

LAKE ANNA'S BEST LAKE HOMES & VACATION RENTALS | 2026 EDITION

Lake Anna *Homes*

Inside...

*8 Drool-Worthy Homes, Yard & Dock Designs,
Hot & Cold Side Electric Boating... Plus, What to
Expect from Real Estate & Rental Markets in 2026*





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Lake Media Group

The mission of Lake Media Group is to partner with the community by connecting those who love Lake Anna through stories.

The opinions expressed in this magazine are those of the contributing writers and do not necessarily reflect the opinion of the publisher. Forecasts are professional opinions, not guarantees of any kind.

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Architecture with Intention

Crafted and Built by Spartan Homes



At Lake Anna, where homes are expected to serve as both retreats and long-term investments, Spartan Homes has built a reputation of excellence by doing things differently. As a family-owned custom home builder with more than twenty years of experience in the region, Spartan focuses on intentional design, elevated standards, and homes that perform as beautifully as they live.

Rather than working from rigid templates, the team approaches each project with flexibility built into the process, involving clients from initial design through final construction. This transparency allows time for thoughtful decisions, resulting in homes designed to reflect how people actually live, gather, and grow.

Spartan Homes begins where many builders end. Standard specifications

are set intentionally high, informed by years of client feedback and a commitment to long-term comfort, efficiency, and durability. Energy performance is considered early in the process, supporting stronger ratings and lower future operating costs.

This approach has earned Spartan Homes recognition as a Home Innovation NGBS Green Partner of Excellence for four consecutive years, placing the company among a small group of builders nationally acknowledged for their commitment to value driven, high performance homes.

Spartan Homes designs with function at the forefront. Layouts prioritize natural light, efficient flow between key living spaces, and thoughtful room sizing that avoids wasted square footage.







A Family Built Home

Spartan Homes is not a volume builder. It is a family business, led by President and Owner Eric Henry, with his daughter Krista Layman overseeing office operations and his son Matthew Henry serving as superintendent. That hands-on structure is reflected in projects like The Jefferson, a thoughtfully designed spec home located within Cutalong and featured on the 2026 Lake Anna Home Tour. Built with the same care and intention as Spartan's custom homes, The Jefferson offers a tangible look at how the company approaches design, communication, and accountability from start to finish.

Use the QR Code above to get more information on The Jefferson.

Welcome to the Electric Side

Electric boats make sense for different reasons on each side of Lake Anna. Together, they point toward a calmer, cleaner future on the water.

The private side is admired for stillness, and electric boats respect that contract.

Silence is the luxury. With no engine noise, electric boats preserve the peaceful character that private-side homeowners intentionally chose.

No wake, no stress. Electric propulsion minimizes disruption to shorelines, docks, and neighboring coves.

Wildlife stays wild. Quiet water means birds, fish, and early-morning glass stay undisturbed.

Perfect for short cruises. Evening rides, sunset loops, and dock-to-dock visits are exactly where electric boats excel.

Neighbors stay neighbors. When no one hears you coming or going, the lake feels shared, not competed over.

On the private side, electric boating isn't a compromise. It's an upgrade.

The public side is more active, more social, and more energetic, but that doesn't mean it has to be loud.

Ideal for no-wake zones and coves. Electric boats are perfectly suited for exploring calmer pockets away from high traffic areas.

Low maintenance, high usability. No fuel stops, fewer mechanical headaches, and more time actually boating.

Guest-friendly. Electric boats are easy to operate, making them ideal for family visits and relaxed outings.

A quieter counterbalance. On busy weekends, electric boats offer a way to opt out without leaving the lake.

On the public side, electric boating becomes a choice. One that prioritizes ease over adrenaline and presence over performance.

The Perfect Day at Lake Anna

This is where electric boating wins everywhere.

No gas. No oil. No engine noise.
No vibration. No shouting over the motor.
No arguing with your spouse about directions, speed,
or fuel.

No fuel, no problem. Wake up in the morning with a full charge. Take a peaceful, quiet ride to your favorite spot. Coffee in the morning. A sunset cruise in the evening. A day where the lake does the talking.



Do the electric slide

Where stillness meets luxury,
electric boats are a quieter way
to move across the water.



