

COBBLE CREEK GOLF COMMUNITY LANDSCAPE REGULATIONS FOR ALL LOTS

These regulations are effective August 12, 2026.

These regulations shall apply to all new landscaping, and changes to existing landscaping on all Cobble Creek lots submitted to the Cobble Creek Design Review Committee for approval on or after August 12, 2026.

All existing landscaping approved by the Cobble Creek Design Review Committee before August 12, 2026, is “grandfathered” under the Cobble Creek Design regulations in place at the time of approval by the Design Review Committee.

Montrose, Colorado is located in a high-altitude, semi-arid climate zone (USDA 6). Climate, alkaline soil, plants tolerant of the environment, and water usage are considerations when designing a landscape.

To have a consistent set of regulations for evaluating landscape design proposals that apply to all lots/homes in Cobble Creek and to clarify guidelines for xeriscape/water-saving landscape plans consistent with Colorado Law (Senate Bills 05-100 ,13-183 ,23-178 and House Bill 21-1229, 23-178 CRS 38-33.3-106.5), the following Design Regulations (DRs) and guidelines are hereby adopted.

All yards in Cobble Creek are subject to the yard maintenance policy for the HOA. The goal is to provide attractive and well-maintained landscaping, support water conservation and be consistent with the look and feel of the Cobble Creek Golf Community.

Except as noted, the Design Regulations and guidelines listed here replace the following sections in previous Cobble Creek Design Regulations:

Phase 1	4.1.9; 4.2.5; 4.3.5; 4.3.6
Phase 2	4.1.9; 4.2.5; 4.2.6
Phase 2 (patio)	4.1.8; 4.3.5; 4.3.6
Enclave	4.1.9; 4.3.5; 4.3.6
Enclave (patio)	4.1.8; 4.2.5; 4.2.6
San Sophia West	4.1.8; 4.2.5; 4.2.6

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1.0 IRRIGATION - All landscape plans/installations must include an automated irrigation system (sprinklers and drip as appropriate).

1.1. Landscape Irrigation Connection: In recognition of the requirement in Cobble Creek (all lots) that new homes have an irrigation system to provide water to landscaped elements (e.g., grass, trees, plants), it is required that during the construction phase of new houses that an external water source connection, suitable for irrigation purposes, be installed on an exterior side or rear wall of the house. The exact location will be determined in consultation with the DRC representative for the project. It is recognized that some patio home lots in Cobble Creek obtain irrigation water from a source other than city/domestic water supplies. This requirement is still applicable in those cases, as drip irrigation systems have fewer problems with particulate matter interfering with the flow of water when connected to a domestic water source.

1.2. Irrigation for Patio Home lots: The grass area shall be watered by a sprinkler system controlled by the Cobble Creek golf course. The lot owner shall be responsible for installing irrigation lines to a point designated by the Cobble Creek golf course. The Cobble Creek golf course shall be responsible for extending the main irrigation line and valves. The lot owner shall be responsible for connecting their water lines to the main irrigation line in coordination with the Golf Course.

2.0 INSTALLATION TIMING – Any variance to the timelines below must be requested in writing to the DRC.

2.1 New Landscaping: New homeowners must submit to the Design Review Committee (hereafter referred to as DRC) a landscape plan per Section 3.1 along with a DRC Landscaping Application and \$1,000 refundable deposit within 30 days of issuance of a Certificate of Occupancy.

1. New Landscape Installation Completion Requirements:

- a) For new homes completed between April 1 and August 31, landscape installation must be completed within 90 days.
- b) For new homes completed between September 1 and March 31, landscape installation must be completed by the following June 30.

2.2 Builder Lots: Lots on which builders have built a home for sale to the general public shall, upon completion of construction, be rock picked, graded according to final grading shown on the drainage plan and kept weed free during the period of builder ownership. Further, if the home remains unsold for six (6) months after completion of construction or is occupied by the builder or third party prior to a sale, the builder shall submit to the DRC a complete landscape plan for the home within fifteen (15) days after such occupancy. Upon receipt of DRC approval, the builder shall be required to landscape the lot in accordance with landscape provisions contained herein. Builders who do not comply with these provisions shall be automatically deemed to be in noncompliance and subject to provisions of Section 1.3 of the Cobble Creek Design regulations.

3.0 EVALUATION CRITERIA

3.1 New Landscaping Installation: All new landscape plans must be submitted in a legible hard copy format, printed on paper at least 11" x 17" in a scale of 1 inch to 10 feet (1" = 10') and be detailed to the extent that the location of all structures, hardscape, utilities (e.g., electrical box, sewer pump, etc.), and turf/non-turf areas are clear. In addition, the plants/trees/shrubs being used must be labeled near their location on the drawing along with a legend to provide a clear key to any symbols being used. Provide details on location, size and color of crushed stone, decorative rock, boulders, rock walls and or mulch that is being used. Any other landscape-related features, e.g., earthen mounds/berms, elevation changes, fences, wall, trellis, raised planter box, etc., require details and location.

