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

September 27, 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 09:57AM on September 27, 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 in person were HOA Officers/Directors: Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Kevin Kurtz, and Andre Tarro. On the conference bridge were HOA Officers/Directors: President Paul Werries, Treasurer Shellee Ogden and Directors: Ross Randlett, Luanne Pavco and Amy Daney.

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: KT Tarro - Lot 316, Nita & Bill Unhoch - Lot 186 Scott Schafer- Lot 4, Terry Caldwell - Lot 187. No questions were presented.

Minutes:
Chairwoman Schafer called for a review of the latest draft version of the July 26, 2025 Board meeting minutes. Secretary Harton noted the Draft July 26, 2025 Board meeting minutes were submitted to the Board on August 4, 2025 for review. No comments have been received to date. Secretary Harton motioned to approve the Draft July 26, 2025 Board minutes, as previously submitted to the Board on August 4, 2025. Motion seconded. Motion carried.

Secretary Harton noted the Draft August 23, 2025 Annual HOA meeting minutes were submitted to the Board on September 3, 2025 for review. No comments have been received to date. Secretary Harton motioned to approve the Draft August 23, 2025 Annual HOA meeting minutes, as previously submitted to the Board on September 3, 2025. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary - Secretary Harton noted that in accordance with the Bylaws para 4.12, in August, 2025, the Board took "Actions without a mtg" and agreed to move forward and authorize funding for Property insurance and Director & Officer Liability coverage. The funding for the Insurance will come from moving funds around from other budget items to the Insurance Budget line. The Board also agreed to authorize funding for a Fidelity Bond using funds from the Staff A budget line.

The two Resolutions were handed out for the Directors in attendance to sign. Those on the conference bridge can sign the documents at the next Board meeting or drop by the office. Travis has the documents.

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Treasurer – Treasurer Ogden noted the Operating budget is currently at $69,000 and the Replacement Reserve fund is $583,000. The second deposit from the Operating budget to the Replacement Reserve fund was made September 28, 2025. There are currently 4 unpaid lots, one lien has been collected and one pending lien, which was a court judgement. Letters will be sent out to set up a payment plan or a potential back to court for a potential garnishment of the lot owner's wages. The Operating Budget report as of September 8, 2025 was presented.

Tresurer Ogden made the following four motions to move funds around to pay for a higher than excepted expenses in certain budget lines.

(1) Motioned to move $128.12 from Budget line item 11(Common Area D Beach) to Budget line 26 (Fed/state taxes). Motioned seconded. Motion carried.
(2) Motioned to move $295.00 from budget line 4 (Staff A) to (Website hosting) Budget line 6 for website hosting expenses. Motion seconded. Motion carried.
(3) Motioned to move $505.00 from Budget line 4(Staff A) to Budget line 10 (Pond Maintenance) for the final weed treatment payment for the final bill. Motion seconded. Motion Carried.
(4) Motioned to move $5000.00 from Budget line 8 (Landscaping) to Budget line 5 (Insurance) to help pay for the Insurance policies previously approved in the two resolutions. The $5000.00 was available as the (Landscaping) fertilization treatments have been cancelled. Motion seconded. Motion Carried.

President – President Werries noted the following:

1. Director Werries was approached by the Louisa County Sheriiff's office to use TWALA roads to run their 5K run for "Smile" on December 13, 2025 from 9:30AM until completion of the event. Director Werries motioned that TWALA support the Louisa Sherriff's office request. Motion seconded. In discussion it was noted the roads used for the run will have some level of closure during the time period the runners are out. Overflow parking lot and Marina will be used and they will have access to the clubhouse for the runner sign-ups and control center. The existing restroom facilities will be used. Paul will issue an email to the HOA after the specific affected roads and details are identified. Motion carried. Director Pavco abstained.

2. The Louisa Fire Department asked Director Werries if they could use the clubhouse as the Operations Center for the Emergency Response Exercise at the Lake Anna power plant. There are currently two dates. May 5, 2026 would be used as a rehearsal and July 14, 2026 as the actual emergency with FEMA. A Hold Harmless Agreement is to be set up. The various agencies will also have their vehicles and trailers in the TWALA neighborhood. TWALA would be notified as more information is available with specifics. Director Werries motioned that TWALA support the activity. Motion seconded. Motion carried. Director Pavco abstained.

Committee Reports: Chairwoman Schafer called for Committee Reports.

