

The Waters at Lake Anna Homeowners Association, Inc.

THE WATERS AT LAKE ANNA

OWNERS' AND RENTERS' GUIDE

June 27, 2026

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THE WATERS AT LAKE ANNA OWNERS' AND RENTERS' GUIDE

The Waters at Lake Anna Homeowners' Association, Inc. (TWALA HOA) welcomes you! The Waters at Lake Anna is a blend of both permanent residents and investor-owners. The permanent residents include families who live here on a full-time basis and some who come to the lake for a getaway. It is important that we all be courteous and respectful of each other's rights. In order to ensure that everyone has a pleasant experience and to protect our neighborhood and property values, the TWALA HOA Board of Directors have agreed on the following set of general rules and guidelines.

General Information and Rules

1. **HOA Office.** The HOA office is open Monday, Wednesday, and Friday from 10:00 AM to 2:00 PM. The Office Manager may be contacted at the TWALA HOA email address (twalahoa@gmail.com) or at the office phone number 540-894-0409, during scheduled office hours.

2. **Non-Compliance of Owners' and Renters' Guide.** For any non-compliance of the "Owners' and Renters' Guide" by a TWALA Lot Owner/s or their renters the offending Owner/s will receive: for their first (1st) violation, a warning letter from the TWALA Board of Directors; for a second (2nd) violation, the offending TWALA Lot Owner/s will have all the key cards assigned to the Owner/s deactivated for thirty (30) days; for a third (3rd) violation, the offending TWALA Lot Owner/s will have all the key cards assigned to that TWALA Lot Owner/s deactivated for a period up to one (1) year or the TWALA Lot Owner/s may appear before the TWALA Board of Directors to appeal for re-activation of their key cards.

3. **Owner Registration on the TWALA website.** Lot owners should register on the TWALA website at http://www.thewaters2022.org/. Access to this site will provide the lot owners with current information about TWALA such as: HOA documents, forms and applications, a calendar of events, local phone numbers, board members, and combination numbers for locks, maps and minutes from all TWALA Board of Directors' meetings.

4. **Rental Property.** Effective January 1, 2024, Louisa County Ordinance Section 86-114 mandates that Short Term Rental (STR) owners furnish contact details (Name, email, primary phone number, backup phone number) for themselves or any authorized property manager of a STR to the HOA Office Manager. It's important to note that a STR involves renting a property for any single period lasting less than 30 days. TWALA requires the submission of this information on an annual basis, with the deadline set for January 1st. To comply, kindly send the contact information for your STR address to TWALAHOA@GMAIL.com. Rest assured, this information will be treated with confidentiality and used exclusively for directed emails and information sharing purposes. While Louisa County does not require homeowners renting their properties for periods exceeding 30 days to submit contact information, TWALA HOA kindly requests that contact details be provided. TWALA emphasizes adherence to the Louisa County Ordinance and urges the inclusion of a copy of the Owners' and Renters' Guide in information packets distributed to all renters. Your cooperation in ensuring compliance is greatly appreciated.

5. **The Speed Limit** within the TWALA community is 25 MPH. Please keep our lot owners, children, and guests safe and observe the speed limit at all times.

6. **Covenants and Rules.** Lot owners & renters are required to abide by all TWALA HOA Covenants and Rules. These documents can be found on the TWALA website http://www.thewaters2022.org/ by

clicking “About” on the top menu bar, then clicking “HOA Documents”. Homeowners should provide occupiers and renters of their TWALA property with a copy of this *TWALA Owners’ and Renters’ Guide* as well as a guide specific to their property.

