Paul Werries
Director & HOA President

Jennifer Schafer
Director & Chairwoman of the Board

Geoffrey Harton
Director & HOA Secretary

Shellee Ogden
Director & HOA Treasurer

Ross Randlett
Director

Luanne Pavco
Director

Amy Daney
Director

Kevin Kurtz
Director

Andre Tarro
Director

The Waters At Lake Anna Homeowners' Association, Inc.

Board of Directors Meeting

June 28, 2025

Meeting Minutes

The regular meeting of the Board of Directors ("Board") of The Waters at Lake Anna Homeowners' Association, Inc. ("HOA") was held at The Waters at Lake Anna Homeowners' Association, Inc. clubhouse and was called to order at 10:01AM on June 28, 2025 by Chairwoman Jennifer Schafer. Chairwoman Schafer announced that the meeting was being recorded and asked that all electronic devices be silenced. Upon confirming with Secretary Harton Chairwoman Schafer declared that a quorum was present. In attendance were HOA Officers/Directors: President Paul Werries, Secretary Geoff Harton and Treasurer Shellee Ogden as well as Directors: Ross Randlett, Luanne Pavco, Kevin Kurtz, Amy Daney and Andre Tarro.

Chairwoman Schafer noted changes to the Board meeting agenda order. (1) All Committee chairpersons that are not Board members have been moved to the beginning of the Committee reports so they may excuse themselves from the remaining portion of the meeting agenda. (2) A Public Forum section has been added to the meeting agenda after the New Business item. The Public Forum will allow audience members to bring comments and questions to the attention of the Board. The audience member will state their name and address/lot number and will be given up to three minutes to address their topic. The Board may respond, extend the discussion time, or ask that the item be discussed individually at a later time.

Chairwoman Schafer called for any modifications to the agenda as presented. Hearing none, Chairwoman Schafer called for a motion to approve the agenda, as presented. Motion was made and seconded. Motion carried.

Member Interest:
The following HOA members were in attendance: Toby Nann – Lot 426, KT Tarro - Lot 316, Bob Richards - Lot 136 and Teresa Caldwell - Lot 187. No questions were presented.

Minutes:
Chairwoman Schafer called for a review of the latest draft version of the May 17, 2025 Board meeting minutes. Secretary Harton noted the Draft May 17, 2025 Board Mtg minutes were submitted to the Board on May 29, 2025 for review. A few minor changes were received. A revised Draft was submitted to the Board on June 2 for comments. No comments received to date. Secretary Harton motioned to approve the Draft May 17, 2025 board minutes, as previously submitted to the Board on June 2, 2025. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – Secretary Harton noted the end of May, 2025 the Board took an "Action without a mtg" and agreed to move forward and authorize funds to have a supplier fix the broken Access card system. The Board acted in accordance with Bylaw 4.12 Board Action Without a Meeting. Secretary Harton, motioned that the Board approve and sign the Resolution that was previously agreed to by the Board. Motion seconded. Motion

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carried. The Resolution was signed by all Board members and witnessed by the President and Secretary. The signed Resolution will be included with the June 28, 2025 Board meeting minutes.

Treasurer – Treasurer Ogden noted the following:

a. The current HOA Operating balance is $166,000.00 and the Replacement Reserve Fund balance is currently $537,000.00. There are 15 lots with unpaid or partially paid assessments. All the lot owner/s were notified with an email on June 24, 2025 to pay their amounts due within 10 days to avoid the collection being turned over to the lawyer and be assessed fees for collection cost.

b. One of the HOA certificates matured with a value of $143,000.00. The money will be reinvested in a new 6-month CD earning 4.34%, which will earn a little over $3000. For the month two CDs will be maturing earning just over $10,000.00.

c. A $100.00 donation was made to the Mineral Fire Dept in memory of Joey Vaughan. Funds to be used from Budget Line 18.

d. Budget line item 16 (Trash Service) is currently short of funds due to increased service costs and use of larger trash containers at both the beach and marina. The existing metal cans will be sold and proceeds will be put back into the budget. Treasurer Ogden motioned that: $7.00 be moved from Budget line 15, $275.00 be moved from Budget line 25 and $524.00 be moved from Budget line 4. The total amount of $869.00 will be moved to Budget line 16. Motion seconded. Motion carried.

e. The Board received a copy of the June 23, 2025 Operating budget report.

Director Pavco asked about the Resolution that was passed and funding the repairs from the Replacement Reserve Fund. Treasurer Ogden noted that costs for repairs sometimes exceed the estimated amounts in the Replacement Reserve Fund. The next Replacement Reserve Study scheduled for 2027 for implementation in 2028 will adjust the funding amounts based on actuals and inflation. Also, when a repair exceeds the available funds and the repair affects safety or health, the funding approvals will be noted in Board meeting minutes.