Civic Activities Committee: In Committee Chairwoman Nann's absence Director Harton noted the following:

September was the last food truck for the 2025 season. The events continue to be a rousing success. Thanks out to Karla Kopec and Diane LaPoma for doing such a great job with the vendors.

The next event will be the Chili/soup cook off. It will be held on October 18th, 2025 in the clubhouse.

Children's Events Committee: In Committee Chairwoman Laura Clark's absence Director Ogden noted the Fishing Derby has been cancelled due to weather conditions. October 11, 2025 will be the Movie night with Hocus Pocus at the Beach with a 7:30PM start time. The Trunk or Treat event in the Marina parking lot will be October 26, 2025 (4-6:00PM) with a Golf cart decoration contest and a potential Best kids costume contest with prizes.

Community Outreach Committee: Committee Chairwoman KT noted the following:

1. On September 13, 2025 was the tissues, towels and toy collection event, with thanks to Nita Unhoch and Sandy Brockel for hosting the event. While the neighborhood donated generously, the donations were less than last year.
2. One more event upcoming for 2025, on October 18, 2025 in the AM with the Louisa Historical Society.

Website/Broadband Committee: – No report.

Marina Complex Committee: Committee Chairman Kurtz noted the following:

1. A Marina Committee Meeting was held August 25, 2025 and several items were reviewed. A copy of the items discussed was submitted to the Board.
2. The new Health Certificate has been posted in the Marina Bulletin board and a new light has been placed at the top of the flag pole at the marina.
3. Plans to place sediment ponds and filtration systems is a no go. The Dominion Energy policy states that "the water flow from the creeks into the lake cannot be disrupted". Any device that would change the flow of the water would not be approved.
4. An Alternative plan would be to dig a big hole (6-8 feet) deep after the area where the feeder ponds come together. At this point this is the best option for dredging
5. In discussion with Solitude, they have no experience in the Lake Anna and would require TWALA to also hire a trucking company to dig a hole for the spoils and move the spoils. And they are more costly. Net, Solitude is not a viable option.
6. Harbor Dredge is the best option.
7. The next step to start the Joint Permit Application process, which Includes survey, topography and samples would be pulled. Anything bad will stop the process. To date there have been no bad samples taken around the lake with dangerous materials.

   The location for the spoils is still pending.

   Committee Chairman Kurtz motioned that TWALA moved forward with the Harbor Dredge proposal for the permit application process at a cost of $12,500.00. Funds will come from the Replacement Reserve Study allocation for dredging. Motion seconded.

   In discussions Director Harton noted that at the September 28, 2024, the Board passed a motion to stop all dredging discussions. As the silt beds and retention ponds are not a viable option, Director Harton motioned that the Board rescind the previous approved motion of September 28, 2024 to stop all dredging discussions as the silt beds and retention ponds are not a viable option and dredging discussions will continue. Motion seconded. Motion carried.

   Director Kurtz motion carried. Harbor Dredge will be contacted to moved forward with the permit application process.

   Committee Chairman Kurtz noted the Marina has $753.00 remaining in the Marina budget and he has no more plans for 2025. Committee Chairman Kurtz motioned to move $753.00 of the Marina budget line to the Beach budget line to be used to add new buoys and markers and extend the buoy lines to the beach. Director Harton suggested contacting the Wax's, next door to the Beach area, and let them know as they might want to have the buoy line extend onto his beach area. Motion seconded. Motion carried.

ARC Committee: Committee Chairman Harton noted the following:

ARC Application Approvals:

At the July 24, 2025 ARC mtg –

- Lot 300 – deck extension and renovation

At the Aug 23, 2025 ARC Mtg –

- Lot 430 – Pool
- Lot 371 – Boathouse
- Lot 432 – Dwelling
- Lot 312 – Shed

At the Sept 13, 2025 ARC mtg the following were approved

- Lot 230 – Dwelling
- Lot 290 – Detached garage
- Lot 39 – Fence
- Lot 132 – screened porch
- Lot 169- Pool

Total dwellings completed, under construction or approved effective Sept 20, 2025 is 264, (NOTE this is a correction from the 266 reported in August, 2025 month). From the BOD minutes of January 28, 2017 there were 129 dwellings approved, under construction or completed. The Growth of new dwellings since January 28, 2017 has been 135 resulting (129 +135-264) for September 27, 2025. Two new Dwellings are pending approval as of Sept 27, 2025.

