The Waters At Lake Anna Homeowner's Association
Architecture Rules and Guidelines

In keeping with The Waters At Lake Anna Homeowner's Association (hereinafter "TWALA" or "The Association") Bylaws and Covenants, County Regulations, and State Law, it is the responsibility of The Association Board of Directors (BOD) to maintain and improve the TWALA community, and to preserve, enhance, and protect property values for all members of The Association. The BOD has, therefore, as one of its primary duties, the establishment, administration, and enforcement of Architectural Rules and Guidelines within The Waters At Lake Anna community. To fulfill this duty, the BOD has adopted these Architecture Rules and Guidelines, and appointed an Architectural Review Committee (ARC) as its designee to provide for the review and approval (or disapproval) of any, and all construction; re-construction; addition; exterior modification; exterior remodeling of, or exterior improvement to any dwelling or other structure on a lot; or improvements to any lot within The Waters At Lake Anna development. The Architectural Rules and Guidelines described in this document, and The Association By-laws and Covenants will be fully enforced by The Association's BOD.

It is the responsibility of Lot Owner/s (whether residing in The Waters or acting as landlord) to comply with ARC Rules and Guidelines as well as The Association's By-laws and Covenants.

Before beginning any new construction, re-construction, addition, exterior modification/remodeling, or exterior improvement to any dwelling or other structure on a lot, or improvements to the lot itself which may potentially affect neighboring property or common areas within the TWALA community, approval must be obtained from the Architectural Review Committee (ARC).

The TWALA ARC is your first source to obtain information when planning any type of construction or improvement on your lot. The TWALA ARC may be contacted via e-mail at twalahoa@gmail.com; subject "ARC". This document and the application forms needed for submitting a project to the ARC are available at https://*thewaters2022.org*.

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Revision History

Revision Number / Date	Revision Description	Applied to Section / Paragraph	Authority
Rev 0 / June 27, 2026	Initial Release; Archive Previous Document	All	Approved by TWALA BOD June 27, 2026

1. Application Process

1.1 First Steps

- Read and become familiar with TWALA Covenants; and TWALA ARC Rules and Guidelines, Section 2 (all), and those paragraphs in Section 3 specific to the type of structure or improvement being planned.
- Verify your status as a "Member in Good Standing" of the TWALA HOA. To be a Member in Good Standing, you must be current with respect to payment of Annual Assessment/s, and you cannot have any unresolved Compliance Violations on File or owe moneys to The Association. ARC applications will only be accepted from "Members in Good Standing"

1.2 Where to Find "TWALA Covenants", "TWALA ARC Rules and Guidelines", and Application Forms

TWALA Covenants, and *ARC Rules and Guidelines* are available at https://*thewaters2022.org* (click on: About (select) HOA Documents (select) Covenants The Waters At Lake Anna.pdf, or Arch Rules & Guidelines.pdf). Application forms are found in the appendices of the ARC Rules and Guidelines document.

1.3 How to Determine Which Forms and Documentation are Needed for an Application

1.3.a Agent Assignation Letter

If you wish to have a builder or contractor work directly with the HOA (i.e. submit application packages, answer questions, communicate with, and / or otherwise act on your behalf), you will need to fill out an "Agent Assignation Letter by Owner to Agent". Agent Assignation Letters are available on the TWALA website at https://*thewaters2022.org* (click on: About (select) HOA Documents (select) Agent Assignation Letter by Owner to Agent.pdf. This form must be filled out COMPLETELY, signed by ALL Lot Owners, and submitted to the TWALA HOA by e-mail (*scanned pdf copy only*) at twalahoa@gmail.com, or, for hardcopy, by postal service to TWALA HOA, 841 Lake Forest Drive, Mineral, VA 23117, or by hand delivery to the TWALA HOA Office (see the website for office hours).

Please note that even if an agent will be acting as the primary interface to the ARC, the lot owners' signature/s must appear on any application submitted for ARC approval.

1.3.b Application Forms and Supporting Documentation

The next step is to select the appropriate application form. The table below may be used to help in making that selection. The table also identifies the additional documentation required to be included with an application based on the planned improvement. Note that additional information about detailed documentation requirements can be found in Sections 2 and 3 of this document.

Table 1.3.b Forms and Documentation Requirements

Type of Structure or Improvement	Form and Documentation Required
Dwelling (New)[1]	• Application for Dwelling - NEW • Original Deed[2] • Site Plan[3] • Detailed Plans[4]
Dwelling (Addition/Modification)[1]	• Application for Dwelling – CHANGES/ADDITIONS • Site Plan[3] • Detailed Plans[4]
Attached or Detached Garage[1]	• Application for Dwelling – CHANGES/ADDITIONS • Site Plan[3] • Detailed Plans[4]
Deck, Patio, Porch, Screened Porch	• Application for Dwelling – CHANGES/ADDITIONS • Site Plan[3] • Detailed Plans[4]
Shed, Storage Building, Hobby Shop	• Application for Other[5] • Site Plan[3] • Detailed Plans[4]
Greenhouse	• Application for Other • Site Plan[3] • Detailed Plans[4]
Boathouse, Boat Dock	• Application for Other • Site Plan[3] • Detailed Plans[4] • Dominion Energy Construction and Use Agreement
Boat Lift, PWC Dry Dock on Waterfront Lot	• Application for Boat Lift or PWC Dry Dock • Site Plan[3] • Detailed Description of Boat Lift or Dry Dock[6] • Dominion Energy Construction and Use Agreement
Boat Lift, PWC Dry Dock in TWALA Marina	• Application for Boat Lift or PWC Dry Dock • Detailed Description of Boat Lift or Dry Dock[6]
Solar Panels	• Application for Other • Site Plan[3] • Detailed Plans[4]
Treehouse	• Application for Other • Site Plan[3] • Description of Planned Improvement[7]
Horse Barn / Stable	• Application for Other • Original Deed[2] • Site Plan[3] • Detailed Plans[4]

Table 1.3.b Forms and Documentation Requirements (cont'd.)

