The Waters At Lake Anna Homeowners' Association

The Waters at Lake Anna HOA
Annual Association Meeting Minutes

August 22, 2026

Paul Werries
Director & HOA President

Jennifer Schafer
Director & Chairwoman of the Board

Geoffrey Harton
Director & HOA Secretary

Shellee Ogden
Director & HOA Treasurer

Luanne Pavco
Director

Andre Tarro
Director

Amy Daney
Director

Ross Randlett
Director

Kevin Kurtz
Director

The Annual meeting of The Waters at Lake Anna Homeowners' Association ("HOA") was called to order at 10:04 AM on August 22, 2026, by Chairwoman of the Board Jennifer Schafer. Upon confirming with the Secretary, Chairwoman Schafer declared that a quorum was present. A quorum requires representation of 44 lots. Chairwoman Schafer announced that the meeting was being recorded and asked that all electronic devices be silenced. The following Officers/Directors were in attendance: President Paul Werries, Secretary Geoff Harton, Treasurer Shellee Ogden and Directors Ross Randlett, Luanne Pavco, Kevin Kurtz, Andre Tarro and Amy Daney.

Chairwoman Schafer provided opening remarks introduced herself and welcomed all the TWALA HOA members. Chairwoman Schafer thanked the Board of Directors for all their hard work and volunteered time this past year as well as the committee chairs, Travis the office manager and residents.

Chairwoman Schafer called for Officer Reports:

Secretary Harton introduced himself and welcomed everyone. No report.

Treasurer Ogden noted the following:

1. The current Operating balance is $153,000.00 and the Replacement Reserve Fund balance is $606,000.00. In September, 2026 approximately $50 some thousand will be moved from the Operating budget to the Replacement Reserve Fund. Twice a year, funds are moved from the Operating budget to the Replacement Reserve Fund.
2. There are currently 8 lots with unpaid assessments totaling $9000.00. There is currently 1 lien from a court judgment, and they are on a payment plan; there are 7 potential liens that will be effective starting in September, 2026. In September, an official notice will be submitted to the 7 lots, noting they have 10 days to pay their balance due or liens will be placed on their property. Any fees associated with the liens will be the lot owner's responsibility.
3. The volunteer Board contributes approximately 2800 hours a year, saving the HOA approximately $200,000 compared to the HOA being professionally managed. Being self-managed and controlling service costs saves approximately $450-500/lot. When someone questions why the TWALA dues are so low, it's because the HOA is self-managed, and the largest community on the lake, amenity costs can be spread over a larger number of lots.
4. Some major Replacement Reserve Fund projects completed after September, 2025 to December, 2025:
    a. A new Clubhouse access keypad saves having a Board member coming to the clubhouse to open the door for a members' event - $2000.00,
    b. Changed out all the clubhouse ceiling lights - $3000.00,

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c. Another highlight was the HOA came in $20,000.00 under the Operating budget for 2025.

5. Large projects completed or will be completed in 2026:
    a. Landscaping the front entrance beds - $3000.00,
    b. Planting - $5000.00,
    c. Boat ramp gravel - $2000.00,
    d. Tennis & Pickleball courts resurfaced + another pickleball court added - $15,000.00 (the contractor made a mistake and resurfaced the whole court vs half, their error,)
    e. A new pond aeration system was added to the Oak Haven Dr, pond, including electrical. $7,000.00.
    f. New fountain for main pond entrance - $6000.00, and a more efficient system.

Planned projects Nov-Dec, 2026:

a. New carpet – estimates $7000.00 -$8000.00,
b. Four new surveillance cameras (higher resolution - 2 at front entrance to capture in and out traffic, dock, and tennis courts,
c. Fall – trimming trees & shrubs in the common areas. $5000.00,
d. Replace gutter and downspouts for the clubhouse to stop dripping on the walkways and freezing in the winter. Cost TBD.

Other:

a. Changed phone service from Verizon to Firefly – saves $50.00 per month.
b. Found a new Pond maintenance company - pricing less than the previous supplier,
c. New Landscaping supplier, with costs under the previous supplier.
d. For 2027, Virginia has mandated a law that will start requiring Replacement Reserve Studies every five years. The cost is $3,500.00. The Replacement Reserve Study includes all capital assets that have a replacement cost greater than $1,000.00. The report includes an estimate of the replacement cost at the end of an item's Normal Economic Life and when the asset will need to be replaced.

