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

January 24, 2026

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 9:58AM on January 24, 2026, 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: President Paul Werries, Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Andre Tarro, Kevin Kurtz and Ross Randlett. On the conference bridge was Luanne Pavco.

Chairwoman Schafer called for any modifications to the revised agenda as presented. Chairwoman Schafer noted that the Compliance/Rules committee will be the first committee report as Director Pavoc needs to leave early. There were no other modifications. Chairwoman Schafer called for a motion to approve the agenda as presented. Motion was seconded. Motion carried.

Member Introduction:
The following HOA members were in attendance: KT Tarro - Lot 316, Ken Houser - Lot 248, Bruce Johnston - Lot 296, Bob Richards - Lot 136, and Amanda & Robert Lambert - Lot 279.

Minutes:
Chairwoman Schafer called for a review of the December 6, 2025, Board meeting minutes. Secretary Harton noted the Draft December 6, 2025, Board Meeting minutes were submitted to the Board December 8, 2025, for review. Several comment / updates were received. Secretary Harton noted a final version was submitted to the Board on December 30, 2025. No additional comments have been received. Secretary Harton motioned to approve the revised Draft December 6, 2025 Board minutes as submitted to the Board December 30, 2025. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – Secretary Harton noted that there have been several proposed changes by the Board regarding availability of the clubhouse for rental use. An email of the current proposed version was submitted to the Board January 23, 2026, for their review. Secretary Harton motioned that the following language be approved.

"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." Motioned seconded. Motion carried.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $150,000 and the Replacement Reserve fund is $586,000. All assessments for 2026 have been mailed. The assessment payments are due January 31, 2026. About 50% of the assessments

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have been collected. Be sure to get your payment in before a $50.00 late fee is added. The 1099 tax form has been filed for the office manager. Everything is ready to close out 2025 and will be meeting with the CPA within the next few weeks to file the 2025 taxes. There are 2 past due lots from 2025 remaining. Two past due lots from 2025 have been collected. A final 2025 Operating Budget year-end report was handed out which came in $20,000 under budget. The first 2026 Operating Budget report was handed out.

President – President Werries thanked Bob Richards and Rob Johnson for removing stumps from the beach waterfront.

Committee Reports: Chairwoman Schafer called for Committee Reports.

Compliance /Rules Committee: Committee Chairwoman Pavco noted she has two items to discuss.

1. Committee Chairwoman Pavco motioned to add a rule/regulation 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 owners' 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. Motion seconded. Motion carried.

   Chairwoman Pavco noted she would also like to add the approved language to the TWALA Owners' and Renters' Guide titled "Portable Storage and Moving Containers". Director Harton noted he would add the approved language to the TWALA Owners' and Renters' Guide.

2. Committee Chairwoman Pavco noted the January, 2026, deadline has passed for Short Term Rentals (STR) in TWALA to register with the HOA office per Louisa County code (**Section 86-114**). There are 23 lots register as STR with the HOA. This is an improvement over last year. The Committee knew there was a publicly advertised STR that was not registered and there are an additional 17 lots that appear to be a STR in TWALA and not yet registered. Per previous Board meeting discussions, a note will be sent to these alleged STRs in the neighborhood, asking them if they are STR to register per the Louisa County ordinance. The note will be sent from the TWALA compliance email, to the email of the lots on record. President Werries asked in the event these lot owners do not comply, what is the HOA's recourse? Chairwoman Pavco noted that if a lot owner does not respond to the email that they are not a STR or they do not register then the Compliance Committees Rules will apply which gives them a 10-day notice to comply and then their privileges will be revoked. The HOA is not required to report non-compliant lot owners to Louisa County.

Committee Chairwoman Pavco requested that President Werries insert a reminder in the next Presidents Newsletter to remind HOA members that RV's must be parked in accordance with Covenant 19 item 2 and section 12 of the Owners' and Renters' Guide. They have recently noticed a number of RV's improperly parked on owner lots.