Type of Structure or Improvement	Form and Documentation Required
Wood Boiler, Gazebo, Fence, Driveway Entry Columns, Residence/Estate Entry Marker, Dog Kennel/Run, Riding Ring/Corral, Shoreline Stabilization, Other Structure or Improvement	• Application for Other • Site Plan[3] • Detailed Plans[4] or Description of Planned Improvement[7] (see Section 3 for specific requirements) • Dominion Energy Construction and Use Agreement (for Shoreline Stabilization projects)

NOTES:

1. A garage (whether attached or detached), if designed and built concurrently with a new dwelling, may be included as part of the original application for the new dwelling. If it is added at any time AFTER the dwelling is approved, an Application for Dwelling – CHANGES/ADDITIONS must be submitted to the ARC.
2. Applicant MUST provide a copy of the ORIGINAL Deed (Dwelling and Horse Barn/Stable applications only). This document is used in conjunction with TWALA Covenants to determine minimum house size and other restrictions unique to the applicant's lot.
3. Site Plans shall meet requirements defined in Section 2.14, and applicable portions of Section 3.
4. Detailed Plans shall meet requirements defined in Section 2.15, and applicable portions of Section 3.
5. If a permit is required, use Application for Dwelling – CHANGES/ADDITIONS. See Section 3.5 for additional information.
6. See Section 3.8 or 3.9 (waterfront or marina installations respectively) for specific requirements.
7. See section 2.15 and applicable paragraph/s in Section 3 for specific requirements.

1.4 How to Apply

Gather all necessary information and documents. Fill out forms accurately and COMPLETELY. Key information required on ALL applications includes:

- ALL Lot Owners' names, contact information, and signatures.
- The correct Lot Number and Parcel Number. (Note: your Parcel Number, also referred to as a "Tax Map Number", can be found on your Deed, Plat, Property Tax Assessment, the Louisa County GIS, or by contacting the Louisa County Community Development office.)
- For those using an Agent to act on their behalf, the full name/s and contact information for any, and all authorized agents who may interface with the TWALA ARC (see section 1.3.a above for more information regarding Agent Assignation Letters).

Please make sure applications and supporting documents (scanned or hardcopy) are CLEAR and LEGIBLE. If an application package does not meet these requirements, or is missing key information, the Lot Owner/s (or Agent) will be notified via e-mail and processing placed on hold until revised materials are received.

For fastest processing, scan your application and supporting documents (including any images and pictures) to pdf and submit via e-mail to twalahoa@gmail.com. Please note, only documents in pdf format will be accepted for electronic processing. **Documents in picture format (e.g. jpeg, png, etc.) will not be accepted.** Alternatively, you may submit hard copy (printed on 8 ½" x 11" paper)

via US Mail to: TWALA HOA, 841 Lake Forest Dr., Mineral, VA 23117, or by hand delivery to the Homeowners' Association Management Office at 841 Lake Forest Dr., Mineral, Virginia during office hours. Check The Association's web site (*https://thewaters2022.org*) homepage to verify office hours.

1.5 Time Required to Process an Application

While the TWALA HOA ARC makes every effort to process applications as quickly as possible, it may take several weeks to review, resolve any concerns, and finalize a compliance assessment on a particular application. Lot Owners and Agents are urged to allow *at least* 4 weeks from the time an application is received by the ARC until a final assessment is returned. Lot Owners / Agents are reminded that NO construction, modification, or improvement may begin until ARC approval is received.

1.6 What If I Have Questions?

To aid in understanding ARC Rules and Guidelines, and to avoid unnecessary delays, Lot Owners / Agents are encouraged to contact the ARC as early as possible in the design process to discuss plans and ensure compliance when an application is submitted. TWALA HOA ARC can be contacted via e-mail at twalahoa@gmail.com with subject: "ARC". You may also contact the ARC through the Office Manager at 540-894-0409.

1.7 What if my Application is Not Approved?

Each application is considered on an individual basis; no automatic approvals or disapprovals will be issued. If a Lot Owner/s Application is disapproved by the ARC, the Lot Owner/s may:

- Resubmit a modified plan.
- Submit new or additional information which may assist in clarifying the Lot Owner/s original proposed plan and demonstrate its acceptability. Lot Owner/s are invited to meet with the ARC to submit any new or additional information.
- Appeal, in writing, to the BOD within thirty (30) days after final disapproval by the ARC

2. General Rules

The following "General Rules" shall apply to ALL improvements in the TWALA community.

2.1 TWALA Covenants and HOA ARC Rules and Guidelines together form the minimum acceptable criteria for all Lot improvements in the Subdivision.

2.2 Before beginning any new construction, re-construction, addition, exterior modification / remodeling, or exterior improvement to any dwelling or other structure on a lot, or improvements to the lot itself which may potentially affect neighboring property or common areas within the TWALA community, approval MUST be obtained from the ARC. Structures subject to ARC approval include, but are not limited to: a primary dwelling, attached or detached garage, deck, patio, porch, screened porch, shed, storage building, hobby shop, fence, driveway entry columns, residence/estate entry marker, boathouse, boat dock, boat lift, PWC dry dock, solar panels, horse barn / stable, gazebo, dog kennel / run, riding ring / corral, treehouses, and wood boilers.

2.3 Applications will be considered only from Lot Owner/s who are "Members in Good Standing", that is, there must be no outstanding balance on their Annual Assessment/s, no monies owed to The Association, and no current Compliance Violation on file with The Association.

2.4 The ARC will accept applications only from Lot Owner/s or authorized Agents. If a Lot Owner/s wishes to have a contractor / builder or other Agent interface directly with The Association to submit application packages, answer questions, communicate with, and / or otherwise act on the Lot Owner/s' behalf, an "Agent Assignation Letter", signed by ALL Lot Owners must be submitted to the ARC. The letter must provide the name of the contractor/builder/agent, and the names of the contractor's/builder's or Agent's individual representatives who will be authorized to speak or answer questions on the Lot Owner/s' behalf. The proper Assignation form can be found on The Association's website under "HOA Documents" (see section 1.3.a above for additional information).

2.5 Dwelling applications MUST include a copy of the Lot's ORIGINAL Deed. This document is used in conjunction with TWALA Covenants to determine the minimum required total enclosed heated living space as well as identify any other restrictions unique to a specific lot. (Reference also paragraph 22 of TWALA Covenants).

2.6 The only dwelling structures that may be erected within the TWALA community are single-family homes with attached or detached garages (reference TWALA Covenants, paragraphs 2 and 22).

2.7 No detached garage or shed may be built and utilized prior to construction of the primary dwelling on the Owner/s Lot.