We'll make it worth your WOW.

Electric boats don't demand attention. They earn it.
Schedule your electric boating experience for first
time this spring and summer with Electrified Marina.



Horseshoe Point

*a Private-Side Retreat
Designed for Lake Life at
its Finest*



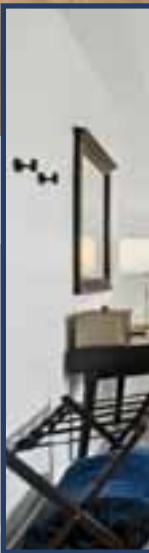
Set along the quieter, private side of Lake Anna, Horseshoe Point is a newly renovated modern lakefront home acquired by owner Andy Norman, and thoughtfully reimaged by Lake Anna Contractors to balance architectural polish with the ease of a true resort retreat. With five bedrooms and five and a half baths, the home was designed for extended stays, gatherings, and effortless entertaining, all framed by uninterrupted water views and outdoor living spaces.

From the moment you arrive, the home presents as both refined and welcoming. Clean lines, curated finishes, and professionally designed interiors by designer Dorothy Durbin Interior Design create a sense of calm luxury, while expansive glass draws the lake deep into the living experience.

The main living level opens deliberately toward the water, allowing natural light to move freely throughout the day. Morning sunrises reflect across the lake and filters gently into the heart of the home. From there, the layout guides daily life outward, encouraging an easy rhythm between interior comfort and outdoor enjoyment.

Outside, a newly installed in ground pool sits just steps from the lake, complemented by multiple patios that create distinct zones for swimming, dining, and relaxing. The lakeside beach invites bare feet and unstructured play, while the infinity edge firepit becomes a natural gathering point as evening approaches, supported by an outdoor kitchen, turning outdoor living into a seamless extension of the home.







Black and gray textures

are used with precision and restraint, creating depth without visual noise. Detailed surfaces, custom finishes, and sculptural elements establish a sophisticated foundation, while carefully placed accents in blue and green tones echo the lake beyond the windows.



Feels like Home

Lake life doesn't always start at the dock. It begins in the rooms where people land at the end of the day—soft, familiar spaces designed for gathering, relaxing, and staying awhile.

Thoughtful details make each space feel settled, welcoming, and ready to be lived (or vacationed) in. When you choose decor with intention, the result is comfort that feels natural to your core.

Photos by
Lake Anna Photography





Big couches. Small details. Home Point Owner Tammy Prestipino brings thoughtful details that make a Lake Anna house feel like instantly like home.



Home Point offers a thoughtfully curated selection of home decor and home furnishings, including distinctive lamps, mirrors, lake-inspired art, candles, vases, pillows, throws, and a wide range of decorative accessories. Home Point also features a custom upholstery line with sofas, sectionals, and cozy swivel chairs crafted in North Carolina and shipped within six weeks, offering both quality craftsmanship and convenience for homeowners.

The boutique appeals to those looking to create interiors that feel welcoming, intentional, and beautifully layered. **Visit homepointlka.com.**

Lakeview Escape

The Quiet Confidence of Togetherness

Set along the private, low traffic side of Lake Anna, this lakefront vacation home does not rely on spectacle or excess to make its impression. Instead, it offers something far more enduring. Space that feels natural. Comfort that feels intentional. And an atmosphere that draws people together again and again.

Offered by husband and wife team, AJ and Lauren Johnson from Elevate Homes, Lakeview Escape was designed around the idea that the best lake memories are often the simplest ones. Shared mornings. Long afternoons that drift by unnoticed. Evenings that stretch late because no one is ready for the day to end.

A.J. and Lauren Johnson

Elevate Homes Real Estate and Property Management

elevatehomesva.com

Phone: (540) 498-8368



Photos by Ben Jones with Staircase Photography



Get information on this rental

What Elevate Homes hopes guests leave with is not a checklist of amenities, but a feeling. Reconnection to each other. To the lake. To a quieter version of themselves. As both property managers and vacation rental owners themselves, the team at Elevate Homes approached Lakeview Escape with an eye for comfort, flow, and ease. The goal was to remove friction entirely so guests can focus on what matters most. Being present.



