

≡CHANCELLOR WEST≡

Chancellor West HOA Annual Board meeting

January 5, 2026

Executive session started at 6:30PM

Community session started at 7:00 PM

Meet closed at: 7:55PM

Board Members in attendance: Michael Jordan, Bill Anderson, Stephanie Chen, Becky Walley and Mike Middleton

Community Members in attendance: Tom Ullrich, Steve McCullough, Howard Johnson, Phillip and Elisabeth Scott.

Overview

This meeting, which saw a significant turnout of community members, concentrated on key updates and decisions regarding the HOA's finances, facility reconstruction (particularly the pavilion and shed), pool operations, reserve fund management, landscaping, dam certification, and community engagement. The session featured detailed reports, committee presentations, community survey feedback, officer elections, and planning for the upcoming year.

Meeting Type

- **Annual HOA General Meeting**
 - Project Review
 - Financial Update
 - Facility Planning
 - Community Feedback
 - Officer Elections

Key Sections

Financial and Treasurer's Report

- **Treasurer's Final Report (Stephanie)**
 - Reviewed November and December expenses, notably debris cleanup for the pool (covered by insurance).
 - Total expenses for those months: **\$8,212.46**.
 - Insurance payout of **\$64,381.61** received; not counted as income until reconstruction is completed.
 - End-of-year (December 31) account balance: **\$150,278.45** (checking and savings).
 - 2022 income: **\$76,692.29**; expenditures: **\$42,830.23**; reserve fund addition: **\$33,862.06**.
 - Reserve spending was intentionally for 2025 (only **\$5,909.38** spent).

- Treasurer's report was unanimously accepted.
- **2026 Budget Projections**
 - Estimated income: **\$83,307** (based on increased assessments and one home sale).
 - Operating expenses similar to the previous year; major change includes hiring only one pool staff due to contracting with a pool maintenance company (**\$13,905 for service and chemicals**).
 - Reserve expenses mainly for pavilion reconstruction (**\$93,500 for pavilion, cement, electrical**), with other projects (picnic tables, fencing) being flexible or deferrable.

Reserve Study & Facility Planning

- **Reserve Study (John Kalb)**
 - Full inspection conducted; guidelines require maintaining at least 30% funded, with 60% considered "well-funded".
 - For the next two years, reserves will be close to 30%; the goal is to reach 100% over time.
 - Recommended annual reserve contribution: **\$42,690** to stay on track.
 - Projected **5% annual assessment increase** through 2035 to avoid special assessments.
 - Reserve fund performed as intended, preventing special assessments after the fire.
- **Physical Inspection Highlights**
 - Major concern: The wooden playscape is deteriorating; full replacement estimated at **\$60,000**, to be phased over multiple years.
 - Maintenance/repair needed for chain-link fence, pool deck resealing (every 15 years), and culvert restoration.
 - Pool equipment (pumps, filters) is in good condition; baby pool filter replaced last year.

Pavilion & Shed Rebuild

- **Committee (John Kalb, Jerry Karson, David Wally)** led planning.
 - Main issues: Damaged concrete pad (repairable), need for new footers, and integration of shed and pavilion structures.
 - Electrical upgrades required; new fans, light fixtures, and switches to be purchased.
 - Two vinyl fence posts to be replaced, covered by insurance.
 - Building permits (for structure and electrical) are to be covered by the contracted builder.
 - Community survey (43 households): Strong support for rebuilding, with only two opposed.
 - **Design finalized:** Central gable, full-span roof, larger club room, future-proofed for possible year-round use.
 - Contractor selection: Veterans Choice (general), subcontractors for electrical and cement, Central Coating for pad finishing.
 - Rendering shared; features include vinyl cladding, necessary railings, and improved accessibility between pool and pavilion.

Elections and Board Changes

- **Officer Elections**

- Four incumbents retained: Michael Jordan Willam (Bill) Anderson Becky Walley and Mike Middleton. Dave Wally replaces outgoing treasurer Stephanie Chen.
- Voice and proxy votes exceeded quorum; slate elected unanimously.
- Special recognition for Stephanie's service during a challenging year.