2.8 No aluminum, plastic, canvas, steel, pole barn, or carport-type structures of any sort are permitted.

2.9 No building, structure, or other condition will be permitted or allowed to remain in such a manner as to create an eyesore within the TWALA community nor will any abandoned, dilapidated, or unused structure be allowed to remain thus creating an eyesore, an un-attractive nuisance, or a safety or health hazard.

2.10 The ARC will not approve any improvement or alteration to a lot or structure/s which would have an adverse effect on neighboring property or TWALA Common Areas (e.g. installing culvert/s or changing land contours in a manner that may significantly impact drainage onto neighboring properties). The ARC may consult with an applicant's neighbor/s or TWALA Common Area and Grounds committee regarding any proposed alteration/s of a lot or structure/s on an applicant's lot.

2.11 Adherence to any, and all, applicable State and Louisa County Zoning Regulations, Environmental Laws, and Building Code is the responsibility of the Lot Owner/s. Approval by the ARC does NOT relieve the Lot Owner/s of their responsibility to obtain necessary permits from Louisa County, State, and / or Thomas Jefferson Soil and Water Conservation District authorities.

2.12 All improvements must adhere to Louisa County and Dominion Energy set back requirements. Lot owners should note that setbacks vary by type of structure and boundary (e.g. road front, side, rear, waterfront, height of structure, etc.), and are advised to contact Louisa County Community Development and / or Dominion Energy for specific set back requirements.

2.13 Construction or other improvements of any type on any waterfront lot where such improvement is within or may enter the Dominion Energy Easement must also be approved by Dominion Energy. Copies of approved Dominion Energy Construction and Use Agreements must be included with ARC applications.

2.14 Site Plans submitted with ARC applications shall clearly depict (a) the location and shape of the proposed new structure, addition, or improvement, as well as any existing structure/s on the Owners' property plat ("Site Plan"), (b) approximate distances from the new structure/s to any existing structure/s, and (c) approximate distances from the new structure to adjacent property lines and/or Louisa County setbacks. Site plans (drawings) submitted for a dwelling shall be scaled, contain the same information, and be of the same level of detail and quality as those submitted to Louisa County for building permit.

2.15 Detailed plans submitted with ARC applications shall meet the following requirements:

a) For a dwelling or other structure requiring a Louisa County building permit, plans (drawings) shall be scaled, contain the same information and be of the same level of detail and quality as those submitted to Louisa County, and shall be comprised of the same drawings submitted to Louisa County. Specific drawings to be included with an ARC application include floor plans (all floors) clearly showing the total enclosed heated living square footage as described in The Waters at Lake Anna Covenants, paragraph 22, and ARC Rules and Guidelines paragraph 3.1.a; front, rear, right, and left elevations; and a top/plan view clearly showing roof lines and ridge poles. In addition, plans shall show roof pitch(es), decks, patios, and any other building extensions.

b) For all other structures, unless otherwise noted in section 3, plans shall be comprised of drawings and/or photos which clearly show the structures dimensions; front, rear, left, and right elevations; and a top/plan view. The top/plan view shall show all roof lines and roof pitch(es) for any roofed structure.

2.16 Portable toilets are permitted on individual lots only as required by Louisa County Code during an ARC approved construction or repair/improvement project, or for short term use as allowed by TWALA HOA and described in the TWALA Owners' and Renters' Guide.

3. Detailed Requirements by Type of Structure / Modification / Improvement

In addition to the requirements and restrictions described in Section 2 "General Rules", and in TWALA Covenants, the following rules apply to specific improvement types:

3.1 NEW Dwelling

3.1.a. Heated Living Space: The minimum heated living square footage for a dwelling shall be as required by TWALA Covenants (paragraph 22) or as described in Restrictions on the Lot's ORIGINAL Deed (typically described in Exhibit A). Living space calculations shall not include decks (including covered decks), porches (including enclosed porches), garages, or cellars. NOTE: **"Cellars" are defined as "all portions of a house that are completely or partially below-grade, including basements, regardless of the quality of finish, window areas, or heating/cooling arrangements for that space". Heated garages or workshops are likewise NOT considered living space and therefore are not included as part of total heated living square footage.**

3.1.b. Ridgepoles: Dwellings shall have a minimum of four (4) ridgepoles in the roof line. While various distinctions exist between the design and construction of ridge poles, ridge boards, and ridge beams, they are considered interchangeable for purposes of determining compliance with TWALA Covenants and ARC Guidelines, and referred to in ARC documents as "ridgepoles" or "ridges". Further, a "ridgepole" shall be defined as *"the highest horizontal line of a roof formed by the juncture of two (2) planes which slope downward and away from the juncture"*. The number of ridgepoles thus formed and counted toward meeting minimum requirements may include dormers which include at least one window and be open to habitable living space such that they may function as an emergency egress point from that space. **False dormers shall not count toward the (minimum) four (4) required ridgepoles.**

3.1.c. Roof Pitch: The minimum roof pitch for a dwelling, regardless of style, shall be 5/12 as required by paragraph 22 of the TWALA Covenants. Exceptions to this requirement shall be granted ONLY for cases in which the design of the dwelling includes dormers which provide an egress point from habitable living space to the outside over a FRONT porch or REAR deck, AND for which the roof over the front porch or rear deck would block those egress routes without requiring a major architectural redesign in order to meet the standard 5/12 minimum roof pitch. The minimum roof pitch in those cases shall be 4/12 or greater for a FRONT porch, and 3/12 or greater for a REAR deck.

3.1.d Material: Dwelling exterior shall be of wood and/or masonry excluding concrete block type and may be covered by exterior siding (however, excluding T111 type siding).

3.2 EXISTING Dwelling - Addition, Exterior Modification/Remodeling, or Improvement

Any addition, exterior modification/remodeling, or improvement to an existing dwelling shall be compatible with the architectural design, style, and material of the existing dwelling, and the resulting new structure shall adhere to all ARC guidelines for new dwellings. A revised site plan shall be submitted IF the footprint (size and/or shape) of the dwelling will change because of

planned modifications. Detailed drawings shall clearly show changes being proposed and include all details needed to determine continued compliance with Sections 3.1.a - 3.1.d.

3.3 Attached or Detached Garage

A garage, whether Attached or Detached, shall be compatible with the primary dwelling with respect to architectural design, style, and material, including roofing material, color, and profile. Roof pitch shall be 5/12 or greater. Siding type, profile, and color shall be compatible with the primary dwelling and may NOT be concrete block or T111. In the case of an Attached Garage, the combined structure (Dwelling and Attached Garage) shall comply with Sections 3.1.a – 3.1.d.

