Key Changes Between 1997 CCR and 2025 Draft Declaration

This document highlights the principal differences between the 1997 Declaration of Covenants, Conditions, and Restrictions (CCR) for Saddlebrook and the 2025 Second Amended Draft Declaration for Keller Saddlebrook Estates Homeowners Association. The comparison summarizes key revisions in structure, governance, and legal compliance.

1997 Declaration of CCR	2025 Draft Second Amended Declaration
Developers (Murchison Properties, Inc. and Engle Homes/Texas, Inc.) acted as Declarants; HOA not yet active.	Declarant references removed; HOA itself is now the governing authority, fully member-managed.
Applies to Saddlebrook subdivision; focused on Phase I–III separately.	Applies to all Saddlebrook Estates phases collectively; consolidates prior amendments and unifies scope.
Purpose: establish residential area and maintain property values.	Purpose: integrate all Saddlebrook Estates under uniform standards; modern compliance with Texas Property Code Chapter 209.
Basic definitions limited to Association, Owner, Lot, Declarant, etc.	Expanded definitions include Governing Documents, Manual of Operations, Management Agent, Management Certificate, and Common Areas.
Permanent covenants with 10-year renewal; 66⅔% approval required for amendments.	25-year term with automatic 10-year renewals; 66% approval for amendments, aligned with Texas Property Code.
Association formation described briefly; developer controlled early governance.	Formalized HOA governance with Board of Directors, Bylaws, and Manual of Operations; includes digital communication and notice requirements.
Assessments: $120 per lot; Board can raise by 10% annually; special assessments require 66⅔% approval.	Removes fixed dollar value; Board sets rates; introduces shortfall and specific assessments; quorum reduced to 10% for meetings.
Lien created on property for unpaid assessments; foreclosures per Texas Property Code §51.002.	Maintains lien authority; includes modern notice and collection procedures.
Architectural Review Committee (ARC) controlled by Declarants during build-out.	ARC now HOA-controlled; three members appointed by Board; adds detailed process, variance provisions, and liability protection.
Use restrictions fixed (single-family, garage requirements, no RVs, etc.).	Transfers most use and design details to the Manual of Operations and ARC standards; provides flexibility for updates.
Insurance requirement limited to common areas.	Adds indemnity clause protecting Board and ARC members; requires broader HOA liability insurance coverage.
Communication by written mail only.	Adds email, website, and posted notice

	options; requires maintenance of a Management Certificate and Manual of Operations.
Two-tier voting: Class A (owners) and Class B (Declarant) with 10 votes per lot.	Eliminates Class B voting; all members have one equal vote per lot—full owner control.
Perpetual term with renewals and developer enforcement rights.	25-year term with renewal; enforcement and amendment fully within HOA authority.

Overall, the 2025 Draft Declaration modernizes the HOA's governing framework, aligns it with current Texas property laws, and transitions full control from the original developers to the homeowners' association.