7. **Key Cards**. Magnetic Key Cards are required for access to the Pool/Pavilion area, the bathrooms on the lower level, the Boat dock gate, Tennis Courts and the Beach gate. Each lot is allowed two (2) Key Cards. Should your Key Card/s become broken, misplaced, or lost, the purchase of a new Key Card/s may be arranged by contacting the TWALA Office Manager at 540-894-0409 and providing the serial number of the broken, misplaced or lost Key Card/s. Lost or broken Key Card/s will be deactivated before a replacement Key Card/s is/are issued. The cost for each replacement Key Card is $50.00. A defective Key Card will be replaced at no charge. The Office Manager cannot provide Key Cards to renters. Renters must obtain the Key Card/s from the lot owner/s or rental agent. Renters of a TWALA property may use the amenities of TWALA if the lot owner/s’ Key Card(s) have been transferred to the TWALA property renter. The lot owner/s then forfeits use of the TWALA amenities until the transferred Key Card(s) are returned to the lot owner/s. No other Key Card transfers are authorized.

8. **An Automated External Defibrillator (AED)** is located inside the lower level of the Clubhouse between the two (2) restroom entrances. Pads are available for both children and adults.

9. **Fires and Grills,** and open burning are NOT allowed on any TWALA Common Area property. Gas Grills may only be used at the Beach area outside the sand. No grills of any kind may be used elsewhere on any TWALA Common Area property.

10. **Parking is limited**. Availability of parking at any Common Area facility is not guaranteed and will be on a first-come, first-served basis. Please observe the “no parking” law in designated fire lanes and handicap spaces where posted. Cars, trucks, boats, trailers, or jet skis or other equipment may Not be parked in any Common Area or parked overnight and are subject to towing at the owner’s (or at homeowner’s/renter’s) expense. Street parking is not allowed on the TWALA streets. If you do not have enough space on your property to accommodate your guests, the parking areas around the tennis courts are available. Notification of the TWALA office is required.

11. **Garbage.** All household garbage and recyclables should be taken to the Louisa County Recycling Center on Route 522 across the street from Dickinson’s store or otherwise removed at the end of your stay. Do not leave open garbage or garbage bags on the outside of your property, as it will attract wildlife which co-exists within the development. Owners are responsible for the removal of their own and any renter’s trash. Trash must be kept in sanitary, secure closed containers and emptied weekly or more often, as necessary.

12. **Recreational Camper-style Mobile Home (RV).** RV’s titled in the name of the resident lot owner or resident renter may Not be used or occupied on an improved lot. At the September 28, 2024, Board meeting, the Board approved a broad interpretation of Covenant 19, para (2) such that an RV may be located anywhere behind the rear plane of the resident's dwelling as shown in illustration no’s 1, 2 and 3 below.