President Werries introduced himself and noted the following:

1. Thanked the Board for their hard work and being the most productive Board he has been a part of.
2. A big thank you to Travis for all his hard work and going above and beyond expectations.
3. Thank you to all the HOA members for volunteering their time helping with flower beds and watering, and placing and removing all the flags and markers, etc.
4. Some folks have asked why not leave the flags out from Memorial Day to November - December. The residents paid for the flags, markers, and plaques. If the flags are left out all the time, the weather will deteriorate the flags sooner. A plan for replacing the flags as they age needs to be worked out.

Chairwoman Schafer noted that if you would like to volunteer but prefer not to join a committee, contact Travis, the office manager, or any Board member. Give them your name and email address, and an area you are interested in assisting. When a need comes up, someone will reach out to let you know.

Chairwoman Schafer noted that everyone should have a ballot to complete for the five open Director seats for the 2026/2027 Board. There are no new candidates, and the five existing Board candidates have volunteered to run again for a Board seat. The candidates are Ross Randlett, Geoff Harton, Jennifer Schafer, Amy Daney, and Kevin Kurtz. Please complete your ballots and

place them in the Board ballot box. The HOA members are also voting for a TWALA flag design. Please mark your ballot with your flag choice and place your ballot in the Flag ballot box.

While the ballots were being counted, some Committee Chairs provided a brief update on their committee.

Outreach Committee: KT Tarro noted the committee charter is to bring in outside resources to provide information to members, and to coordinate drives for people in need and outside organizations like the schools. Activities from 2025 included: (1) a biologist who discussed the biology of the lake and fishing on the warm side, and (2) a presentation was held at the Dominion Energy power plant about safety. For 2026 completed activities include: (1) the Louisa Historical Society provided an overview of Louisa history, and (2) a Master Gardener talked about native versus invasive plant species, (3) Stop the Bleed and Drowning Response class was provided by Lake Anna Rescue, (4) a school supplies drive was held twice, (5) a CPR class is coming up on September 19th, there is a waitlist of 4, if a few more folks join they will schedule another class, (6) upcoming is the annual tissues and towels drive, the tissues go the middle school and the towels go to the Louisa County animal shelter. Please complete the Survey for suggested topics for future events. Also, there is a box here in the clubhouse where you can place your old/damaged flags so they are properly handled.

Civic Activities & Family Events Committee – Jamie Modelski noted they have had several successful events, including Bingo, Cornhole, and Food Trucks events at the beach, which are very well attended. The next food truck event is September 17, 2026 . A committee meeting will be scheduled in September to discuss the Halloween event for the children and the veterans' potluck dinner in November. If anyone has any suggested events, please send an email.

Compliance Committee: – Luanne Pavco noted the following:

1. The form for filing a complaint has been simplified and can be found on the TWALA website. The Guidelines have also been updated and are on the website. The Guidelines are updated every year based on changes in the local and state codes.
2. If you have a complaint, please complete the form. A call to the office manager is not sufficient.
3. The cure period for a complaint has been changed from 10 days to 5 days. Covenant 7, which addresses grass height, has not changed. The grass height violation remedy period remains 10 days after issuance of a written notice.
4. There have been many concerns expressed about the use of the HOA amenities and being overcrowded. With the new system installed last year, the committee can gather reports on usage by which lot is using one of the four amenities (marina, pool, bathrooms, and tennis courts) by different lot profiles. The monthly reports are available for months between Memorial Day and Labor Day. The report is broken down by five lot profiles: all lots, interior lots, waterfront lots, short-term rental lots, and no dwelling lots.
5. All short-term rentals must be registered with both Louisa County and the HOA.
6. The role of this Committee is to preserve safe, comfortable, and equitable access to the shared amenities for the entire community both today and as the community continues to grow.
7. The one thing the report does not capture is the number of people who use an amenity at any given entry. An entry swipe cannot count how many people entered on one card swipe. Video surveillance will be used next year to help with these numbers.

8. The Compliance committee and Board do not address parking on the street, golf carts with no registration, or grass cutting, as they are safety issues and should be addressed immediately.