Operations and Maintenance

● Pool Operations (Michael Jordan)

- Transition to Millennium Pool for maintenance (3x/week), reducing the need for in-house staff.
- Installation of new liquid chlorine systems for both the main and baby pools, eliminating granular chlorine storage, and bridging the gap between service and non-service days.
- Board oversight (Mike) and possible tech coverage for non-service days.
- Expected improvements in water quality and cost efficiency.

● Landscaping

- Red Twig contracted for ongoing maintenance, front entrance improvements underway.
- Commonwealth Irrigation to handle the irrigation system; plans for additional plantings in brick areas.

● Dam Operations

- Agreement with GEI Engineering for operating certificate application (5-year validity).
- Annual dam inspection completed and submitted to authorities; dam compliance progressing well.

● Recreation Facilities

- North court crack repair and cleaning planned; pickleball court upgrades and possible half-court basketball addition.
- Cost-saving by self-performing resurfacing work (from ~\$30,000 to ~\$5,000).
- New nets and equipment to be purchased; timing dependent on weather.
- "Fish restocking will be scheduled for March.

Community Engagement & Feedback

● Community Survey

- Broad support for the pavilion/shed rebuild.
- Emphasis on a long-term, attractive, and functional design.

● Communication and Meeting Format

- Interest in more frequent Zoom meetings and quarterly in-person gatherings.
- Board committed to transparency and accessibility; compliance with HOA/state regulations under review.

Closing Remarks

● Appreciation for Community Involvement

- Acknowledgments to the board, committee members, and volunteers for their dedication.

● Next Steps

- Planning calendar to be updated and posted online.

- Next meeting scheduled for **February 27**.
- Ongoing monitoring of pool, landscaping, dam, and recreational projects.

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Board of Directors' Annual Meeting

09 January 2026

Open Session

Agenda

- **Treasurer's Report & 2026 Budget**
- **2026 Reserve Component Study**
- **Pavilion & Shed Rebuilding**
- **Planning Calendar**
- **Fire Recovery Progress**
- **Pool Operations**
- **Landscape Issues**
- **Lake Actions**
- **Projects & Discussions**
- **Member Questions & Comments**

Treasurer's Report

(As of Dec 31, 2025)

Expenses

Recipient	Account	Nov & Dec 25
Dominion	Operating Expenses: 6240 Utilities	424.30
Verizon	Operating Expenses: 6230	168.00
Best Water	Operational Expenses: 6200 Pool	200.00
Belman Tax	Operating Expenses:6170 Professional fees	490
Jim's Lawn	Operating Expenses:6190 Landscaping	1,625.00
US Treasury	6160 Payroll Tax	18.01
Rebecca Walley	6290 HOA events	200.99
Mike Jordan	7045 Equipment and 6290 HOA events	122.40
Andrew Ubbelohde	6290 HOA Events	150.00
RND Construction	*Insurance expenses: Construction in progress*	4,400.00
Total	Nov 25: \$6,002.56 Dec 25: \$2,209.90	=8,212.46

Income	Nov 25
Interest	\$0.57
Re-inspect certification: Home sale	\$140.00
Income	Dec 25
Interest	\$0.98
*Insurance Payout: State Farm	\$64,381.61
**Early Assessment payment	\$808

*Insurance payout is reflected in our Wells Fargo Savings account. For accounting and tax purposes, it will not be counted toward 2026 income until all construction is completed.

**Early assessment payment will be counted as 2026 income.

Income

		Nov 25	
Page	Account number	Ending balance last statement	Ending balance this statement
2	6709262973	24,157.39	18,294.83
3	1585285537	69,002.36	69,002.93
Total deposit accounts		\$93,159.75	\$87,297.76

\$93,159.75
+ \$140.57
\$93,300.32
- \$6,002.56
\$87,297.76

		Dec 25	
Page	Account number	Ending balance last statement	Ending balance this statement
2	6709262973	18,294.83	16,892.93
4	1585285537	69,002.93	133,385.52
Total deposit accounts		\$87,297.76	\$150,278.45

\$ 87,297.76
+\$65,190.59
\$152,488.35
- \$2,209.90
\$150,278.45

2025 Operating Budget (As of Dec 31, 2025)

Belman Tax

Income	Actual 24	Budget 25	Actual 25 CASH
4010 Assessments & Fees	\$71,615	\$76,230	\$76,230.00
4020,4100,4110,4150 Other	\$1,159	\$945	462.29
Income Total	\$72,774	\$77,175	\$76,692.29