Illustration No. 1

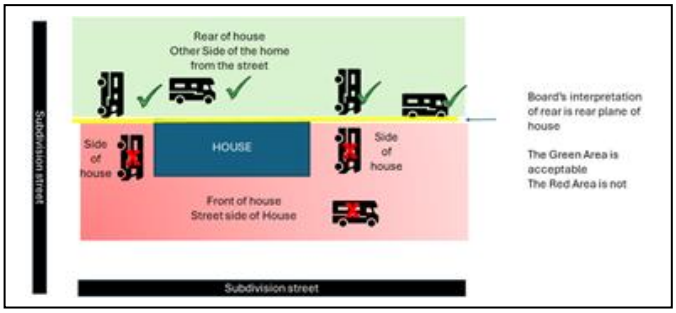


Illustration N o.2

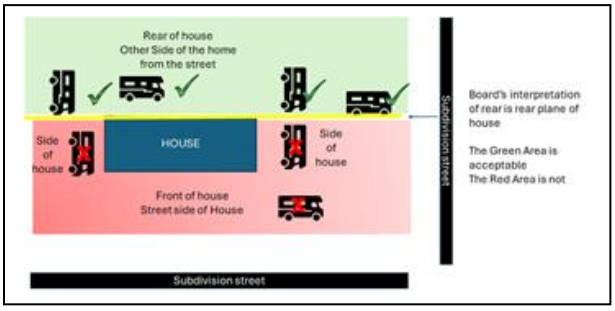
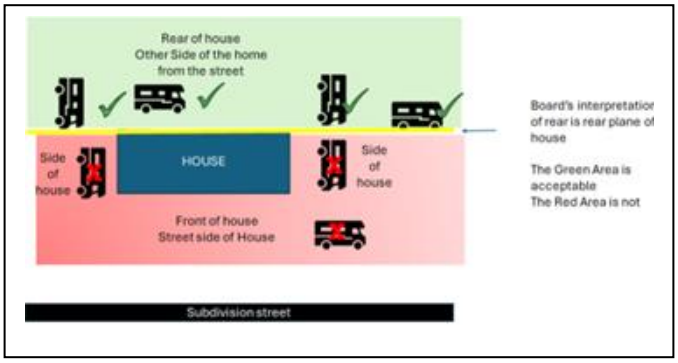


Illustration No. 3



13. **Noise and Music**. Respect your neighbors. Noise and music generally should not be heard past the homeowner's immediate property. Parties in the Common Areas should also turn off any music and reduce noise levels after 10:00 PM.

14. **Dogs and other Pets**. Dogs and other pets are welcome at The Waters at Lake Anna and for renters, if allowed in their rental agreement. Pooper-scooper rules apply. Pet owners must pick up and properly dispose of pet waste immediately. Cleaning up after pets is both courteous and sanitary.

    Per the TWALA Covenants Paragraph 13: "*Residential occupants of the property may have dogs and cats provided they shall not disturb or annoy residents of the subdivision and are not allowed to run free; dogs and cats shall be walked on leashes. If dogs or cats are walked outside of their home lot, the owner must scoop animal waste and dispose of the same in trash containers*". Any pet that is or becomes aggressive or is perceived to be threatening must be removed from the TWALA Common Area. Excessive barking, howling, or other noises are not allowed. Homeowners and renters are responsible for their pets. The TWALA Board of Directors has interpreted dogs and cats "disturbing and annoying residents" to include *noise that is plainly audible, regardless of time of day, from 200 feet away or from inside the confines of the residential dwelling unit of another person for 10 consecutive minutes or intermittently for a sum of 30 minutes or more within three hours*. Be especially diligent with your pets. Remember, even the most friendly-looking pet may be threatening to children and even adults.

15. **Construction**. Lot owners should not attempt any form of new or additional external construction on their lot without filing an Application with the Architectural Review Committee. Guidelines, Instructions and Applications are available on the http://www.thewaters2022.org/ site by clicking "About" on the top menu bar then clicking "HOA Documents".

16. **Clubhouse Rental Agreement (Effective January 1, 2026)** The Clubhouse meeting room is available for rent by the TWALA Association members, in good standing. The rental fee of the Clubhouse is $150.00 and is a set fee regardless of the number of hours rented. The fee is the same for a rental period of 2 hours or 8 hours. The rental fee is only for the clubhouse. The rental does not include use of the pool or any other HOA amenities.

    The Clubhouse is limited to one rental daily and subject to availability. The Clubhouse may not be rented on dates or times previously reserved for TWALA business, including but not limited to Board meetings, TWALA events, maintenance or other official use. Please refer to the HOA Calendar on the TWALA website for availability.

    16.1 A "Clubhouse Rental Agreement" must be completed and submitted along with the Rental fee,

16.2 The Clubhouse Rental Agreement can be found on the TWALA website at http://www.thewaters2022.org/hoa-documents by clicking "About" on the top menu bar then clicking "HOA Documents.

16.3 The renting HOA Member is required to be present at the Clubhouse throughout the use period.

16.4 If the Clubhouse and all kitchen and bathroom facilities are not satisfactorily cleaned and vacated, all trash placed in the outside trash bins and all tables/chairs returned to their original locations no later than the end of the rental period, a $50.00 cleaning fee will be assessed against the renting HOA member.