Common Area/Grounds Committee (CA/G) -

1. Clubhouse, Pool & Tennis Courts – Committee Chairman Randlett noted the pool has been closed. Adult swim time in the am will be looked at next year.

   Committee Charman Randlett motioned that a rental fee of $150.00 be assessed for private party use of the clubhouse. All HOA events will not incur a rental fee. The rental fee will be a set fee regardless of the number of hours. The fee is the same for 2 hours or 8 hours. The rental fee is only for use of the clubhouse. The rental does not include use of the pool or any other HOA amenities. The security deposit will be eliminated. The number of guests will be limited to 35 people. Motion seconded. Motion carried. The Clubhouse Rental Agreement and Owners' and Renters' Guide will be revised based on the approved changes and approved prior to implementation effective January 1, 2026.

2. Beach – The porta john has been cleaned and closed for the 2025 season.

3. Landscaping and Ponds – In Committee Chairwoman Doerfel's absence, Chairwoman Schafer noted that bush hogging around the ponds will be performed the first week of October, 2025 and the last mow of the season will be held off until most all the leaves have fallen.

   Chairwoman Schafer noted the lower pond has a problem with gnats and mosquitos and would like to meet with Chairman Randlett and Committee Chairwoman Doerfel to discuss the upper pond cattail growth.

Compliance /Rules Committee: Committee Chairwoman Pavco noted she will send a note to Director Werries to put a note in the Presidents Report to remind all short-term rental owners that per the Louisa County ordinance, they must register with the HOA by January 1, 2026. And also mention in the note that the HOA will follow up individually with short term renter owners via email. And if the short-term rental owner does not register with the HOA, a suspension of amenities could be assessed for violation of not registering. There were no objections from the Board. Director Ogden noted that there is a web site where violators can be reported anonymously or with contact information.

Finance - Operations and Replacement Reserve Committees: Committee Chairwoman Ogden noted there was a Finance Committee meeting held September 18, 2025 to develop the 2026 budget which was emailed out to the Board for their review. Comments have been addressed. The only item the Committee did not approve to fund was CERT. It was felt there was too much potential liability.

Committee Chairwoman Ogden motioned to approve the proposed FY 2026 Budget as presented to the Board. Motion seconded.

A. In discussion the Board discussed Budget line item 6 Staff B for a gate monitor. Director Werries motioned to approve the gate monitor line item. Motion seconded. Motion failed 6 nays (Directors Odgen and Kurtz yays). Director Werries suggested that the Budget line 6 item Staff B funds of $6912.00 be moved to the Budget line 11 for pond maintenance to address the lower pond on Oak Haven Drive. A further review of a gate monitor would be researched in 2026 for the 2027 budget review.

B. Committee Chairwoman Ogden noted that the Budget line 22 item for CERT equipment was not supported by the Finance Committee and suggested it be discussed further. Director Werries suggested that the funds in budget line item 22 (CERT Equipment) be moved from the CERT program to Budget line item 15, (Common Area I), so that fire extinguishers and other out of date equipment such as the AED can be replaced.

Based on items A and B funding changes above, Chairwoman Ogden motioned that her previous motion to approve the proposed FY 2026 Budget as presented to the Board be amended to include the two above changes (A and B) to the proposed FY 2026 budget, which also keeps the 2026 HOA assessment at $574.00. Motion carried.

Replacement Reserve Fund Committee: No Report.

Safety and Security Committee: Committee Chairman Werries noted he had discussions with MMIS for an update to the card reader system. The quote they provided was not correct. A new quote is being worked on.

Other Committee Reports: None

Unfinished Business: Director Harton noted to Director Werries that the Board still needs to schedule an Annual review by Board members of the “Rules of Order for Annual Meetings, Board meetings and Committee meetings” and the “Standard Operating Procedures (SOP) for all TWALA Committees”. Director Werries to schedule a meeting.

New Business: Director Ogden noted that the white lettering on front entrance sign is severely faded. Director Kurtz to take a look at possible options to refresh the lettering. Director Harton noted the front entrance picture on the TWALA website is also old and drab and should be replaced with something current and bright.

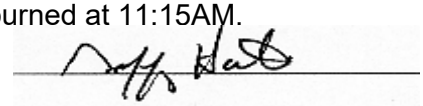
Public Forum-members: Member Caldwell asked when talking about ponds, was it about all the ponds? Chairwoman Schafer noted it was the lower pond on Oak Haven Drive.