1. Downspouts and Drainage Requirements

a) **Drainage Plan:** The Landscaping Plan shall show how the applicant plans to drain this lot to appropriate drainage areas. Drainage plans shall show all downspout locations, if applicable, and how water flow from downspouts will be treated. Per the Cobble Creek Covenants, Article 3: Section 3.7.16 Drainage and Erosion, each home or building shall be situated on the lot so that drainage of the lot is not discharged onto adjacent properties or other areas not designed for such drainage. Each lot owner shall maintain the grading on their lot at the slope and pitch fixed by the final grading plan approved by the DRC. In the event it is necessary or desirable

to change the established drainage over any lot, the lot owner shall submit a plan to the DRC for its review and approval.

Per the Cobble Creek Design Regulations Section 6.6, downspouts (or rain chains) to disperse water from the roof shall be mandatory. Gutters and downspouts may be aluminum, copper, or other material approved by the DRC, and shall be a complementary color to the stucco color. All downspouts or rain chains shall flow into a buried pipe four inch (4") diameter (minimum) or rain barrel (see Section 3.12 Rain Barrels of these regulations). The drainage plan shall show how all buried pipes will terminate, e.g., pipe toward the street, into a French drain, into a dry well or bubbler, etc., as appropriate for the grade and location of the lot.

b) Drainage For San Sophia West Lots

FOR SSW LOTS 1-19: **Lots 1-19** shall direct drainage to San Sophia Drive. Overriding goal is for the height of finished first floor of these homes to be approximately equal to the height of the berm on the south side of these lots.

FOR SSW LOTS 20-36: **Lots 20-33** can direct drainage either to the street or rear of the lot to be in compliance with these Design Regulations. A drain line exists at the back of these lots and if drainage goes in that direction this line must be utilized. **Lots 34-36** can direct drainage to the street or water shall be retained on-site.

3.2 Existing Landscaping Changes: All modifications to existing landscape must be submitted to the DRC for review and approval prior to beginning work. Requests must be submitted by completing a Landscaping Application and emailing it to CobbleCreekDRC@gmail.com. All approved landscape renovations must be completed within 90 days of the project start date. Once the initial landscaping has been installed in accordance with DRC approval, additional plantings and landscape enhancements may be completed without further approval, provided they do not reduce grassed areas or expand, alter or change the color or material of existing rocked or graveled areas. The installation of trees or shrubs that are expected to reach a mature height of 4 feet or more requires DRC approval prior to installation.

Major landscape renovations, including conversions to xeriscape, require submission of a hard copy landscape plan, a completed DRC Landscape Application and a \$1,000 refundable deposit. Refer to the Refundable Deposit Policy (Section 9.0 of the Cobble Creek Design regulations) for additional details regarding deposit requirements and refund procedures.

3.3 Grass/Turf Areas: All turf areas in a landscape plan must be installed with pre-grown sod. It is strongly recommended a minimum of 50% turf be installed in front of the house. It is recommended that patio home turf areas tie together and be wide enough to accommodate riding mowers and needed equipment. Turf between houses is discouraged to avoid drainage issues and impact to neighboring lots. Use of drip system for plants in those areas is required.

3.4 San Sophia Drive Area Between Curb and Sidewalk: The street profile for San Sophia Drive contains a forty-two inch (42") wide area between the curb and the sidewalk, hereafter referred to as "Unimproved Area". This 42" wide area shall be the responsibility of the lot owner.

1. The area between the sidewalk and the curb shall consist of two inch (2") (maximum) tan crushed rock/gravel. Within this area shall be a meandering strip twelve to eighteen inch (12" to 18") wide of two to six inch (2" to 6") diameter rock (to mimic a dry creek bed). Low water-use plants may be used to further enhance the area, subject to review and approval by the DRC.
2. The landscaping plan for the Unimproved Area must be submitted to the DRC along with the landscape plan for that lot and shall be submitted in accordance with Section 3.1 of these regulations.

3.5 Trees: Use of trees is encouraged and at least one tree is strongly recommended in the front yard. Trees will be evaluated in terms of their suitability for Montrose's climate, mature size, impact upon neighboring lots and view corridor to mountains or golf course. Be aware that trees and their roots, if not properly distanced from the foundation and sewer lines, can cause expensive repairs in the future. This distance will be the responsibility of the homeowner. Trees must be planted so when mature, their width is within the homeowner's lot lines and not encroach on pedestrian pathways or neighboring lots.