3.4 Deck, Patio, Porch, Screened Porch

A deck, patio, porch, or screened porch added to any Dwelling or Garage shall be consistent with the architectural design, style, and material of the existing dwelling, and the resulting new structure shall adhere to all applicable ARC guidelines for new dwellings (e.g. roof pitch over covered porch). A site plan showing the added structure with overall dimensions and distances to other structures, lot boundaries and / or set-backs shall be submitted along with Detailed Plans (drawings) showing a plan view with dimensions of the new structure, and including elevation views as necessary to convey design and extent of structural changes, as well as continued compliance with Sections 3.1.a – 3.1.d.

3.5 Shed, Storage Building, Hobby Shop

Sheds, Storage Buildings, and Hobby Shops shall be fully enclosed, and compatible with the primary dwelling in terms of architectural design and character as well as color, and style. The roof profile shall be similar to the primary dwelling, with a pitch of 4/12 or greater. Lean-to style sheds are not allowed. Roof profile for structures of LESS THAN 256 sq ft should preferably be the same as the primary dwelling but gable, clerestory, and single plane roofs are allowed provided they meet the minimum 4/12 pitch. Detailed Plans for pre-manufactured sheds, storage buildings, or hobby shops of LESS THAN 256 sq ft may be comprised of manufacturer's drawings or photos showing only front and side elevations but must include dimensions as well as roof profile and roof pitch information.

NOTE 1: Any detached structure of 256 sq ft or greater, and/or which will include a foundation (concrete pad, piers, footers, or other permanent structure), and which is NOT intended for use as a horse barn / stable, shall be treated as a detached garage and subject to the same ARC guidelines as a detached garage. See section 3.3 for requirements pertaining to construction of a detached garage.

NOTE 2: Dominion Energy's "General Guidelines for Construction and Use Agreement" PROHIBITS installation of any shed or storage building within the Dominion Energy Shoreline Easement.

3.6 Greenhouse

A "Greenhouse" may be installed on an owners' improved lot so long as the Greenhouse is located to the rear of the primary dwelling and is not visible from the street/s the primary dwelling is facing, or placed in a location where sufficient shrubbery or other existing structure such as a detached garage or shed will obstruct visibility of the greenhouse from the public street/s.

Greenhouse design shall be straight walled with a gable style roof; roof pitch to be 4/12 minimum. Framing shall consist of aluminum or rot resistant wood products; side walls may be made of rot resistant wood products and / or clear siding. Clear siding and roofing panels shall be glass, acrylic, or polycarbonate products; NO other plastic or sheet materials are allowed.

Detailed Plans for pre-manufactured greenhouses may be comprised of manufacturer's drawings or photos showing only front and side elevations but must include dimensions as well as roof profile and roof pitch information.

NOTE: A greenhouse of 256 sq ft or greater, and/or which will include a foundation (concrete pad, piers, footers, or other permanent structure), requires a Louisa County building permit.

3.7 Boathouse, Boat Dock

Boathouse designs shall be compatible with the primary dwelling in terms of architectural character, style, and material (e.g. siding, roofing, etc.). Roof profile may be either Hip or Gable style with a minimum pitch of 4/12. A boathouse / boat dock may include an elevated sundeck in combination with, or in lieu of a weatherproof, pitched roof. In no case shall a Boathouse have a flat roof or a roof with a pitch of less than 4/12 except under an elevated sundeck. Stairs, railings, balusters, railing support posts, and / or newel posts shall be compatible with any exterior stair and railing systems on the primary dwelling and all shall conform to Louisa County building codes and Dominion Energy Shoreline Requirements.

Detailed Plans for Boathouses shall include all information described in section 2.15.b. Detailed Plans for Boat Docks may include only top/plan view with dimensions UNLESS the dock will include an elevated sun deck in which case a full set of detailed plans is required.

NOTE 1: Dominion Energy imposes strict guidelines for any structure located in The Dominion Energy Shoreline Easement and for over water construction. TWALA HOA ARC rules require that any lot improvement, dock, boathouse, boatlift, or PWC drydock be approved by Dominion Energy and the approval letter be included in the application package submitted to the ARC.

NOTE 2: Lot Owners wishing to Dredge, Excavate, or Fill anywhere along Lake Anna Waterfront must contact Dominion Energy BEFORE beginning any such work.

3.8 Boatlift, PWC Dry Dock – Waterfront Lot

Boat Lifts or PWC Dry Docks which are stand-alone or attach to an existing, private dock or boat house may be installed on a Lot Owners' waterfront. The location of the unit relative to property lines, nearby docks or boat houses, and its extension out from the shoreline must conform to Dominion Energy guidelines and be clearly shown on Site Plans. A detailed description of the Boat Lift or PWC Dry Dock proposed for installation on a Lot Owner's waterfront shall include a copy of the manufacturer's drawing or photo/s of the assembled lift/dry dock with the make, model, and size of the unit clearly indicated.

NOTE: Lot Owners must submit an application to Dominion Energy before installing any Boat Lift or PWC Dry Dock along Lake Anna Shoreline. A copy of the approved Dominion Energy Construction and Use Agreements must be included with ARC applications.

3. 9 Boatlift, PWC Dry Dock – Marina

A detailed description of the Boat Lift or PWC Dry Dock proposed for installation in the Marina shall include a copy of the manufacturers drawing or photo/s of the assembled lift/dry dock with the make, model, size, and maximum exterior width of the unit clearly indicated. Boat lifts and PWC Dry Docks shall only be allowed in slips meeting the minimum width requirement of 21 feet or greater. The maximum width (extreme outside to outside dimension) of the boatlift or PWC drydock shall not exceed 123 inches (10 ft, 3 inches). When installed, no part of the Boat Lift or PWC Dry Dock shall be attached to the Marina Dock structure or deck. No part of the Boat Lift or PWC Dry Dock, or the supported watercraft may encroach upon the adjacent Boat Slip or extend beyond the Marina Dock "fingers". No hazard or impediment to access any part of the Marina Dock may result from the installation of the Boat Lift or PWC Dry Dock.