Operating Budget			
Account #	Actual 24	Budget 25	Actual 25
6060 Dues & Subscriptions	123	100	198.83
6100 Insurance	2,555	2,700	3010
6130 Repairs & Maintenance	554	800	1,386.16
6140 Payroll Expenses	4,549	5,000	3,253.75
6150 Office / Petty Cash	202	500	372.77
6170 Professional Fees	4,492	6,000	4,606.50
6190 Lawn Maint / Landscaping	13,458	12,000	13,811.01
6200 Pool Maint	7,451	7,500	11,295.42
6220 Travel (Veh Gas)	0	0	0
6230 Telephone / Internet	742	800	972.33
6240 Utilities *	2,596	2,600	3,022.92
6290 HOA Events (Social)	872	900	850.54
6310 Bad Debt	0	0	0
6210 Taxes & Licenses	55	75	0
6180 Violations and Penalties	10	0	0
Operating Total	\$38,417	\$39,875	\$42,830.23

Addition to Reserve Account	\$34,357	\$37,300	\$33,862.06
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Chancellor West Homeowners' Association Inc Profit & Loss January through December 2025

	Jan - Dec 25
Ordinary Income/Expense	
Income	
4010 · Membership Dues & Fees	76,230.00
4100 · Interest Income	7.29
4150 · Admin & Resale Certificate	455.00
Total Income	76,692.29
Expense	
6060 · Dues and Subscriptions	198.83
6100 · Insurance Expense	3,010.00
6130 · Repairs and Maintenance	1,386.16
6140 · Payroll Expenses	
6145 · Employees Wages	3,003.00
6160 · Payroll Tax	250.75
Total 6140 · Payroll Expenses	3,253.75
6150 · Office / Petty Cash Expenses	372.77
6170 · Professional Fees	4,606.50
6190 · Lawn Maintenance / Landscaping	13,811.01
6200 · Pool Maintenance	11,295.42
6210 · Taxes & Licenses	50.00
6230 · Telephone / Internet	972.33
6240 · Utilities-Elect-Septic-Trash	3,022.92
6290 · HOA Social Events	850.54
Total Expense	42,830.23

2025 Reserve Budget (As of Dec 31, 2025)

Reserve Budget		
Account #	Budget 25	Actual 25
7010 Tot Lot	200	78.83
7020 Tennis Courts, Fencing, Lighting	2,000	285.49
7030 Buildings	0	0
7040 Main & Baby Pools	0	0
7050 Pump Room Mechanical	1,500	0
7060 Pool Furniture	500	0
7070 Fencing: Pool & Lot Vinyl, Chain Link	0	0
7075 Fencing: Parking Lot	0	0
7080 Asphalt Parking Lot	0	0
7090 Concrete Walks, Slabs, & Pool Deck	0	0
7095 Entrance Walls, Fence, Lighting	0	0
7096 Irrigation System	1,000	448.80
7097 Lake & Dam	5,000	3,750.00
7045 Equipment	0	1,346.26
Reserve Total	\$10,200	\$5,909.38

Other Income/Expense

Other Expense

7000 · Reserve Component Expenses

7010 · Tot Lot	78.83
7020 · Tennis Court, Fencing, Lighting	285.49
7045 · Equipment	1,346.26
7096 · Irrigation System	448.80
7097 · Lake & Dam	3,750.00

Total 7000 · Reserve Component Expenses

5,909.38

Board
Acceptance

2026 Estimated Income

Income	Actual 24	Budget 25	Actual 25	Budget 26
4010 Assessments & Fees	\$71,615	\$76,230	\$76,230.00	\$79,992
4020,4100,4110,4150 Other	\$1,159	\$945	4.59	\$315
Income Total	\$72,774	\$77,175	\$76,549.59	\$80,307