Fire draws us inwards

Studies show that gathering around a shared flame lowers stress, encourages longer conversations, and increases feelings of connection and trust.





Designing an Outdoor Oasis

with Local Landscapers

Owned by Chaz Smith, Local Landscapers specializes in creating outdoor spaces that feel both intentional and natural. Shane Heffernan works directly with homeowners to guide the design process, translating vision and lifestyle into landscapes that enhance how people gather, relax, and enjoy their property. We asked Shane to share his perspective on what makes a well designed outdoor space truly work.

When you first approach a property, what potential do you look for in the outdoor space and how does that guide the design process?

The first step is understanding what the land already offers. Elevation changes, views, existing flow, and how the space naturally connects to the home all play a role. Rather than forcing a design onto a property, the goal is to work with those existing elements. When you start by understanding how everything connects, it becomes much easier to place gathering areas, walkways, and focal points in a way that feels intentional and natural.

Well designed outdoor spaces often feel like an extension of the home rather than an add-on. How do you design hardscapes that encourage people to linger and gather?

We focus on creating natural pause points. Fire pits are a great example because they naturally draw people in and encourage conversation. Walkways are designed to guide movement without rushing it, often incorporating landings or viewpoints that invite people to stop and take in the surroundings. When spaces are connected visually and physically, people tend to slow down and use them more intuitively.

What materials and textures are most important in creating outdoor spaces that feel both beautiful and durable?

A balanced mix of materials is key. Natural stone helps tie a space to its environment, while high quality pavers and wall systems provide strength and longevity. We often use textured materials that hold up well in changing weather conditions and require minimal maintenance. The goal is to create a space that looks organic and refined while performing well year after year.

Outdoor spaces are used differently throughout the day and across seasons. How do you design for that kind of flexibility?

Flexibility starts with layout. In the mornings, people may want quiet areas to sit and enjoy the view, while evenings often center around gathering spaces like fire pits. Water features add movement and sound during warmer months, and stone and hardscape elements allow outdoor areas to remain comfortable and usable into cooler seasons. When everything flows together, the space adapts naturally to how people want to use it throughout the year.

For homeowners considering a major outdoor project, what should they think about first and why does working with a local landscape designer matter?

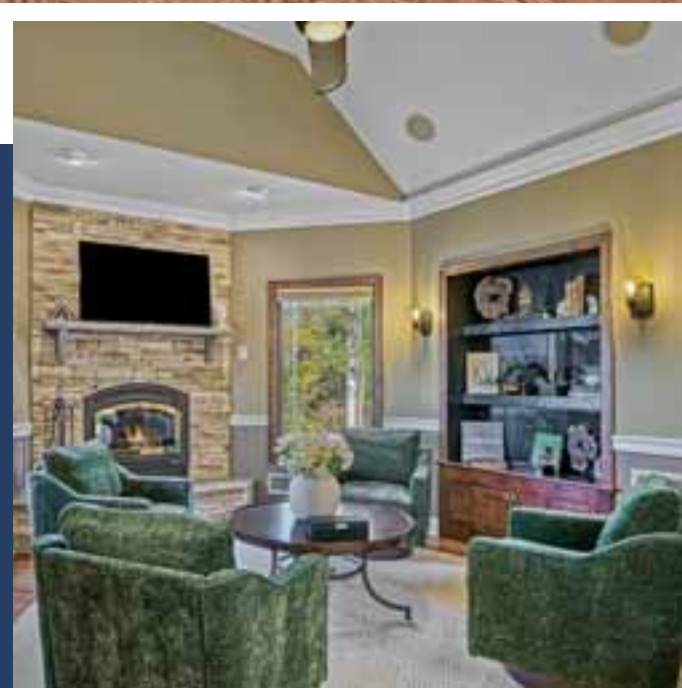
Function should always come first. Homeowners need to think about how they want to use the space, whether that is entertaining, relaxing, or spending time with family. Working with a local designer makes a significant difference because every property has unique conditions, including drainage, soil, slope, shoreline requirements, and sun exposure. A custom design accounts for those details and results in a space that fits both the land and the homeowner's lifestyle, rather than forcing a generic plan onto a unique site.