Civic Activities Committee: Committee Chairperson is vacant. Replacement pending. Director Harton noted the Bourbon Tasting & Valentine's Day Potluck will be held on February 14, 2026.

Children's Events Committee: In Committee Chairwoman Laurie Clark's absence Director Ogden noted for 2026, the events will be more family oriented for both the children and adults. Plans are to have quarterly board game activities, like bingo and dominos. A golf cart scavenger hunt is being planned for April. The Committee's name is being changed to Family Events Committee.

Community Outreach Committee: Committee Chairwoman KT noted the following:

The first 2026 Outreach school supply drive for the 605 Trailer Park was very successful and the Amazon wish list was bought out very quickly. Another drive will be conducted later in the summer or when a new school supplier list is provided to Sandy Brockel.

The Louisa County Historical Society presentation is scheduled for February 14, 2026, from 10:00AM to 11:30AM in the clubhouse.

Website/Broadband Committee: No report.

Marina Complex Committee: Committee Chairman Kurtz noted that the boat ramp was closed earlier this year due to damage to the ramp from boats powering on and off their trailers causing the dirt under the new ramp and in front to be washed out. As a result, the new slab has developed a crack. The ramp was closed. A supplier was contacted to reinforce the area under the ramp, on the sides and at the end. The supplier brought in 20 ton of tennis ball size rock. The rock was pushed under the ramp, to the sides and extended some 20 feet beyond the end of the ramp. The ramp is closed for now. A mark will be placed on the wooden wall by the dock entrance to help identify the water level when the ramp will need to be closed. There will be discussion about the possibility of bass boats using the ramp. The brick wall of the left side of the ramp will be repaired.

Dredging – At the Marina Committee meeting on January 13, 2026 there was discussion about dredging in the day slip area. The cost to dredge the area without removing the day slips was $102,000. To remove and reinstall the day slips and dredge the cost is $172,000. This past week, the cost for all the proposed dock dredging work was provided. The total cost is just over $400,000. At this time the dredging project is on hold. The Marina Committee will meet and have further discussion about other options.

Other – A question came up about Hydrilla problems. There are currently no problems in the dock and surrounding areas. The inlet between Winchester Trail and Lake Forest Drive does have some problems. There is a form on the Louisa County site from Dominion Energy that you complete if you have Hydrilla problems. Dominion Energy will come out to investigate the problem. Note, on the hot side of the lake any Hydrilla problems must be privately funded by the lot owner/s. There was a discussion about bringing in carp to help with the Hydrilla problem.

Day Slip rental Agreement – Director Harton will get with the office manager to finalize and post the new Day Slip Rental Agreement.

ARC Committee: Committee Chairman Tarro noted the following:

ARC Application Approvals:

At the December 13, 2025, ARC committee mtg - Approved:
Lot 359 - Dwelling,
Lot 359 - Detached garage.

At the January 10, 2026, ARC committee mtg - Approved:
Lot 371- Landscaping and walkway,
Lot 299 - Covered porch on Detached garage,
Lot 47 - Dwelling,
Lot 247 - Pool and fence.

Total dwellings completed, under construction or approved effective January 25, 2026, is 269.

All inactive 2025 applications have been closed and Lot Owners / Agents notified.

Pursuant to bullet 3 of the ARC Charter *(Periodically review TWALA Architecture Rules and Guidelines and Application Forms for compliance with updates to state and county laws, codes, or regulations relevant to TWALA HOA; clarification or modification of Architectural Rules and Guidelines to address evolving TWALA community needs; or general process improvements; and recommend revisions to the Board for approval.)*:

- Committee Chairman Tarro Met with Louisa County Community Development and discussed zoning and / or code changes from 2025 and anticipated in 2026 that might affect the TWALA ARC Rules and Guidelines (e.g. Oct 2021 change to code of Virginia mandating that homeowners be allowed to install solar panels). It was determined there is no impact at this time.