A member asked if all the problems with the card readers, etc. have been fixed? To the best of the Board's knowledge, the system is working properly. Two new cards were issued to every lot 2 years ago. Failed attempts to use a card are tracked and can be checked. The Board has seen increased use of TWALA trash cans for personal trash and lots of trash on the tennis/pickleball courts. The new cameras will help to identify those incidents. Because of the storms and lightning this year, lightning strikes have taken down the systems and required rebooting.

A member noted she does not have a dwelling on her lot yet and will come down and park on the street. Is this a problem? It was noted it was not a problem, as the lot is not on a corner, which could be a safety issue. If you see cars or trucks parked on the street and they are a safety issue, please call the sheriff's office.

Another member inquired about adding speed bumps. Director Werries noted you can go to a VDOT website and file a request. However, it's a long process, and so far for TWALA, they have said no. Also, if there are potholes on your street, please go to the VDOT website and file a complaint or request to have the pothole fixed.

ARC Committee: Andre Tarro noted the following:

1. In June 2026, the Board approved revised ARC documents including an updated Rules and Guidelines, Application forms, Agent Assignment forms, and improved processes and procedures moving to a fully electronic approval process. Anyone planning to submit an application is encouraged to visit the TWALA website and download a copy of the new Rules and Guidelines document, which should, hopefully, be easier to follow and provide a faster response.

2. Please provide feedback on any of the new documents/processes.

3. New Approved Applications:

   a. At the Aug 8, 2026, meeting, Lot 213 was approved for an Estate Marker.
   b. At the Aug 20, 2026 meeting, Lot 436 was approved for a Dwelling and Lot 415 was approved for a Greenhouse.

Total dwellings completed, under construction, or approved effective August 22, 2026, is 272.

Following the tally of the ballots, Chairwoman Schafer announced that the vacant director seats for the new 2026-2027 Board will be filled by:

Jennifer Schafer
Ross Randlett
Geoff Harton
Amy Daney
Kevin Kurtz

A total of 67 ballots were cast. Forty-seven member lots were present, and twenty proxies were submitted.

The HOA members voted for flag design number 1. The selected flag design is attached below.

At 11:01 AM, Director Harton motioned that the Board and new Directors adjourn to an executive session to vote for the Chairman of the Board and Officers for the new 2026-2027 Board. Motion seconded. Motion carried.

The new Board went into the community office to vote for the Chairman of the Board and Officers for the HOA for the 2026-2027 period.

At 11:05 AM, the new Board exited the executive session.

Chairwoman Schafer announced to the HOA members that the elected Board officers are:

Chairwoman/Director: Jennifer Schafer
President/Director: Paul Werries
Treasurer/Director: Shellee Ogden
Secretary/Director: Geoff Harton

Director Kurtz, chairman of the Marina Committee, noted that as of this morning, the lake is 24" below the summer pool. Dominion Energy (DE) recently announced two extended shutdowns. When the plant is running normally, water is pulled from the cold side and dumped into the warm side. This results in the warm side being 8-12" higher than the cold side. When DE shuts down a plant for maintenance, the water levels balance out. This year, DE will shut down Sunday, September 6, 2026. This means overnight the lake will probably drop about 10". Please keep track of water levels and adjust your boat lines for varying water levels at the dock and those with waterfront docks. If the water drops and your lines are not loose, your boat will rise out of the water. When the water levels rise, tighten your lines or your boat will get caught under the dock. The September shutdown will last 3 months. In February 2027, there will be another 3-month shutdown.

A member noted that DE will bring in around 3,000 additional workers, so there will be a lot more traffic at the Kentucky Spring and the Johnson Rd. intersection. A temporary traffic light will be installed at the intersection.

The water level at the ramp will be monitored. This past spring, 20 tons of large rocks were placed at the end of the ramp, and some were pushed under the ramp. If damage is noted to the ramp/rocks, the ramp will need to be closed.

Chairwoman Schafer called for a motion to adjourn. Director Tarro motioned to adjourn. Motion seconded. Motion carried. The Annual HOA meeting adjourned at 11:16 AM.

Prepared and submitted by:

Geoffrey Harton - Secretary and Director

The DRAFT August 22, 2026 Annual Association HOA Meeting Minutes were approved at the September 26, 2026 BOD meeting.

The selected design for the TWALA Flag:



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