Meet Luxe

Photos by Carol Barker Wyatt with Lake Anna Photography;
Photos of front and back of house and separate 2-bedroom apartment





A New Chapter of Luxury

Pattee Brown and Charlie Weiss

Water View Lane house is part of the Lake Anna Luxe Collection
Luxury Waterfront Vacation Homes

Phone: 540-634-4246



For Pattee Brown and Charlie Weiss, Lake Anna entered their lives unexpectedly.

What followed was not a calculated expansion into vacation rentals, but a natural next step shaped by decades of experience, instinct, and timing. After selling his long standing veterinary practice, Charlie was ready to begin a new chapter, one focused on creating spaces meant for enjoyment rather than obligation. Pattee, whose career has spanned hospitality, marketing, media, and event production, brought a deeply intuitive understanding of how people gather, relax, and connect when they step away from everyday life.

Their introduction to Lake Anna came through a renovation project in Northern Virginia and a growing friendship with home designer Beatriz and master carpenter Nathan Gardner. A visit turned into a spark. A spark became a vision. And soon after, Lake Anna Luxe was born, with this home serving as the first property in what will become a curated collection of luxury vacation rentals.

As the flagship of the Lake Anna Luxe collection, this home sets the tone for what comes next. Pattee and Charlie hope guests leave feeling they discovered something rare. A place that felt effortless, generous, and memorable. And to be returned to again.



Conversation Circle

Chairs arranged in a circular or semi circular formation remove hierarchy and invite face to face connection.

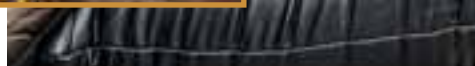


Chevron Wall

More sculptural than traditional shiplap, Chevron draws the eye and adds a sense of rhythm and craftsmanship.

Mic Drop Moments

One of the home's most memorable spaces is the karaoke room, inspired by a single design moment and quickly becoming a favorite among guests. Whether used for performances, music, or relaxed conversation, it adds a sense of play that defines the Lake Anna Luxe approach.



Get information on
this rental



Super Bowl in the Hot Tub, Anyone?

Although this home boasts a full movie theater, along with pool and poker tables—even full size arcade games—this outdoor movie and game viewing experience takes entertainment to another level. Watching from the hot tub transforms a casual evening into yet another shared moment in the Water View Lane house.

Big Dock Energy

with Mid-Atlantic Dock Builders

Docks are no longer just a functional necessity. They are a destination. An experience. An extension of the home that carries as much weight as the architecture it serves. **Mid-Atlantic Dock Builders** understands this shift better than anyone, which is why they have earned Gold recognition twice as the Best of Lake Anna's best dock builder and why their boathouses are setting the standard for what waterfront living looks like now. Learn more at madockbuilders.com.



Dock Photo taken by Aaron Blount on the 2025 Lake Anna Home Tour



*follow their Dock crew
on FB @lakeannadocks*



Caption This: Big Dock Energy in progress 🦹‍♂️⚓

Our boathouses aren't the only #Showstoppers on the lake. The Mid-Atlantic Dock Builders crew bring skill, sweat, and serious craftsmanship to the water—one build at a time. **#BigDockEnergy #MidAtlanticDockBuilders #LakeAnnaLife**





Photos by Lake Anna Photography

Summers at ¡Tranquilo!

For Nick Covert, Co-owner of LKA Dock Builder, Lake Anna was never just a place to visit. It was a feeling he couldn't quite let go of.

Shaped by years spent on Lake Anna, first as a boater and eventually as a builder, Tranquilo was born after realizing how easily vacation life could blend with everyday work. There had to be a way to make that feeling permanent.

Drawing on more than twenty years of construction experience, Nick personally built Tranquilo from the ground up, including the dock and boathouse, treating the property as both a family retreat and a reflection of his craftsmanship.

Tranquilo serves as a seasonal rental and summer residence for Nick, his wife Megan, and their children. Life centers around the boathouse, where days are spent floating, sunbathing, and gathering with friends.

tranquilo (adjective)

Pronounced trahng-kee-loh

Calm, tranquil, without worry or disturbance. *El lago está tranquilo todo el verano.*

Nick and his partner Chris Casazza bring a commitment to quality to every project they build. More info at lkadockbuilder.com.