16.5 The number of guests for the rental period is limited to (35) people.

16.6 Smoking is only allowed outside the clubhouse facility, and Pets are not allowed in the clubhouse.

17. **Lawn & Grass**. As required by the TWALA Covenants (Para. 7), lot owners or occupiers of improved lots are responsible for keeping their grass mowed. At all times grass shall not be allowed to grow beyond a maximum length of sixteen (16) inches in height.

18. **For Sale Signs**. The words: "appropriate 'For Sale' sign" from paragraph 16 of the TWALA Covenants are interpreted to mean signs that comply with the Louisa County Sign ordinance, to wit: Sign, real estate. A sign erected on a lot or parcel, either vacant or with improvements, that identifies the subject property or sale or rent. Such signs shall not exceed nine (9) square feet in area.

19. **Political Signs.** In conjunction with the Covenant paragraph 16, the display of all Political signs, including, but not limited to, flags, banners, and posters are prohibited. Political signs are defined as signs intended to influence the outcome of an election, including signs supporting or opposing a ballot measure or proposition. Any such violation may result in penalties or sanctions as provided in the Compliance Committee Policies and Procedures.

20. **Yard Sales**. A TWALA HOA member may conduct a yard sale on their property. Any signs placed in the neighborhood shall be removed after completion of the yard sale.

21. **Golf Cart Use**. Effective May 6, 2020, TWALA is approved as a Golf Cart Friendly Community. All lot owners, renters, and guests SHALL read and follow the Rules and Guidelines for use of a Golf Cart in the TWALA community before driving a Golf Cart on the public roadways and common areas in the TWALA community. This document can be found on line at http://www.thewaters2022.org/, click "About" on the top menu bar, then click "HOA Documents". All Golf Carts operated on the public roadways and common areas in the TWALA community MUST have a registration sticker which MUST be visible at all times on the Golf Cart, either on the windshield or the rear bumper. The registration sticker may be obtained from the Office Manager after signing an acknowledgement of receipt and understanding the "Rules and Guidelines for use of a Golf Cart in the TWALA community", providing proof of insurance on the golf cart, and paying a registration fee.

Except as otherwise specifically provided, any person who violates any provision of the operation of a Golf Cart on designated public highways SHALL be guilty of a Louisa County traffic infraction punishable by a fine of not more than $250.00. The Louisa County Board of Supervisors and the TWALA HOA may, at its sole discretion and upon recommendation of the Louisa County Sheriff, suspend the designation of any public roadway for Golf Cart use in the TWALA community at any time.

22. **Portable Storage and Moving Containers**. In conjunction with Paragraph 2 of the TWALA Covenants,

which prohibits structures of a temporary nature, portable storage and moving containers (including, but not limited to, PODS, U-Haul U-Boxes, and similar containers may be placed on a lot within TWALA for a period not to exceed seven (7) consecutive days.

Any such container remaining on a lot beyond the seven (7) day period will be deemed a violation, and a compliance notice will be issued, after which the standard compliance and adjudication process shall apply.

23. **Temporary use of portable toilets.** Temporary, short-term (up to one week) use of portable toilet/s within the TWALA Community for outdoor activities such as sporting events, family reunion, and similar social occasions is permissible, and the temporary use must be registered with the TWALA HOA office thirty (30) days before the occurrence of such event. Prompt removal of the portable toilet after the registered period is required. Should the portable toilet remain beyond this time the registered authorized period, the TWALA HOA may remove the portable toilet, and the cost of removal and any action taken in regards to this rule and its enforcement (including reasonable attorney fees) shall be an enforceable lien against the owners' lot and shall also be a personal liability to the lot owner or occupier to ensure the cost thereof is refunded to the TWALA HOA."