NOTE 1: TWALA HOA does not endorse or recommend any boat lift brand or model for use in TWALA Marina. Many boat lift brochures and spec sheets provide "interior" dimensions (i.e. maximum boat width or length) but do not include maximum OUTSIDE dimensions needed to determine whether a specific model will fit in the TWALA marina. Please be sure to contact the manufacturer or installer and request the MAXIMUM OUTSIDE DIMENSIONS (e.g. outside of foot pad to outside of footpad) of the lift you would like to install. That dimension MUST be included on your application.

NOTE 2: Dominion Energy has issued a Blanket Approval to allow installation of Boat Lifts and PWC Dry Docks in the TWALA Marina, therefore it is not necessary to contact Dominion Energy for a Boat Lift or PWC dry dock approval. However, any dredging or disturbance to the lake bed under or around the Boat Lift or PWC Dry Dock must be properly approved and permitted by Dominion Energy and shall not disturb, weaken, or otherwise damage the Marina Dock or adjacent Boat Slip/s, nor shall any dredging activity be allowed without the expressed, written permission of and coordination with TWALA HOA.

3.10 Solar Panels

Solar panels may be mounted to the roof of any dwelling in The Waters. Ground mounted solar

panels are acceptable so long as they are not visible from the street or streets bounding the homeowners' lot. Privacy screening, shrubbery, or other existing structure/s such as a detached garage or shed may serve to hide the presence of the solar panels from the public street/s. Screening shall be fully effective at the time of solar panel installation. Per the Code of Virginia 55.1-1820.1, the design and installation of screening (fencing or plantings) shall not require the lot owner to incur a cost increase of 5% or more over the initially proposed installation or reduce the energy production of the solar energy collection device by 10% or more below the projected production of the proposed installation.

Site Plans are required for ground mounted solar panels and, in addition to details described in section 2.14, shall show the location/placement, type, and dimensions (including height via annotation) of privacy fencing or shrubbery/evergreen plants used to screen the panels from view.

Detailed Plans shall meet the requirements of Section 2.15 and include a copy of the manufacturer's drawings or photo/s of the assembled panel array with the make, model, and size of the unit/s clearly indicated.

3.11 Tree House:

A "Tree house" may be installed on an improved lot so long as the Tree house is located towards the rear of the primary dwelling. Treehouse framing and siding shall be treated wood, composite material, or otherwise protected from deterioration by use of paint, siding, or other appropriate means. Color/s shall be neutral and blend in with the existing trees and foliage. Tent or fabric materials may not be used. The Treehouse total structure floor space shall not exceed eighty (80) square feet.

Description of Planned Improvement shall include Treehouse dimensions (height, length, width), height from ground to floor, and drawing/s or sketch/es depicting the treehouse design. A top view is not required.

NOTE: Dominion Energy imposes strict guidelines for any structure located in The Dominion Energy Shoreline Easement. See section 2.13 for more information on this topic.

3.12 Horse Barn / Stable

A Horse Barn / Stable shall be compatible with the primary dwelling in terms of architectural design and character as well as material type, and shall not be constructed of concrete block or be covered with T111 siding. The roof profile shall be similar to the primary dwelling, though a Gambrel roof is permitted, with a roof pitch of 5/12 or greater. In the case of a Gambrel roof, the upper roof segment shall have a minimum roof pitch of 5/12 with the lower roof segment being greater than 5/12.

NOTE 1: Horse Barns / Stables may be built only on lots of 5 acres or more (reference paragraph 13 of The Waters at Lake Anna Covenants). Lots of 5 acres or more located *North* of rt 652 may stable up to 4 horses. Lots of 5 acres or more located elsewhere within The Waters may stable up to 2

horses. Horse Barns / Stables are NOT ALLOWED if prohibited in the Deed of Conveyance, regardless of lot size.

NOTE 2: Before submitting an application, please read The Waters at Lake Anna Covenants paragraph 13 for additional restrictions and conditions regarding the stabling of horses.

3.13 Wood Boiler

A "*Wood Boiler*" may be installed on any lot so long as the "*Wood Boiler*" is located and / or appropriately screened so that it is not visible from the public street/s bordering the lot or from adjacent property/properties. Screening may consist of privacy fencing and/or shrubbery/evergreens, and shall be fully effective at the time of initial wood boiler installation.

Site Plans shall show the location of the Wood Boiler on the lot including the relationship and dimensions from lot boundaries and any other structures on the lot, and shall include location/placement, type, and dimensions (including height via annotation) of any privacy screening and/or shrubbery/evergreen plantings intended to block views from adjacent public streets and properties.

The Description of Planned Improvement for a Wood Boiler shall include a copy of the manufacturer's drawings or photo/s of the assembled unit with make, model, and dimensions clearly indicated.

3.14 Gazebo

A "Gazebo" may be constructed of composite, treated, or painted wood, with a metal, asphalt, or wood shingled roof. There are no restrictions with respect to roof pitch. Gazebos shall conform to Louisa County building code, and zoning offsets. Installation on Dominion Shoreline Easement requires approval by Dominion Energy.

Gazebo applications shall include Site Plans and Detailed Plans as described in sections 2.14, and 2.15 respectively.

3.15 Fence, Driveway Entry Columns, Boundary Monuments

A "Fence" may be made of wood, metal, PVC, or composite material; chain link is NOT allowed. Fence posts may be of the same material as rails and pickets, or they may be constructed of brick, stone, or other masonry (not including unfinished concrete block).

"Driveway Entry Columns" (also known as Driveway Pillars or Driveway Monuments) and "Boundary Monuments" may be constructed of treated wood (e.g. wood pilings), stone, brick, or other rot resistant material but not including unfinished concrete block, and should be compatible with the primary structure with respect to style and color. Driveway pillars may be stand-alone, incorporated into a decorative fence, and / or support a gate.

Description of Planned Improvement shall include sketch/es and/or photo/s as needed to illustrate designs, and include dimensions (e.g. Entry columns 2 ft x 2 ft x 6 ft high).

NOTE: Fences, Driveway Entry Columns, and Boundary Monuments should not be installed within the VDOT right of way, or utility or common area easements. Refer to your plat and contact VA811 (VA811.com) prior to installation. In addition, anyone wishing to install a boundary monument or fence on the Dominion Energy Shoreline Easement must apply to Dominion Energy for approval.

3.16 Estate / Residence Entry Marker

"Estate Markers" shall not exceed six (6) square feet in size and may not extend more than four (4) feet above ground level. An Estate Marker shall identify the name of a residence and / or its owner/s, and the street address, and may include decorative adornment within the area of its face. Estate markers may be constructed of wood (treated, painted, or otherwise protected from rot), stone, brick, or other rot resistant material but not including unfinished concrete block, and should be compatible with the primary dwelling with respect to style and color.