Get more information about renting Tranquilo



Work Hard

*When You Live at the Lake,
You Mix in Play and Luxury*



Photo by Carol Barker Wyatt

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Color in Focus

The most effective lake home offices are layered with calm, thoughtful paint selections in soft neutrals or rich greens.



Photo by Riley West

Lake life does not mean stepping away from ambition. It means designing spaces that allow work to happen beautifully and efficiently, without sacrificing the setting that makes it all worthwhile.

Meetings...or a Nap?

A lake-cation office is no longer a novelty. With strong, reliable internet and intentional design, the modern home office shifts effortlessly between Zoom calls and a mid-day reset.



Photo by Geoffrey Hodgdon

That View Though...

Hybrid work has changed the definition of office space. At the lake, your backdrop might include open water and a horizon that quietly reminds you to breathe.



Good Things Come To Those Who Paint.

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Photos by John Hancock

A Log Vacation by Air, Land, Water

How intention, access, and the right guide turned a lake house into a family landmark



When Rob and Karen Thomas began searching for a vacation home, geography mattered, but intention mattered more. Rob, a pilot who frequently flies in from Atlanta, wanted a place that felt accessible without feeling rushed. At the same time, extended family based in the Baltimore area needed a destination that was equally manageable by car. Lake Anna emerged as the rare answer. Roughly three hours from both directions, it became a natural meeting point where effort was shared and time together felt protected.

The waterfront log home they chose on Lake Anna's public side reflects that same balance. Designed for gathering rather than display, the home blends the warmth and permanence of log construction with generous, comfortable spaces meant to hold multiple generations at once. From the moment you step inside, the scale feels intentional. Large common areas invite everyone in, while quiet corners allow space for pause when the house is full.

When Professional Turns Personal

Rob and Karen Thomas flying into Louisa County Airport

In the summer of 2019, real estate agent Tiffany Hazelwood received a call from Thomas, who explained he would be flying into the Louisa County Airport on his private plane to purchase a specific lakefront home. He was prepared to move quickly. The plan was simple.

Before they met in person, Tiffany asked a question she always asks first: Why Lake Anna? The answer revealed everything. Lake Anna was not just a vacation spot. It was a solution. A place where distance equalized, where family effort matched, and where gathering felt possible again.

What followed felt less like a showing and more like a welcome. She guided them to their Airbnb, a farm home connected to a miniature horse rescue, offering an early glimpse into the character of the Lake Anna community. Over the weekend, she encouraged them to see additional properties, not to complicate the decision, but to confirm it.

The original log home remained the favorite.



That weekend unfolded naturally. A Fourth of July picnic. New friends. Fireworks over the water. By the time they left, the choice was clear. The offer was made, accepted, and the home closed later that summer.

Years later, the connection remains. Karen is active in the Lake Anna community and serves on the board of Pony Partners, the very organization tied to their first stay. Tiffany remains a familiar presence, not just as an agent, but as part of the story of how the family came to the lake.

Tiffany Hazelwood

is a top producing agent with
Lake Homes Realty

Phone: 894-874-2237

tiffanyhazelwood@aol.com







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Play Harder

*The Must-Haves That Make a
Lake Home Exceptional*

Photo by Riley West



Outdoor Kitchens

A well designed outdoor
kitchen keeps the host in the
conversation and the guests
lingering long after the plates
are cleared.

Photo from StoreYour



The difference between a lake house and a lake lifestyle comes down to what is ready at a moment's notice. The grill is lit. The putter is waiting. The kayak is within reach.

Putt & Play

A private green transforms unused lawn into something interactive. And when the lake breeze replaces clubhouse chatter, the experience feels entirely your own.



Photo by Carol Barker Wyatt

Kayaks Ready

Smart storage systems, low profile racks, and dock side launches make the difference between equipment that gathers dust and gear that gets used daily.