Common Area Rules and Guidelines

1. **Common Areas.** These are the areas which are owned by the TWALA HOA and are for use by the lot owners and renters in good standing. Any member account that has not been paid in full by June 1 will have access to the TWALA facilities suspended until such time the member account is paid up to date. The Common Areas consist of grounds around the clubhouse, pool, tennis courts, boat dock, beach, and parking areas. The beach area is located off of Hemlock Loop. The main entrance median, pond areas, and several areas that are planted with shrubs and flowers at road intersections are also part of the Common Areas. There is a large field area across from the main entrance on the left side of Dixie Way which is also a Common Area.

2. **Pool and Pavilion Information & Rules**.

   2.1. Open Memorial Day to Labor Day (or as may be modified by TWALA Board of Directors action – check the website for any updates). The Pavilion is open year-round.

   2.2. Hours: 9:00 A.M. to 10:00 P.M. (Closed on Tuesdays and Thursdays from 7:00 P.M. to 8:00 P.M. for Water Aerobics).

   2.3. Adult supervision is required for anyone under the age of 16 using the facilities.

   2.4. The Pool and Pavilion area is secured access, requiring a Key Card. Should your Key Card become broken, misplaced, or lost the purchase of a new Key Card/s may be arranged by contacting the Office Manager at 540-894-0409 and providing the serial number of the broken or lost Key Card/s. The cost for each replacement Key Card is $50.00. A defective Key Card will be replaced at no charge. The Office Manager cannot provide Key Cards to renters. Renters must obtain the Key Card from the property owner or rental agent.

   2.5. To exit the pool gate, wave your hand over the button on the pole to your left facing the gate, this will release the gate. DO NOT leave the gate open as this will cause the Alarm to activate.

   2.6. An Automated External Defibrillator (AED) is located inside the lower level of the Clubhouse between the 2 restroom entrances.

   2.7. The erection of any structure, including tents, shades, canopies, awnings, personal umbrellas, or other such coverings, may Not be erected or used inside the fenced area of the Pool and Pavilion and

the common areas surrounding the clubhouse and Pool, including the parking areas, unless specifically authorized by the TWALA Board of Directors.

2.8. Glass containers are Not allowed in the fenced area of the Pool or Pavilion.

2.9. Diving is Not allowed.

2.10. Running is Not allowed.

2.11. The Pool Alarm is for Emergency use only at the pool facility. Activation of the Alarm does not contact 911.

2.12. Return loungers to their original location, lower table umbrellas and secure them with the tie straps after use. Tables shall Not be moved.

2.13. Shower before entering pool to remove algae that may have been picked up from the lake.

2.14. Food is limited to the table areas.

2.15. Smoking is Not allowed in the fenced area of the Pool and Pavilion.

2.16. Turn off lights and Fan when exiting the Pavilion.

2.17. Guest/s must be accompanied by a lot owner (in good standing).

2.18. Pool bathrooms will remain locked at all times and require use of the Key card for access

2.19. Wet clothing or swimming attire is Not allowed in the upper level of the clubhouse facility.

2.20. Swim at your own risk. There is No lifeguard on duty.

2.21. Pets are Not allowed in the clubhouse or pool/pavilion area.

2.22. A respectable level of noise and behavior must be maintained at all times.

2.23. Please take your trash with you if the trash containers are full.

2.24. Open fires and grills are not allowed in the Pool or Pavilion areas.

3. **Beach Area Information Rules.**

3.1. Quiet hours are from10:00P.M. to 8:00 A.M. and as noted in section 13 “Noise and Music” under the General Rules and Information.

3.2. The Beach area is secured access, requiring a Key Card. Should your Key Card become broken, misplaced or lost the purchase of a new Key Card/s may be arranged by contacting the Office Manager at 540-894-0409 and providing the serial number of the broken or lost Key Card/s. The cost for each replacement Key Card is $50.00. A defective Key Card will be replaced at no charge. The Office Manager cannot provide Key Cards to renters. Renters must obtain the Key Card from the property owner or rental agent.