2026 Operating Expenses Budget

Operating Budget				
Account #	Actual 24	Budget 25	Actual 25	Budget 26
6060 Dues & Subscriptions	123	100	198.83	200
6100 Insurance	2,555	2,700	3010	3,000
6130 Repairs & Maintenance	554	800	1,386.16	1,800
6140 Payroll	4,549	5,000	3,253.75	1,500
6150 Office / Petty Cash	202	500	372.77	200
6170 Professional Fees	4,492	6,000	4,606.50	6,000
6190 Lawn Maint / Landscaping	13,458	12,000	13,811.01	12,000
6200 Pool Maint	7,451	7,500	11,295.42	13,905
6220 Travel (Veh Gas)	0	0	0	0
6230 Telephone / Internet	742	800	972.33	1,000
6240 Utilities *	2,596	2,600	3,022.92	2,600
6290 HOA Events (Social)	872	900	850.54	500
6310 Bad Debt	0	0	0	0
6210 Taxes & Licenses	55	75	0	375
6180 Violations and Penalties	10	0	0	0
Operating Total	\$38,417	\$39,875	\$42,830.23	\$43,230

Addition to Reserve Account	\$34,357	\$37,300	\$33,862.06	\$37,077
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2026 Reserve Expenses Budget

Reserve Budget				
Account #	Budget 25	Actual 25	Budget 26	
7010 Tot Lot	200	78.83	0	
7020 Tennis Courts, Fencing, Lighting	2,000	0	1,000	Pickleball nets and south court lines
7030 Buildings	0	0	93,500	Pavillion, cement, electrical
7040 Main & Baby Pools	0	0	0	
7050 Pump Room Mechanical	1,500	0	3,600	Pump room water system and Chlorinator system
7060 Pool Furniture	500	0	5,000	Picnic Tables and Loungers
7070 Fencing: Pool & Lot Vinyl, Chain Link	0	0	3,000	Pool vinyl fence
7075 Fencing: Parking Lot	0	0	0	
7080 Asphalt Parking Lot	0	0	0	
7090 Concrete Walks, Slabs, & Pool Deck	0	0	0	
7095 Entrance Walls, Fence, Lighting	0	0	1,000	Gate house repair
7096 Irrigation System	1,000	448	150	Irrigation repair
7097 Lake & Dam	5,000	3,750	1,900	Fish Stock
7045 Equipment	0	847.43	1,000	BBQ, decorations
Reserve Total	10,200	5,125.06	\$110,150	

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2025 Reserve Component Study
[Financial Years 2026- 2056]

A Full Study in accordance with the Code of Virginia Title 55.1

&

**The Virginia Common Interest Community Board's
Guidelines for the Development of Reserve Studies for Capital Components**

Summary

- **The Association's Reserve fund is forecasted to drop below the 30% funded mark (26% in 2026 and 2027) due to rebuilding and item replacement costs exceeding the insurance payout.**
- **A robust Reserve Contribution of \$42,690 starting in 2026 is recommended to rebuild the fund over time. This will achieve 60% funded in 2031 and 100% in 2036.**
- **Continued rebuilding of the Reserve Fund will require a 5% increase in the Annual Assessment through 2035.**
- **The Reserve Fund performed as intended, providing a buffer that enabled continuation of the planned assessment level without resorting to a Special Assessment.**

Physical Inspection Highlights

- **Wooden playscape need maintenance to extend its life.**
- **Chain link fencing (pool and courts) needs repairs.**
- **Pool entrance ceiling needs repair and the gate painted.**
- **Asphalt drive spider cracking spot has reappeared.**
- **Courts will require repair and resurfacing.**
- **Front entrance building wooden windows are rotten; fascia and soffit are rotting.**

Forecasted Major Expenses

- **2026**
 - **Pavilion & shed rebuild**
 - **Item replacement**
 - **North court refurbishment**
 - **Dam operational certification**
- **2027**
 - **South court refurbishment**
- **2028**
 - **Wooden playscape replacement**
- **2029**
 - **Chain link fence maintenance**
 - **Pool deck resealing**
- **2030**
 - **Culvert restoration**