Description of Planned Improvement shall include sketch/es and/or photo/s as needed to illustrate designs, and include dimensions.

NOTE: Estate Markers should not be installed within the VDOT right of way, or utility or common area easements. Refer to your plat and contact VA811 (VA811.com) prior to installation.

3.17 Dog Kennel/Run, Riding Ring/Corral

A Dog Run, or Riding Ring/Corral may be constructed of metal, wood, composite, or any combination thereof, but chain link is NOT ALLOWED.

Description of Planned Improvement shall include sketch/es and/or photo/s as needed to illustrate designs, and include dimensions.

3.18 Shoreline Stabilization (e.g. Riprap or Bulkheads)

Shoreline Stabilization shall conform to Louisa County Lake Anna Shoreline and Landscaping guidelines, including obtaining appropriate permits, as well as Dominion Energy guidelines, and requires written approval by Dominion Energy. Dredging or disturbance to the lake bed to support installation of shoreline stabilization, or to enhance the shoreline is strictly controlled by Dominion Energy and must be properly approved and permitted by Dominion Energy. Any dredging shall also require coordination with TWALA HOA. TWALA ARC does not require any Site Plans, Detailed Plans, or Description of Planned Improvements other than those already prescribed to meet Dominion Energy requirements.

3.19 Other Structure or Improvement

Should a Lot Owner desire to make any other Improvement not specifically described in this document (e.g. construction or installation of any structures, or lot modifications involving soil disturbance of 10,000 square feet or more, and / or altering drainage onto adjacent lots or common areas), please contact the TWALA ARC for guidance.

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Appendix A
Application for Dwelling – NEW

The Waters at Lake Anna Homeowner's Association

Architecture Review Committee Application:

Dwelling - NEW

Lot Owner(s) Name(s) (Please print clearly):_____

Lot Owner(s) USPS Mailing Address:_____

Lot Owner(s) Email Address:_____

Lot Owner(s) Phone #: (AM)_____ (PM)_____ (Cell)_____

Lot #:_____ Parcel #:_____

Required Documents (please check off each item submitted):

_____ Copy of ORIGINAL DEED (transferring the Lot from *Virginia Land and Lakes, Inc.* to the First Owner)

_____ Site Plan (see *ARC Rules and Guidelines*, Section 2.14)

_____ Detailed Plans (see *ARC Rules and Guidelines*, Section 2.15)

Additional Information Requirements:

(see *ARC Rules and Guidelines*, Sections 2.6, 2.8, 3.1.a-3.1.d, 3.3, and 3.4)

Total enclosed, heated living space: _____

Number of ridgepoles in roof line: _____

Roof pitch (minimum pitch of any/all roof sections): _____

Siding type (vinyl, aluminum, stone, etc.), profile, and color: _____

Roofing material type, profile, color: _____

Exterior foundation material: _____

Decks/Porches (size, material, finish): _____

Garage, "Attached" or "Detached", MATCHES DWELLING STYLE AND MATERIAL (Y/N): _____

Estimated start and completion dates:_____

Lot Owner(s) Signature _____ Date: _____

Lot Owner(s) Signature _____ Date: _____

(Attach additional pages if needed for Lot Owners' Signatures.)

Appendix B
Application for Dwelling – CHANGES / ADDITIONS

The Waters at Lake Anna Homeowner's Association

Architecture Review Committee Application:

Dwelling – CHANGES/ADDITIONS

Lot Owner(s) Name(s) (Please print clearly):_____

Lot Owner(s) USPS Mailing Address:_____

Lot Owner(s) Email Address:_____

Lot Owner(s) Phone #: (AM)_____ (PM)_____ (Cell)_____

Lot #:_____ Parcel #:_____

Project Description:_____

Required Documents (please check off each item submitted):

_____ Site Plan (see *ARC Rules and Guidelines*, Section 2.14)

_____ Detailed Plans (see *ARC Rules and Guidelines*, Sections 2.15, 3.2, 3.3, and 3.4)

Additional Information Requirements:

(see *ARC Rules and Guidelines*, Sections 2.6, 2.8, 3.1.a-3.1.d, 3.2, 3.3, 3.4, and 3.5)

For Changes or Additions to an Existing Dwelling:

Number of ridgepoles in final Dwelling design (if changing from existing): _____

Minimum roof pitch of any new or modified roof sections of Dwelling: _____

Siding type (vinyl, aluminum, stone, etc.), profile, and color (if different from existing dwelling): _____

_____

Roofing material type, profile, color (if different from existing dwelling): _____

_____

Deck/Patio/Porch material and finish: _____

Exterior foundation material: _____

For Detached Garage or other structure over 256 sq ft and / or with foundation:

Roof pitch (minimum pitch of any/all roof sections): _____

Siding type (vinyl, aluminum, stone, etc.), profile, and color: _____

Roofing material type, profile, color: _____

Exterior foundation material: _____

Estimated start and completion dates:_____

Lot Owner(s) Signature _____ Date: _____

Lot Owner(s) Signature _____ Date: _____

(Attach additional pages if needed for Lot Owners' Signatures.)

Appendix C
Application for Boat Lift or PWC Dry Dock

The Waters at Lake Anna Homeowner's Association

Architecture Review Committee Application:

Boat Lift or PWC Dry Dock

Lot Owner(s) Name(s) (Please print clearly):_____

Lot Owner(s) USPS Mailing Address:_____

Lot Owner(s) Email Address:_____

Lot Owner(s) Phone #: (AM)_____ (PM)_____ (Cell)_____

Lot #:_____ Parcel #:_____ Boat Slip#:_____(if installing in TWALA Marina)

Application for (check one):

_____ Installation on Waterfront Lot

_____ Installation in TWALA Marina

Required Documents (please check off, as applicable, each item submitted):

(See ARC Rules and Guidelines, Section 2.14, and Section 3.8 for Waterfront Lot or 3.9 for Marina Installation)

_____ Site Plan showing placement of Boat Lift or PWC Dry Dock (if installing on Waterfront Lot)

_____ Complete copy of Approval Package issued by Dominion Energy (if installing on Waterfront Lot)

_____ Detailed Description of Boat Lift or PWC Dry Dock

Agreement to install per TWALA rules (signature/s below indicate agreement):

The applicant has verified that the slip listed above meets the minimum width requirement of 21 feet and that the maximum width of the Boat Lift or PWC Dry Dock is less than 10 feet, 3 inches. The applicant further agrees to install the Boat Lift or PWC Dry Dock in accordance with Section 3.9 of the ARC Rules and Guidelines, and that there shall be no dredging or disturbance of the lake bed resulting from installation.