President –No report

Committee Reports: Chairwoman Schafer called for Committee Reports.

Civic Activities Committee: Committee Chairwoman Nann noted the following:

1. The June 19th food truck event was very successful, even though the event was held at the clubhouse due to the possibility of rain.

2. The next event will be July 12th, 2025 at Susan and Mike Pickard's for an annual CAC Wine club party.

3. The next food truck event will be on July 17th, 2025 with "Not your Mama's food truck".

4. A couple weeks ago it was noticed that the red box library was empty. Director Werries will check the cameras to hopefully identify what happened to the books. Members were encouraged to drop off any books they may have to replenish the library.

5. In 2021, Deborah Blair and Chairwoman Nann had received permission from the Board to look into having a "Welcome to the neighborhood" package for new residents in the TWALA community. A form welcome letter had also been approved. Obtaining information when a new full-time resident was moving in was very difficult. The ARC committee provided information about new dwellings approval. However, there was no way to determine if they were full time or part time residents. Also, lot sales

were not easily tracked. The plan was put to bed. In December, 2022, it was noted that a neighborhood couple volunteered to assist with welcoming new HOA members to the community. Nothing ever developed. Chairwoman Nann had a discussion with Juanita Unhoch about her ideas for a welcoming package, to include a Welcome Letter, a Lake Anna Connection magazine and Food Lion grocery bags, etc. As an alternative solution, rather than trying to identify new residents, a welcome package could be provided to the new resident when they come to the clubhouse to sign for their key cards. A few welcoming packages will be made and stored in the clubhouse. Juanita to contact the Wax's to see if they have been doing welcoming package work or would like to work together on the welcoming package.

Children's Events Committee: In Committee Chairwoman Clark's absence, Director Ogden noted that the next golf cart cinema will be held July 19, 2025, start time at 8:45/9:00PM at the beach. Popcorn will be provided.

Community Outreach Committee: Committee Chairwoman KT noted the following:

1. The Committee would like to put out a survey to the community to see if there are any ideas for activities. Last year there were no responses to their email. This year they would like to send out a survey with the August Annual HOA meeting mailing and a hard copy hand out at the HOA meeting. There were no objections.

2. On July 30, 2025, members will head back to Spring Oaks to play "Get to know Your Bingo" with the residents. It's a way to get folks to open up about their life stories and things they have done. An announcement about the event will go out to the community.
3. The next event on the schedule is August 9, 2025. The marine biologist will come in to discuss fishing on the warm side from 10:00AM-12:00PM at the clubhouse.

Website/Broadband Committee: – No report. Director Pavco noted the revised Compliance Rules and Procedures have been uploaded to the web site as well as the new fillable Complaint form.

Marina Complex Committee: Committee Chairman Kurtz's noted the following:

1. The process to have the Emergency access road turned over to TWALA is about complete. The required paperwork has been signed and the check for the transfer has been cut.

2. Met with Solitude. Their quote did not include all the requested items. Solitude will update and resubmit their quote. Solitude has a dredge that can work from the water. The dredge is 12' wide. For the dredging to work, all boats in the day slips and the Day slip structure would need to be removed. Solitude has not performed any dredging work on Lake Anna, so they are not familiar with Dominion permitting process and requirements.

3. A Marina Committee meeting will be scheduled after the revised Solitude quote has been received.

As a reminder, Treasurer Ogden noted that the transfer of the Emergency exit road to TWALA ownership was $800.00. The transfer was approved for funding between $800.00 and $1000.00 with funding from the Marina Budget at the May 17, 2025 Board meeting.

ARC Committee: Committee Chairman Harton noted the following:

ARC Application Approvals:

At the May 24, 2025 Comm. mtg – the following Applications were approved -

- Lot 63 – fence,

- Lot 177 – fence,
- Lot 346 – Boat house,

At the June 14. 2025 mtg – the following Applications were Approved –

- Lot 31 – Swale in the Front yard,
- Lot 410 – new Deck,
- Lot 246 - Fence

Total dwellings completed, under construction or approved effective June 18, 2025 is still 266.

Common Area/Grounds Committee (CA/G) -

1. Clubhouse, Pool & Tennis Courts – Committee Chairman Randlett noted:

   a. The clubhouse air conditioner was not cooling properly. Freon was added and will be checked later to sure there are no leaks.

   b. The pool cleaning system is working well and is keeping up with the heavy traffic load.

   c. There are problems with the water again. The plumber came out and noted that one of the water treatment systems is clogged. The Clearwater treatment system is on bypass until Clearwater can come out and check their system.