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Lazy Lake



Photos by Carol
Barker Wyatt

Perched on more than two acres of lakefront property, this rare six bedroom, five bath retreat was designed with one clear understanding: when the children are happy and occupied, everyone wins. And here, they are more than occupied. They are fully entertained. Unlike most vacation homes that offer a token bunk room or a board game tucked in a cabinet, Lazy Lake Escape leans all the way in with an indoor slide and play room, as well as an outdoor play set that leads out to the beach.



**Get info on
this rental**



a Lake Front Rental Managed by Vacasa

e Escape



What Do the Adults Do When the Kids Are Already Having Fun? At Lazy Lake Escape, that question answers itself.

So what do the adults do? They exhale. With the kids happily immersed in their own fun, grown ups naturally gravitate toward the wrap around balcony, the fire pit, or the gleaming blue water beyond. Inside, the home balances playful energy with modern luxury. The game room, complete with pool and poker tables, gives older kids and adults alike a reason to linger long after dinner. Bedrooms are generously sized and designed for comfort, allowing up to sixteen guests to gather and enjoy the lake without feeling crowded.

Covenant House

A Designer's Sanctuary

Recently listed by Ashley Hoffman of The Ashley Hoffman Group, Covenant House reflects that philosophy from the moment you enter. The home feels intentional rather than decorated. Natural light moves softly through thoughtfully planned layouts. Materials are layered with restraint. Each finish was selected not simply for impact, but for how it contributes to a larger sense of calm and cohesion.

Bonnie believes a home should function as a sanctuary, a place that evokes safety, comfort, and renewal. That belief is evident throughout Covenant House. Spaces are scaled for gathering yet intimate enough to retreat. The palette remains enduring and authentic, designed to age gracefully rather than follow fleeting trends. Function supports form at every turn, a reflection of Bonnie's disciplined background and her commitment to value driven design.

Covenant House is a personal expression of design, intention, and sanctuary, created by interior designer **Bonnie Ammon.**



Photos by Jason Buttram





Happy to be Home

A home should greet you with ease the moment you walk through the door. Covenant was designed to create that quiet exhale, every single day..





Textures that Speak to the Soul

Layered materials and thoughtful finishes add depth without distraction. Each surface was chosen to feel as good as it looks, grounding the space in warmth and authenticity.



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Fortified Living

*The smartest upgrades are not
always visible.*

Photo by Ben Jones



Covered & Protected

Covered pavilions like this protect finishes, furnishings, and structural elements from direct sun, rain, and seasonal wear — extending the life of the home & preserving value.

Photo from Carol Barker Wyatt



Fortified living means thinking beyond finishes and focusing on what truly protects your home. From climate control to security to strategic renovation, the right systems quietly preserve comfort, safety, and long-term value.

Smart Systems

Modern tankless systems save space, reduce energy use, and deliver hot water on demand — a practical upgrade that protects both comfort and long-term value.



Photo by Carol Barker Wyatt

Resilient by Design

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Framed by the View

*You don't have to choose between
style and quality*

Photo by Carol Barker Wyatt



Modern Thresholds

Today's entry systems blend architectural statement with advanced performance. Impact-rated glass, secure locking systems, and clean lines.

Photos by John Hancock



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Grand Welcome

A well-designed front door sets the tone before a single word is spoken. Solid construction, quality glass, and proper sealing create both curb appeal and peace of mind.



Photo by Carol Barker Wyatt

Lake in View

Expansive windows maximize natural light while boosting energy efficiency when properly installed. At the lake, they're not just windows — they're daily reminders of why you chose this view.

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2026 Lake Anna Real Estate Forecast



with Grayson Hoffman

Grayson Hoffman is a realtor and CEO of The Ashley Hoffman Group, Lake Anna's top producing real estate team. Founded by his wife, Ashley, last year (2025) they sold over 180 million in real estate and represented over 180 clients. They have amassed over 700 million in total sales. Grayson and Ashley are full-time Lake Anna residents and real estate investors. Grayson is the proud host of The Lake Anna Podcast. You can reach Grayson by Phone at **202.365.3388** or Email at **Grayson@theashleyhoffmangroup.com**.