Member Unhoch complemented how beautiful the entrance is with all the fall decorations.

Board Executive Session: None

Future Agenda Items: None

Director Ogden motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 11:15AM.

Prepared and submitted by: 

Geoffrey Harton, Secretary and Director

Approved by the HOA Board of Directors at the October 25, 2025 Board Meeting.

Attached are two Resolutions Approved and signed by the Board at the Sept, 27, 2025 Board meeting.

Secretary Harton noted that in accordance with the Bylaws para 4.12, in August, 2025, the Board took "Actions without a mtg" and agreed to move forward and authorize funding for Property insurance and Director & Officer Liability coverage. The funding for the Insurance will come from moving funds around from other budget items to the Insurance Budget line. The Board also agreed to authorize funding for a Fidelity Bond using funds from the Staff A budget line.

To be recorded at the TWALA HOA Board Meeting on September 27, 2025

RESOLUTION:

Pursuant to the By-Laws of The Waters at Lake Anna Homeowner's Association, Inc., *4.12 Board Action Without Meeting*, the following action shall hereby be taken immediately.

WHEREAS, The Waters at Lake Anna Homeowner's Association, Inc. currently holds a Property Damage and Director & Officer Liability Coverage policy with State Farm Insurance, Policy No. 96-K7-2251-0, which expires on September 15, 2025. The Waters at Lake Anna Homeowner's Association, Inc. sought quotes from numerous vendors.

BE IT RESOLVED, The Waters at Lake Anna Homeowner's Association, Inc. has agreed to obtain Commercial Property and General Liability Coverage through LIO Insurance Company in the annual premium amount of approximately $7,814.00, effective September 15, 2025.

BE IT FURTHER RESOLVED, The Waters at Lake Anna Homeowner's Association, Inc. has agreed to obtain Community Association Management Liability Coverage through Travelers Casualty and Surety Company of America in the annual premium amount of approximately $5,660.00 (including brokerage fee), effective September 15, 2025.

BE IT FURTHER RESOLVED, The Waters at Lake Anna Homeowner's Association, Inc. will pay for the above-referenced policies with the following Approved FY25 Operating Budget line items:

Line Item #6: Insurance, $7,000.00. The remainder of $6,474.00 will be paid by transferring $5,000.00 from Line #8: Landscape, Mulch, Weeding, Shrub Trim & Fertilizing and transferring $1,474.00 from Line #18 General Maintenance & Repairs.

Board Members approved this Resolution by unanimous email vote on August 18, 2025.

Board of Directors:

Witnessed by:

HOA President

HOA Secretary

Bylaw 4.12 Board Action Without Meeting. Any action that may be taken at a meeting of the Board may be taken without a meeting if such action is authorized in writing setting forth the action taken, agreed in approval by all of the Directors, and signed as being witnessed by the President and Secretary of the Association.

Recorded at the TWALA HOA Board Meeting on September 27, 2025

RESOLUTION:

Pursuant to the By-Laws of The Waters at Lake Anna Homeowner's Association, Inc., *4.12 Board Action Without Meeting*, the following action shall hereby be taken immediately.

WHEREAS, The Waters at Lake Anna Homeowner's Association, Inc., in accordance with Bylaw 6.2 and Virginia Code Section 55.1-1827 et al., must maintain a Fidelity Bond in an amount equal to the reserve balances of the Association plus one-fourth of the aggregate annual assessment income of such Association.

BE IT RESOLVED, The Waters at Lake Anna Homeowner's Association, Inc. has agreed to obtain said Fidelity Bond through Travelers Casualty and Surety Company of America in the annual premium amount of approximately $1260.00, effective upon payment.

BE IT FURTHER RESOLVED, The Waters at Lake Anna Homeowner's Association, Inc. will pay for the above-referenced Fidelity Bond with the following Approved FY25 Operating Budget line item: Line Item #4: Staff A (Community Manager), $1260.00.

Board Members approved this Resolution by unanimous email vote on August 22, 2025.

Board of Directors:

Witnessed by:

HOA President

HOA Secretary

Bylaw 4.12 Board Action Without Meeting. Any action that may be taken at a meeting of the Board may be taken without a meeting if such action is authorized in writing setting forth the action taken, agreed in approval by all of the Directors, and signed as being witnessed by the President and Secretary of the Association.

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