1. **Evergreens:** Many varieties of Evergreens grow well in Cobble Creek. Homeowners should work with their landscaper to make selections best suited for their design.
 2. **Recommended Deciduous Trees:** include Tatarian Maple, Greenspire Linden, Serviceberry, Wasatch Maple, Autumn Blaze Maple, Russian Hawthorn, Flame Amur Maple, Canada Red Chokecherry, Hot Wings Maple, Thornless Cockspur Hawthorn, Gambel Oak, New Mexican Privet, and many cultivars of crabapple.
 3. **Trees Not Allowed in Cobble Creek:** Ash, aspen and pinyon pine trees are no longer allowed due to their susceptibility to well-known transmittable disease and insect damage.
- 3.6 **Plants:** The following sizes of plants and containers offer the best success for transplanting:
1. 1 ½ to 2 inch caliper minimum for shade, conifer and ornamental trees.
 2. 2 to 5 gallon containers for shrubs.
 3. 1 gallon minimum for perennials and ornamental grasses.
- 3.7 **Planting Beds:** Planting beds should be defined with concrete or metal edging, earthen mounds/berms and/or rock.
- 3.8 **Back Yards:** Back yards must be landscaped. Yards adjacent to golf course turf must be planted in turf that blends in with the golf course along the lot line or metal edging may be used as a barrier. Wood or Plastic is not allowed as a barrier.
- 3.9 **Raised Planter Boxes:** Raised planter boxes must be approved for design, construction materials and location. Dimensions are not to exceed 4 feet wide, 8 feet long, 2 feet high from ground. Materials accepted are weather- and mold-resistant natural wood, composite wood looking products (similar to Trex), stone and imitation stone products. Color of planter box materials should complement the home. A watering plan such as a drip system is highly advised. No metal or plastic planters will be approved. Railroad ties are not permitted due to environmental safety issues. Boxes must be maintained and replaced/removed if they need repair or are no longer functional.

- 3.10 **Landscape Lighting:** Landscape lighting must be Dark Sky compliant (shielded). At a minimum, lighting must be compliant with Montrose ordinance 4-13-3 standards for Outdoor Lighting.
- 3.11 **Exterior Lawn Ornamentation:** Placement of any exterior “structural ornamentation” (including, but not limited to sculptures, wind sculptures, windmills, flagpoles, etc.) that exceed 40 inches (40”) in height must be approved by the DRC, both as to form and location.
- 3.12 **Rain Barrels:** Colorado House Bill 16-1005 allows homeowner associations to limit homeowners to two (2) “rain barrels” with a combined storage capacity of 110 gallons or less on their lot. A rain barrel means a storage container with a sealable lid that is located above ground outside a residential home and is used for collecting precipitation from a downspout or a rooftop. The law allows homeowner associations to impose reasonable aesthetic requirements on the placement and appearance of rain barrels. Any Cobble Creek homeowner wishing to place rain barrels on their property must have approval from the DRC. Requests for approval should include at a minimum: A picture of the barrel, barrel dimensions, volume, and color, height to be placed above ground level, and location(s) to be placed.

4.0 WATER-SAVING LANDSCAPING RECOMMENDATIONS

- 4.1 **Introduction:** Water conservation is a widespread challenge as drought continues in Colorado. The term *xeriscape* describes a landscape that demands little water and incorporates seven water-conserving principles:
- a **design** to incorporate a homeowner’s property into different “zones” some of which might be high-water use, yet others be low- or no-water use;
 - efficient **irrigation** to allow plants to become established before they are drought tolerant, and to maintain turf or plants in moderate or high-water zones;
 - use of **mulch** to reduce evaporation and soil temperature, including stone or shredded bark, which reflects less heat;

- **soil preparation** by adding compost to increase the water-holding capacity of soil;
- choosing **low-water-use plants**, either native to high desert climate, or those that thrive in this type of climate;
- using **turf** appropriately, as a play surface for children and pets, for cooling the environment, and preventing glare from the sun;
- **maintaining** the landscape, which includes adjusting automatic irrigation systems as seasons change, replacing mulch, pruning, etc.

4.2 Specific Recommendations for Water-Wise Installations:

1. A high-grade, black-woven fabric such as DeWitt Pro 5 or like product must be used as a weed barrier.
2. Stone and rock colors should be chosen to complement the house colors.
3. It is strongly recommended to incorporate elevation changes in water saving design areas, e.g., earthen mounds/berms, dry stack walls, boulders, terracing, to break up larger expanses of stone mulch.
4. Design should be enhanced with walkways, flagstone, dry creek beds and large boulders.
5. At least 50% of a plant able area should be planted in live plant materials which require drip irrigation. This 50% does not include turf.
6. NO recycled glass is allowed.

4.3 Xeriscaping:

Due to increased interest in xeriscaping in Cobble Creek, the Design Review Committee (DRC) will be using the following criteria for evaluations. All new

xeriscaping projects will require a landscaping application, hardcopy design and \$1,000 deposit which will be returned when project is complete.