Good news is on the way! The Lake Anna real estate market is poised to enjoy increased real estate activity, substantial property appreciation, and falling interest rates in 2026. Buyers, sellers, and property owners are likely to experience another great year in real estate.

Due to falling interest rates, last year we saw the total number of real estate transactions at the lake jump up to 242 (an increase from 2024). Looking forward, we expect this number to increase again by another 5%-10% in 2026, likely landing between 250 and 265 transactions at the lake. The primary reason our transaction volume will increase yet again will be falling interest rates. Last year, mortgage borrowing rates dropped by over 1 percent, descending from the low 7s to the low 6s; this year, mortgage experts are predicting rates will fall into the mid-5s. Falling interest rates will send more buyers into the market, which will catalyze additional real estate transactions and increase buyer demand.

The second reason we will see more real estate transactions in 2026 will be growth in the labor market; month-over-month, national job data continues to improve (relative wages are increasing vis-à-vis the cost of housing, making housing more affordable, while unemployment has been decreasing), all of which will place more buyers in stronger financial positions to purchase real estate in 2026.

More good news – this anticipated increase in real estate demand will cause appreciation in our real estate values, as well. In 2025, the average sales price jumped by 18% to approximately \$962,000 (increasing from an average of \$813,000 in 2025). Looking to 2026, we expect the average sales price to increase by at least 5%, potentially topping 1 million dollars.

Finally, the federal government is considering different strategies that could fan real estate fires even more. For instance, the Trump Administration has been discussing the possibility of alternative credit scoring systems, as well as blocking large cooperations from buying-up housing inventory; such steps, however, are far from certain at this time.

What does all of this mean for YOU? If you're going to sell property in 2026, this is good news. Sellers will likely see higher sales prices and increased buyer demand due to falling interest rates and more buyers entering the market (that is, IF you have the right agent representing you!). If you're a buyer, the secret to success is: buy now! Don't wait. Why? Sales prices are going to jump as rates drop and more buyers flood the market; if you wait, your sticker price is going to increase. And if you already own property at Lake Anna, you'll continue to enjoy the ride up to even higher real estate values and equity in 2026. If you fit into any of these categories, I would love to hear about your real estate goals.

From Contract to Closing

a Spotlight on Real Estate Professionals



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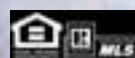


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A Clearer Mortgage Market in 2026

with Brian McGovern

Entering 2026, the mortgage market reflects increased stability and predictability compared with prior years. While interest rates have not returned to historic lows, the current environment is more consistent and easier for borrowers to evaluate and plan around. After a period marked by rapid rate increases and constrained affordability, both buyers and homeowners are adjusting to conditions that feel more sustainable and navigable.

Recent market cycles significantly altered borrower expectations. Many prospective buyers paused activity as rates rose and purchasing power declined. In contrast, current behavior suggests that fewer decisions are being driven by speculation or short-term headlines. Instead, market participants appear more comfortable moving forward within a defined range of conditions rather than waiting for ideal circumstances.

Although interest rates remain an important factor, they are no longer the sole driver of mortgage decisions. The 2026 market reflects a more normalized rate environment in which modest fluctuations or periods of stability can still support opportunity when paired with appropriate loan strategies. Adjustments in loan structure, product selection, or timing can meaningfully influence monthly payments and long-term financial outcomes, even without substantial rate declines.

For buyers, preparation continues to be a primary determinant of success. While inventory levels have improved in many markets, competitively priced properties still attract strong interest. Buyers who are most effective are those who understand their financial position, remain flexible, and focus on controllable factors rather than attempting to time the market.



Homeowners face similar considerations.

Many who purchased or refinanced during higher-rate periods are now evaluating options to improve cash flow, consolidate debt, or better align mortgage terms with current financial goals. In this context, refinancing is often less about achieving the lowest possible rate and more about improving financial flexibility and long-term alignment.

Home price trends have moderated into a more sustainable pattern. While appreciation continues, it has largely stabilized compared with the volatility of previous years. This shift benefits both buyers and sellers by reducing market extremes and creating conditions that support more measured decision-making.