      Director Pavco suggested the Board consider a productive discussion around community perceptions of high pool usage and space availability, particularly regarding the balance between renters and members. With the access card system now fully operational, Director Pavco recommended implementing a weekly usage report for TWALA amenities. This data will help the Board better understand peak usage times, the distribution between members and renters, and access card activity—enabling informed decisions to enhance the amenity experience for all.

      The list of short-term rental properties will be updated to be sure the correct info is being used. In addition, it would be important to see if the perceived heavy usage is in the pool or the lounging area or both. Some of the area that is not fenced in around the pool could be used for additional loungers. And, if the pool is being heavily used, and understanding the continued growth of the community and what options are available, the Board should look at options for additional pool/s in the future.

      Another option that could be considered is to limit the number of guests per lot across all the amenities at any given time. This would minimize a large crowd from taken over the amenities.

      Chairwoman Schafer asked if Director Pavco was willing to take the lead for these suggested discussions and research. Director Pavco volunteered to take the lead with the usage study.

2. Beach – No report.

3. Landscaping and Pond – Sub-Committee Chairwoman Doerfel noted a full cut was recently completed. Mulching will be performed the first week of July. Fertilizations are on schedule.

Compliance /Rules Committee: No Report.

Finance - Operations and Replacement Reserve Committees: No Report.

Replacement Reserve Fund Committee: Committee Chairwoman Schafer noted that it was brought to the attention of the Board that VDOT Road Maintenance on Highlander Path ends for lots 402 through 408. And that there is no reference in the Replacement Reserve Study for maintenance for that section of road. Director Pavco took the lead to check into who owns the section of Highlander Path. VDOT indicated they do not perform maintenance on that section of road. Although, based on past experience, they have performed snow removal and road resurfacing for many years. Louisa County Recorder of Deeds indicates Lots 402-408 do not own the section of Highlander Path and there are no easements. A further review will be performed during the next Replacement Reserve Study in 2027. No further action required. Director Harton noted a similar review of the Highlander Path Road was performed in 2007-2008 with the same results.

Safety and Security Committee: All the gates are working properly and back in business. All new lot owners and existing lot owners that do not have a new red access card, must come to the clubhouse office to sign a form and pick up their new key cards. All the records of key cards will be kept in the cloud, so the data will not be lost if there is another lightning spike. Director Randlett and Werries have the ability to log into the system and remotely open a gate. The gates will also have a usage timer to control the lights, etc.

Other Committee Reports: None

Unfinished Business: None

New Business: Director Randlett noted that the need for a land line has diminished and suggested TWALA move to cell phone use. Discussion ensued by the Board.

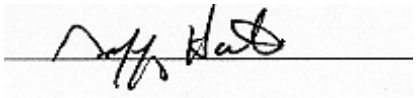
Chairwoman Unhoch suggested the Board look into the insurance provider to be sure TWALA has the best rate and options.

Public Forum-members: Teresa Caldwell - Lot 187, asked what is the distance off the road the mowing company will mow. The distance will vary based on the terrain and ditch size, etc. It was also noted the bathrooms floors can be slippery at time. Placement of runners will be looked into.

Board Executive Session: None

Future Agenda Items: None

Director Pavco motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 11:11AM.

Prepared and submitted by: 

Geoffrey Harton
Secretary and Director

Approved by the HOA Board of Directors at the July 26, 2025 Board Meeting.

To be Recorded at the TWALA HOA Board Meeting of June 28, 2025

Resolution

Pursuant to the By Laws of The Waters at Lake Anna Homeowners' Association, Inc. "TWALA", *4.12 Board Action Without Meeting,* the following actions shall hereby be taken beginning as soon as possible (with completion by or before July 1, 2025).

Whereas it has been determined that the TWALA Access Card system was damaged by lightning May 21, 2025 and the pool, dock, tennis and pickleball courts and the beach gates are inoperable and must be left in the open position, and several electronic boards need to be replaced, and

Whereas TWALA. does not currently have in its employ anyone able to fix the access system, and

Whereas TWALA needs to have the aforementioned tasks completed as soon as possible to prevent unauthorized use of the pool, tennis and pickleball courts, the beach and dock facilities,

Whereas the failure of the card system is a breach of safety and security. As well as a potential insurance and liability issue as non-Members can access our amenities and possibly be viewed, legally, as uninvited guests rather than trespassers.

Be it Resolved that The Waters at Lake Anna Homeowners' Association, Inc. immediately authorize MMIS to proceed with replacement and upgrade of the TWALA Access card system as proposed under the MMIS quote, Option 1 dated May 28, 2025 at cost of $6630.00, with funds to be used from the Replacement Reserve Fund under item 19 "Gate key card and control board".

Board of Directors

Witnessed By:

HOA President

HOA Secretary