3.3. Gas Grills may only be used outside the sand at the Beach property.

3.4. Glass containers are prohibited from the sand area of the Beach property.

3.5. Fires or open burning are Not allowed on the Beach area property. If a large group of ten (10) or more, including lot owners, are visiting the Beach area, the lot owner is requested to contact the Office Manager in advance for guidance.

3.6. Please take your trash with you if the trash containers are full.

3.7. Swim at your own risk. There is No lifeguard on duty.

3.8. The area surrounding the beach with ropes and/or buoys is for swimmers only.

3.9. Pets are not allowed on the Beach sand area. The owner must SCOOP animal waste and DISPOSE

of the same in trash containers.

3.10. Do not park your powered watercraft any closer than 50 feet from the beach water line, to prevent erosion. Do not tie powered watercraft to the buoys.

3.11. Watercraft using petroleum products or electricity for propulsion shall not be launched from the Beach area. Please use the Boat launch for All powered watercraft.

3.12. Do not move the picnic tables.

4. Boat Docks.

4.1. The boat docks and ramp are ONLY for the use of the lot owners and their guest/s or renter's.

4.2. If you own a boat slip and a boat or Personal Water Craft (PWC) and intend to add a boat lift or a PWC dry dock to your boat slip, please submit an Application for a Boat Lift or PWC Dry Dock. The "Instructions and Application for a Boat Lift or PWC Dry Dock" is available on the http://www.thewaters2022.org/ site by clicking "About" on the top menu bar, then clicking "HOA Documents".

4.3. Guest/s must be accompanied by a lot owner (in good standing).

4.4. The Boat Ramp Gate is secured access, requiring a Key Card. Should your Key Card become broken, misplaced, or lost the purchase of a new Key Card/s may be arranged by contacting the Office Manager at 540-894-0409 and providing the serial number of the broken or lost Key Card/s. The cost for each replacement Key Card is $50.00. A defective Key Card will be replaced at no charge. The Office Manager cannot provide Key Cards to renters. Renters must obtain the Key Card from the property owner or rental agent.

4.5. Traffic flow around the circle at the boat dock area is *Clockwise Only*.

4.6. Parking at the boat dock is limited to thirty (30) minutes to allow for drop-off and pickup of their boat.

4.7. Parking is Not allowed in the pull-off area of the boat ramp driveway.

4.8. The water level of the lake may be adjusted by Dominion Energy either up or down. Boat owners with their boats secured to their dock slip should be mindful of this occurrence and ensure their lines are adjusted as water levels change, so as not to pull a cleat off the dock or their boat. Boat owners and renters are responsible for any damage to the boat dock.

4.9. Boat slip owners at the dock are allowed to have 3 cleats. These cleats will be provided for $8.00 - $10.00 each, based on the current market price, and are installed by the HOA. If you have your own approved cleat/s, the HOA will install them at no charge. Please note the boat slip owner shall not screw any attachment or cleat to the boat dock decking. The boat slip owner is responsible for any damage to their slip. Contact the Office Manager at 540-894-0409 if your boat slip requires cleats.

4.10. Swimming is Not allowed from the boat docks due to safety issues.

4.11. Violators of the parking rules will have their vehicles towed at owners' expense and risk.

4.12. Day Slips, marked with yellow numbers, are for use by the lot owners and renters on a daily basis. There is No overnight parking, or as may be arranged and approved by the TWALA Board of Directors. The Day Slips are the first ones located to the left of the dock entrance road. They are lettered DS1-13 and A6-8 and are the slips on the separate dock marked with a large yellow "Day Slip" sign. See the boat slip map on the dock bulletin board. The Louisa County Sheriff's Office Marina Division has been allowed use of Day Slip A6.

