is not a standby electric generator and would need to be addressed separately. Permanent standby generators powered by natural gas, propane, diesel, biodiesel, or hydrogen may be installed subject to applicable law, ARC review, and reasonable requirements concerning location, screening, noise, and safety. Portable emergency generators are not permanent installations, but their placement and operation remain subject to applicable safety, noise, and nuisance requirements. This provision will be clarified and included in the legal review because Texas Property Code §202.019 limits the restrictions that a POA may impose on qualifying standby generators.

ARTICLE III — PROPERTY USE

Section 3.02(a) — Temporary Backyard Camping | May my grandchildren camp in the backyard for one or two nights?

RESPONSE: Temporary recreational camping by an owner’s family or guests was not the activity the provision was intended to prohibit. The purpose is to prevent temporary structures from being maintained or used as an ongoing residence or campsite.

Section 3.04(a) and (b) — Front-Porch Standards | How will the front-porch appearance and maintenance requirements be applied objectively and consistently?

RESPONSE: Because porches vary in size and design, a single numerical limit on planters and other items could be overly restrictive. The number and arrangement of items should instead be reasonably proportionate to the size of the porch and should not create a crowded or cluttered appearance that could negatively affect the appearance or property values of surrounding homes.

The Board and DCCR Committee will review these provisions to enhance their clarity. Subsection (e) is very specific and can be applied objectively and consistently.

Section 3.08(b) — Determination of Violations | Should the Board or ARC, rather than the POA, determine whether a violation has occurred?

RESPONSE: The POA acts through its Board of Directors and any agents, such as the management company, or committees properly authorized by the Board. The ARC's authority generally applies to architectural and construction matters rather than every type of DCCR violation.

Section 3.09(a)(ii) — Home-Business Participation | How can the restriction on participation in a home business be enforced? Would conference calls or video meetings violate the provision?

RESPONSE: The provision is not intended to prohibit an owner from participating in telephone calls, video meetings, or other ordinary remote-work activities with individuals who are not physically present at the property.

The intended restriction concerns nonresident employees, customers, clients, or other individuals regularly coming to or conducting business from the property in a manner that changes its residential character.

Section 3.09(a)(vii) — Home-Business Equipment and Machinery | What machinery is "customary to normal household operations"? Would a 3D printer, table saw, band saw, or planer be permitted?

RESPONSE: Ordinary tools and equipment used inside a dwelling, garage, or approved workshop would not necessarily be prohibited if their use does not create conditions that are inconsistent with residential use, such as excessive noise, odor, hazardous materials, traffic, or exterior visibility.

Section 3.16 — Number of Household Animals | Are owners allowed four of each type of animal or four animals total?

RESPONSE: The intent of the limitation on common household pets is aimed at curtailing excessive barking, pet waste, etc., so as not to create a noxious or nuisance situation. The Board and DCCR Committee will review and consider whether a limitation on household pets is necessary.

Horses and other animals specifically addressed elsewhere in Section 3.16 are subject to their separate requirements.

ARTICLE II — CONSTRUCTION AND IMPROVEMENTS

Section 2.03(b) — Landscaping | Do the current or proposed DCCRs allow the area around a home to remain in its preconstruction natural condition, and what landscaping and maintenance requirements apply?

RESPONSE: The current DCCRs are somewhat vague concerning the extent of required landscaping, but they do not state that an owner may leave the entire Lot as it appeared before construction. They require landscaping around the perimeter of the home, including turf grass, plantings, and irrigation, without clearly defining the size of that landscaped area.

The proposed provision establishes the Enhanced Landscape Area to define the required landscaped perimeter around the front and sides of the home more clearly. It also provides greater flexibility by allowing a proportional combination of grass, rock, trees, shrubs, and other plants; encouraging xeriscaping and drought-tolerant native or adapted plants; and allowing the ARC to consider artificial turf. The remaining Native Landscape Area may remain predominantly undisturbed.

It is reasonable to require turf grass and unmanaged native grasses within the Enhanced Landscape Area to be maintained at a maximum height of six inches. This height restriction would not apply to approved ornamental grasses, shrubs, flowers, or native plants that naturally grow taller as part of an intentional and maintained landscape design.

ARTICLE III — PROPERTY USE

Section 3.11 — Fuel-Storage Tanks | Do the burial and ARC-approval requirements apply to small portable propane cylinders used with grills and similar residential equipment?

RESPONSE: Portable propane cylinders having a propane capacity of 40 pounds or less, including cylinders used with outdoor grills, heaters, and similar residential equipment, are not required to be buried or receive ARC approval.

Section 3.12 — Junk | Who defines “junk”?

RESPONSE: “Junk” will be interpreted according to its ordinary dictionary meaning: old, discarded, broken, worn-out, or unwanted items having little or no practical use or value. This language has been in effect since 2006 in the DCCRs for Cordova Bend and Alto Lago, with no known issues concerning its interpretation or enforcement.

ARTICLE IV — ARCHITECTURAL REVIEW

Section 4.05 — Review of Proposed Construction | Why is the ARC review period being changed from 30 days to “30 business days”?

RESPONSE: After consulting with past and present ARC members, the Board determined that additional review time is appropriate for our community. The provision will be revised to provide the ARC with 30 business days to review a complete application. This allows sufficient time to evaluate plans and supporting documents while establishing a clear and reasonable response period for applicants.

SUBMITTING ADDITIONAL QUESTIONS

Owners are encouraged to continue submitting questions through the DCCR Questions process at cordovabend.com. Please identify the applicable article, section, or subsection whenever possible. Questions and proposed revisions will continue to be reviewed before the updated DCCRs are shared with owners again.