The DRC is a voluntary committee, so please allow at least 5-10 business days for us to review and respond. The goal is to maintain Cobble Creek's beauty and not turn it into a concrete jungle.

Effective xeriscaping is much more than simply removing lawn areas and replacing them with large expanses of decorative rock. Well-designed xeriscapes incorporate a thoughtful balance of drought-tolerant trees, shrubs, ornamental grasses, flowering perennials, groundcovers, boulders, variation of elevations and hardscape elements that create year-round visual interest, texture, color, and curb appeal. Please use the links provided at the end of this document to better understand what it means to go from lawn to xeriscape.

Xeriscaping can significantly increase local temperatures through the Urban Heat Island (UHI) effect, particularly when designed as a "zeroscape" dominated by rocks and gravel rather than vegetation. "Zeroscape" will not be allowed in Cobble Creek. Rocks and hardscaping materials absorb solar radiation and radiate heat back into the surrounding area, with studies indicating that extreme xeriscaping can raise surface and air temperatures by over 5-10 degrees and sustain this heat well after sunset.

Design Strategies for Cooling

To prevent heat production while conserving water, effective xeriscape designs must prioritize vegetation over hardscape:

- **Prioritize Shade Trees:** Planting low-water demand trees provides critical shade that blocks solar radiation from hitting heat-absorbing ground surfaces.
- **Use Organic Mulch:** Utilizing wood chips or shredded bark instead of rock mulch keeps soil temperatures 8-12 degrees cooler and retains moisture without radiating heat.
- **Avoid Dark Stones:** If rocks are necessary, lighter-colored stones reflect more solar energy.
- **Maintain Plant Coverage:** Ensuring at least 50% plant coverage (based on projected mature size of plants and trees) will help prevent the "heat island" effect associated with bare rock fields.

The DRC will consider all of these criteria when evaluating designs. All our requirements and criteria are in line with SENATE BILL 23-178 which was enacted in 2023.

4.4 Artificial Turf

1. Artificial turf may not be installed in front yards of Cobble Creek homes.
2. In rear yards, artificial turf may be no more than 50% of the total square footage of the applicable space, blending in with other xeriscape elements for a unified landscape.
3. No artificial turf may be installed adjacent to golf course turf. If artificial turf is desired in a back yard adjacent to the golf course, there must be a (5) five-foot buffer of DRC-approved material contained in edging, between such turf and the golf course turf. All materials and plantings in this buffer must not encroach onto the golf course and must be maintained by the homeowner.
4. Literature indicating the manufacturer's specifications and a sample of the desired material must be submitted with the application to the DRC. Because of the varying grades of artificial turf and variety of infill, the type of infill and the amount per square foot must be included with the materials information.
5. Installation information must include ground preparation, drainage and name of installer.
6. It is the homeowner's responsibility, when requiring artificial turf replacement, to properly dispose of this non-recyclable material. The DRC should be notified if artificial turf is being reinstalled. If artificial turf is not being reinstalled, a replacement turf plan must be submitted to the DRC prior to replacement.

RESOURCES FOR WATER-SAVING LANDSCAPING (i.e., XERISCAPE);
www.plantselect.org

Denver Botanic Gardens and CSU with downloadable designs, photos etc.

<https://planttalk.colostate.edu/topics/water-wise-xeriscape/1901-xeriscapebasics/>

Colorado State University Extension local and Colorado info on water wise plants.

<https://extension.colostate.edu/resource/xeriscaping-ground-cover-plants/>

Document Changes:

- 8/8/26 – Added specific xeriscaping requirements, page 11, 4.3.
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These Regulations and their attachments are approved and adopted on 08/12/2026

Cobble Creek DRC:

Tom Dembeck, DRC Chair

Cobble Creek HOA Board:

Randy Griffin, HOA President

Jim Hoffman, HOA Vice President

Greg Horton, HOA Treasurer

Tom Piccirilli, HOA Secretary

Bob Martin, HOA Member

These Regulations and their attachments are approved and adopted on 08/12/2026

Cobble Creek DRC:



Tom Dembeck, DRC Chair

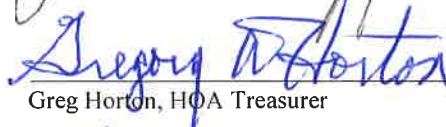
Cobble Creek HOA Board:



Randy Griffin, HOA President



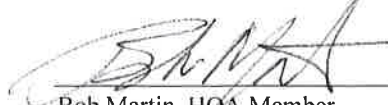
Jim Hoffman, HOA Vice President



Greg Horton, HOA Treasurer



Tom Piccirilli, HOA Secretary



Bob Martin, HOA Member