- The ARC has reviewed and is currently preparing draft revisions to the TWALA HOA ARC Rules and Guidelines and Application Forms, the application review and approval process, as well as filing/storage/backup procedures and plan to host a working session with the Board in the near future to present the ARC Committees proposed updates.

Common Area/Grounds Committee (CA/G) -

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

    a. Th committee is reviewing plans to purchase new umbrellas and chairs for the pool area and for the beach.
    b. New mats have been purchased to roll out on the lower-level floors.
    c. Pricing for flooring in the clubhouse is still being reviewed.
    d. Work to identify a new tennis court supplier is in process with Director Ogden.
    e. Holding off on plans for the outside lighting around the clubhouse.
    f. There are plans to re-grade the beach area and add some boulders where cars are bypassing the driveway entrance.
    g. There are plans to perform tree trimming up in the common areas.
    h. Pricing is being researched for a new buoy line at the beach.

2. Beach sub-Committee - No report.

3. Landscaping & Ponds – In Committee Chairwoman Tyra Lee's absence, Director Ogden noted Chairwoman Lee is working on the final Mowing and Landscaping Scope of Work for release shortly. Currently waiting for a landscaper to provide a quote to redo the front entrance beds with low maintenance plants and shrubs. There are no plans to mulch in 2026.

    Ponds – Director Schafer noted the following –

1. The Pond Maintenance company has been changed. Aqua Doc is the new supplier. Their pricing falls in line with the 2026 funding and are less money.

2. Oak Haven Pond – Two supplier bids have been received. Two bids received for a diffusing system and 2 bids for an aerating system. It was recommended that a diffusing system would work best from Aqua Doc. The diffusing system is an unwater movement system. This type system has less maintenance and is a lower cost at $4810.00. Providing electricity to the pond will cost $4550.00 for a total cost of $9360.00. This is a Replacement Reserve fund item. A motion to approve $10,000.00 funding for the project to cover overages will be made under the Reserve Replacement Committee report. Also, the diffusing system will add approximately $125.00 per month to electric bill. It was also recommended that a phosphate treatment be performed in both the upper and lower ponds which will cost $1000.00 for a year of treatment.

Finance - Operations and Replacement Reserve Committees: No report.

Replacement Reserve Fund Committee: Committee Chairwoman Schafer motioned that $10,000.00 be approved from the Replacement Reserve fund to install a diffusing system and run electricity to the pond on Oak Haven Rd. Motion seconded. Motion approved.

Safety and Security Committee: Committee Chairman Werries noted the new card reader will be installed in an entrance door by MMIS at a cost of $3600.00. iWISP has been contacted to fix the camera storage disk problem at a cost of $400.00. Committee Chairman Werries motioned to have $1700.00 from the under budget 2025 funds be moved to the 2026 Budget item 21 for Security and Safety. Motion seconded. Motion carried.

With all the snow and ice coming into the area, please check with your neighbors to sure everyone is safe. Firefly is in the area installing their Fiber connections.

Other Committee Reports: None

Unfinished Business: None

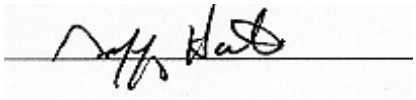
New Business: Director Odgen noted that Firefly can provide telephone service for $50.00 less per month than Verizon saving TWALA $600.00 over a year. Firefly is in the area and ready to connect the service. Director Ogden motioned to approve Firefly for telephone service in the clubhouse. iWISP will still be used for fiber service as it is provided at no charge. Motion seconded. Motion carried.

Public Forum-members: Member Lambert questioned if the Board has any plans to place lights on the tennis courts. The Board noted there are currently no plans to light the tennis courts.

Board Executive Session: None

Future Agenda Items: None

Director Randlett motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 10:52AM.

Prepared and submitted by: 

Geoffrey Harton, Secretary and Director

Approved by the HOA Board of Directors at the February 28, 2026, Board Meeting.