Estimated start and completion dates:_____

Lot Owner(s) Signature _____ Date: _____

Lot Owner(s) Signature _____ Date: _____

(Attach additional pages if needed for Lot Owners' Signatures.)

Appendix D
Application for Other

The Waters at Lake Anna Homeowner's Association

Architecture Review Committee Application:

Other Structures or Improvements

Lot Owner(s) Name(s) (Please print clearly):_____

Lot Owner(s) USPS Mailing Address:_____

Lot Owner(s) Email Address:_____

Lot Owner(s) Phone #: (AM)_____ (PM)_____ (Cell)_____

Lot #:_____ Parcel #:_____

Project Description: _____

Required Documents (please check off each item submitted):

_____ Copy of ORIGINAL DEED (required for Horse Barn / Stable applications only)

_____ Site Plan (see *ARC Rules and Guidelines*, Section 2.14)

_____ Detailed Plans or Description of Planned Improvement (see *ARC Rules and Guidelines*, Table 1.3.b, and Sections 2.15, and 3.6 – 3.19)

Additional Information Requirements (see *ARC Rules and Guidelines* Sections 3.6 – 3.19):

Roof pitch: _____

Siding type, profile, and color: _____

Roof type, profile, and color: _____

Dock and /or sundeck construction material type, finish, and color: _____

Other construction material (type, profile, finish, color): _____

_____

Notes or additional descriptive information (as needed): _____

_____

_____

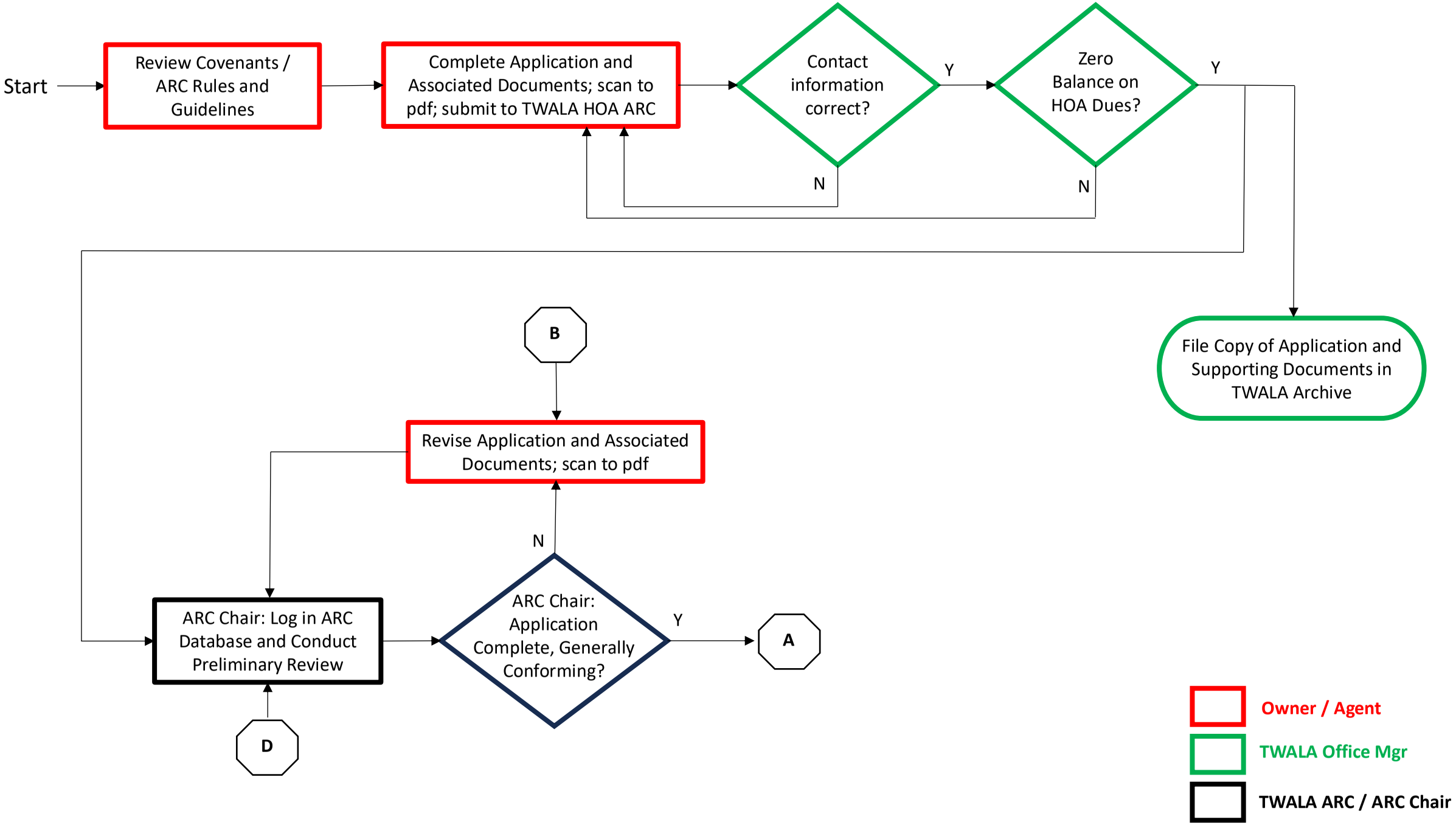
Estimated start and completion dates:_____