Borrowers are also increasingly utilizing a broader range of mortgage products. Adjustable-rate mortgages and down payment assistance programs are being applied as strategic tools rather than short-term solutions, particularly when aligned with long-term planning objectives. Advances in technology—including faster underwriting processes and digital closings—have further streamlined transactions, placing greater emphasis on planning and less on administrative burden.

The mortgage market in 2026 is less defined by attempts to predict optimal timing and more by informed decision-making. Understanding one's financial position, evaluating available options, and applying strategy beyond interest rates are central to identifying opportunity. In this environment, clarity—not perfection—has become the market's most valuable asset.

Brian McGovern is a senior loan officer with Presidential Mortgage with over 30 years experience in purchasing, construction loans, refinancing and lot loans.

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A fire pit is one of the simplest upgrades that consistently delivers emotional impact and measurable appeal. It anchors the backyard, extends the usable season, and creates an instant gathering point that buyers immediately understand.

An advertisement for Local Landscapers. It features a central collage of three landscape photos: a stone patio, a pond, and a stone wall. The text "LOCAL LANDSCAPERS" is at the top, and "ONLINE GALLERY" is at the bottom of the collage. Below the collage, the text "Built like a Dream Backed by a Handshake" is written in a serif font. At the bottom, the website "LOCAL-LANDSCAPERS.COM/GALLERY" is displayed.

LOCAL LANDSCAPERS

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Built like a *Dream*
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Structure & Strength

Hardscaping is often overlooked in favor of flashy finishes, yet it is one of the smartest investments a homeowner can make. Stone terraces, defined walkways, retaining walls, and thoughtfully layered patios create structure that elevates the entire property.

Fire Photo by Riley West
Hardscape Photo by Michele Heffernan



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2026 Lake Anna Tourism Forecast

What Guests Want + a Look Into 2026 at Lake Anna

At Lake Anna, the vacation rental market reflects a mix of regional appeal and broader travel trends shaping guest expectations this year. With millions of visitors annually drawn to the lake's easy access and scenic beauty, hosts and property owners are tailoring their offerings to meet evolving demands — from family needs to intentional design and unique experiences.

Waterfront and Water Access: Proximity to the lake remains a top priority for travelers, particularly families who want easy docking, swimming, and scenic views.

Both waterfront and water access properties are in high demand, often commanding premium interest or higher nightly rates.

Space for Groups and Families: Large group rentals have become a sweet spot in the local market. Properties with multiple bedrooms and expansive common areas are popular because they comfortably accommodate extended families or multi-family getaways; a trend supported by broader vacation rental data showing increased interest in large group stays.

Amenities That Enhance the Stay: Lake Anna rental listings frequently highlight pet-friendly policies, pools, hot tubs, fire pits, and outdoor seating; amenities that enhance the lake experience and appeal to a wide range of guests. Data shows that pet-friendly and outdoor features are among the most searched filters by travelers in the area.

Photo of Water View Lane by Carol Barker Wyatt

Trends & Guest Expectations in 2026

Across the travel industry, vacation rentals are becoming destinations that support unplugging, reconnecting, and quality time with loved ones. According to travel data, in 2026, a significant portion of travelers (particularly families and groups) are planning vacations centered on relaxation and shared experiences rather than fast-paced sightseeing.

As the tri-county population grows, Lake Anna continues to see increasing tourist traffic to sustain the growth of short term rentals.

Here is regional director Susan Linyear on the current Short Term Rental Market at Lake Anna:

"We are seeing a 19.4% increase in total reservations from Peak 2025 to Peak 2026."

"As we look forward to 2026, a steady and dynamic market for professionally-managed vacation rentals is anticipated. While inventory grows, waterfront homes continue to outperform homes with fewer key amenities. Short-term rental (STR) investors who are able to access improved financing and upgrade their pre-existing rentals with best-in-class amenities such as hot tubs, private pools and guest accessible docks will garner higher average daily rates. Annual occupancy averages focused on the concentration of STRs in Louisa County is 37-53% for the most competitive offerings."

"Average annual revenue for Lake Anna STRs ranges from \$51,227- \$73,182 while luxury homes reach \$100K+ based on a twelve month availability."

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For a full directory of Lake Anna Contractors and other Resources, visit
<https://bestof.lakeannabreeze.com>.

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