4.13. Day Slip Rental – Day Slips marked R 1-5, 7 and 8 at the end of dock "A" and Day Slips marked R-7 to 10 on the dock marked "DS" may be rented by TWALA lot owners, in good standing, from January 1 through December 31. The rental rate is eight hundred dollars ($800.00) for the rental

period. Please check with the office manager for availability of a Day Slip rental as there may be a waiting list. Also refer to the Day Slip Rental Agreement for additional information. This document can be found online at http://www.thewaters2022.org/ , click "About" on the top menu bar then click "HOA Documents".

4.14. Please be respectful of other lot owners' dock areas.

4.15. Because the dock walkways are narrow, please do not set lawn chairs, or leave fishing equipment, toys or other accessories on the dock.

4.16. Please observe the "No Wake" policy on the shore-side of the no wake buoy markers and around the boat dock and surrounding areas for the safety and courtesy to fellow boat owners and lot owners' shore property.

5. **Parking Areas.**

5.1. Overnight parking is Not permitted in any designated parking area.

5.2. Off-road motorized bikes are Not allowed in areas where its posted as prohibited.

5.3. Parking is restricted to only the designated parking areas. Parking is Not allowed in undesignated grassy areas, unless under specific direction from a member of the TWALA Board of Directors. Boat trailers may Only be parked in areas designated for boat trailers. These areas are located by the tennis courts and the large parking area across the creek off the boat dock access road.

5.4. Street parking is not allowed on the TWALA streets. If you do not have enough space on your property to accommodate your guests, the parking areas around the tennis courts are available. Notification of the TWALA office is required.

6. **Tennis Courts.**

6.1. The tennis courts are only for use by lot owners and their guest/s and renters.

6.2. The tennis courts are only for playing tennis, pickleball, or basketball on the designated pickleball and basketball areas. Please refrain from dunking the basketball or hanging from the rim.

6.3. The Tennis Court gate is secured access, requiring a Key Card. Should your Key Card become broken, misplaced, or lost, the purchase of a new Key Card/s may be arranged by contacting the Office Manager at 540-894-0409 and providing the serial number of the broken or lost Key Card/s. The cost for each replacement Key Card is $50.00. A defective Key Card will be replaced at no charge. The Office Manager cannot provide Key Cards to renters. Renters must obtain the Key Card from the property owner or rental agent.

6.4. Please be sure to shut the gate when leaving.

6.5. Tennis court use is at participants' risk.

6.6. Tennis court hours are from 8:00 A.M. to 10:00 P.M.

7. **Installation by Lot Owner / Renter of Temporary Portable Toilet on Common Areas.** A Portable Toilet is permanently installed at the TWALA Marina to meet Marina Health Certification requirements. This Portable Toilet and the Portable Toilet installed at the TWALA HOA Beach Area are for use by the TWALA Community at large and are maintained by TWALA HOA. Should a Lot Owner / Renter want to add a second Portable Toilet for a short-term (up to one week) for use supporting a private activity, the Owner / Renter must follow the guidelines described in the "General Information and Rules" section paragraph 23.

8. **Emergency Phone Numbers**.

8.1. If you need to dial 911, please do so from a landline if possible so that your call can be traced easily by the emergency dispatcher. Dialing from a cell phone may not provide the dispatcher with the information he or she needs in order to facilitate reaching you. If calling from a cell phone, be sure to give them your location.

8.2. Sheriff Offices: Louisa 540-967-1234; Spotsylvania - 540-854-6520; State Police - 1-800-552-9965; Fire Department - 540-894-5660. The TWALA community is located in Louisa County. The TWALA property is located in Louisa County.

8.3. If you have suggestions for additional guidance which you believe should be included in the *TWALA Owners' and Renters' Guide*, please share them with one of the members of the TWALA HOA Board of Directors, who can be found at the TWALA website: http://www.thewaters2022.org/.

We hope you have many enjoyable hours at The Waters at Lake Anna community.

Sincerely,
THE WATERS AT LAKE ANNA HOMEOWNERS' ASSOCIATION, Inc.