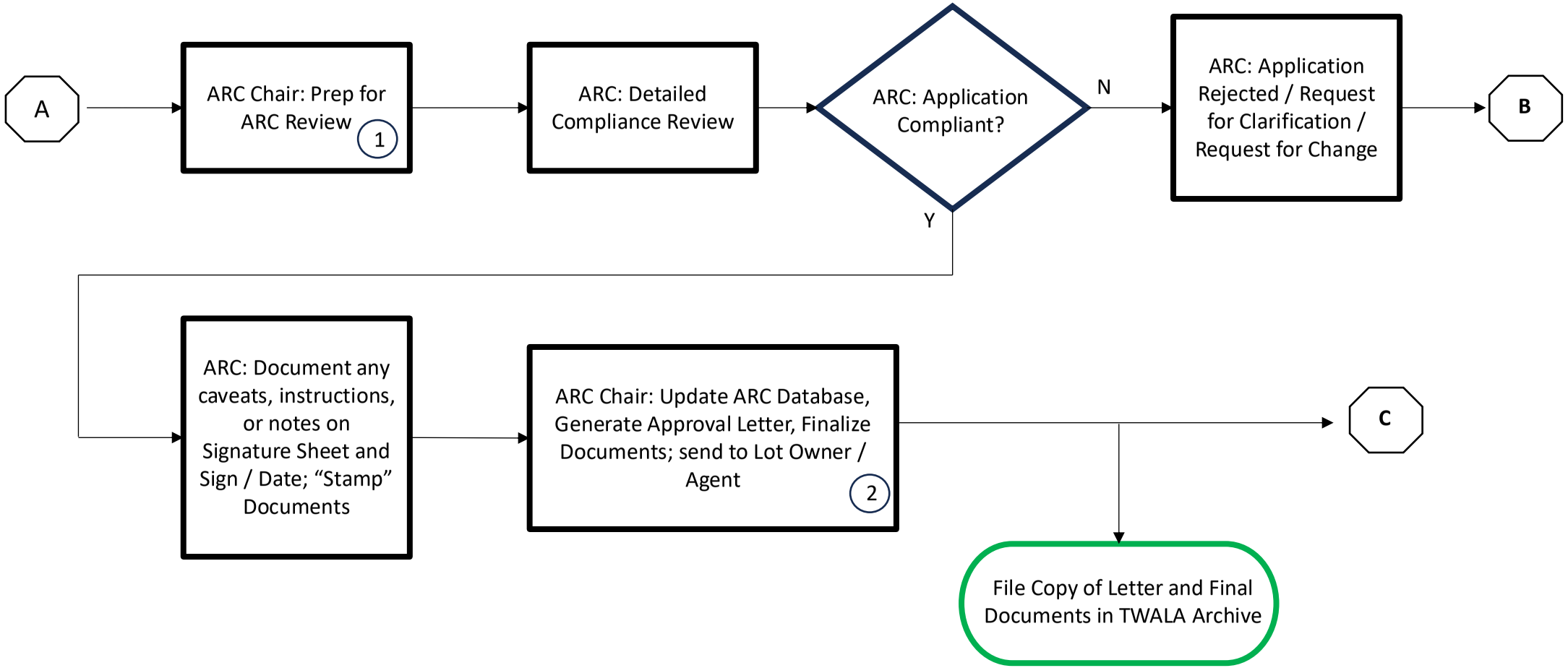
Lot Owner(s) Signature _____ Date: _____

Lot Owner(s) Signature _____ Date: _____

(Attach additional pages if needed for Lot Owners' Signatures.)

Appendix E
Application Process Flow Chart


Start
Review Covenants / ARC Rules and Guidelines
Complete Application and Associated Documents; scan to pdf; submit to TWALA HOA ARC
Contact information correct?
Y
N
Zero Balance on HOA Dues?
Y
N
File Copy of Application and Supporting Documents in TWALA Archive
B
Revise Application and Associated Documents; scan to pdf
N
ARC Chair: Log in ARC Database and Conduct Preliminary Review
ARC Chair: Application Complete, Generally Conforming?
Y
A
D
Owner / Agent
TWALA Office Mgr
TWALA ARC / ARC Chair



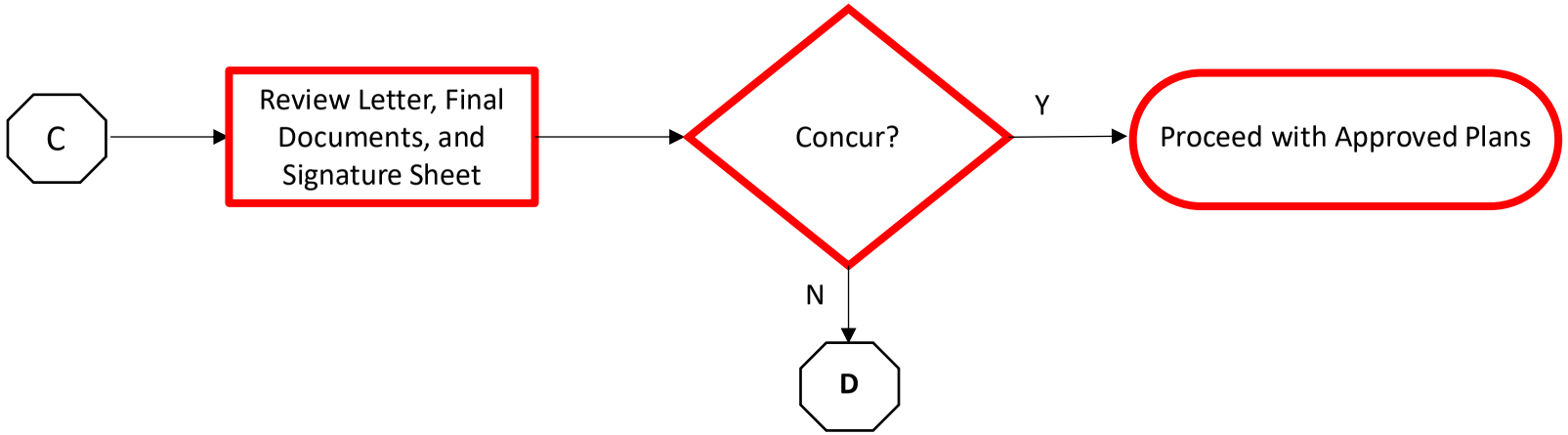
1 Merge files into single pdf for distribution and review. Apply annotations if needed. Create signature sheet.

2 To Finalize Documents: Add annotations as needed to application / associated documents. Attach ARC Stamp to each sheet of pdf file. Convert pdf to image files, one page per image. Convert image files back to pdf and merge to single file. Scan signature sheet (or convert to image and back to pdf if digitally signed). Merge Approval Letter and Signature sheet with approved documents pdf.

Owner / Agent

TWALA Office Mgr

TWALA ARC / ARC Chair



Owner / Agent

TWALA Office Mgr

TWALA ARC / ARC Chair