2025 RC Study (For 2026 and Beyond)

NAME	INPUT	YEAR 0 - 29	2026	2027	2028	2029	2030
INFLATION RATE 2026-2033	3.00%	Fully Funded Balance	\$561,109	\$198,942	\$218,395	\$229,001	\$241,308
INFLATION RATE 2034-2038	2.50%	Percentage Funded (%)	26%	26%	37%	45%	53%
INFLATION RATE 2039-2053	2.50%	Beginning Balance	\$144,690	\$50,763	\$80,307	\$102,730	\$128,569
INTEREST RATE	2.50%	Reserve Contribution	\$42,260	\$44,373	\$46,592	\$48,921	\$51,367
ANNUAL INCREASE 2026-2035	5.00%	Avg Unit Contribution (mth)	\$35.57	\$37.35	\$39.22	\$41.18	\$43.24
ANNUAL INCREASE 2036-2053	2.00%	Contribution Increase (%)	5.00%	5.00%	5.00%	5.00%	5.00%
UNITS	99	Special Assessment					
BEGINNING YEAR	2026	Interest Earned	\$2,413	\$1,618	\$2,260	\$2,856	\$3,651
STARTING BALANCE	\$144,690.00	Reserve Expenditures	\$138,600	\$16,447	\$26,429	\$25,938	\$16,437
CONTRIBUTION	\$42,260.00	ENDING BALANCE	\$50,763	\$80,307	\$102,730	\$128,569	\$167,150

**Risk in 2026 and 2027
(<30% Funded)**

**60% Achieved in 2031
(Well Funded)**

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Pavilion and Shed Rebuilding

Rebuilding Committee
Jerry Karson, David Walley, John Kalb

Rebuilding Requirements

- **Repair of the surfaces and edging of the cement pads and potential pouring of a new cement pad linking the pavilion pad with the pool deck.**
- **Emplacement of new concrete footers in the pavilion pad and backfill of unused old post holes.**
- **The cement pad will have to be resurfaced to hide repairs.**
- **Construction of a new pavilion and shed.**
- **Electrical work to restore power and install fans, light fixtures, switches, and outlets.**
- **Replacement of two vinyl fence end posts [The vinyl fencing and gate destroyed in the fire do not need to be replaced but may need to be adjusted due to the potential for a new pad that adjoins the pavilion with the pool deck.]**
- **Spotsylvania building permit requirements.**
- **Fans and lighting are separate; cost is dependent on fixtures selected.**

Community Survey Results

- **43 households responded ... broad cross-section ... new and old**
- **The desire for a design that is not merely a replacement, but an enhancement.**
- **Strong support for a "Traditional" aesthetic that blends with our neighborhood's character.**
- **A preference for high-quality, low-maintenance materials.**
- **Strong support (77%) for using reserve funds to supplement the insurance settlement to achieve a superior result.**

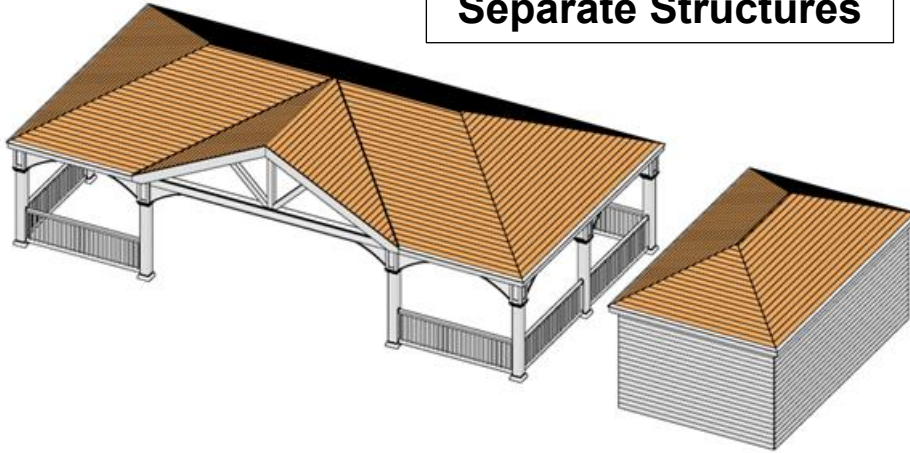
Design Decisions

- **Separate structures, Breezeway (like previous), Full span**
- **Roof, entrance way**
- **Rustic, stained, vinyl clad**
- **Pavilion railing**
- **Shed specifics ... doors, windows**
- **Cement pad ... coating ... new pad**
- **Electrical**

Designs

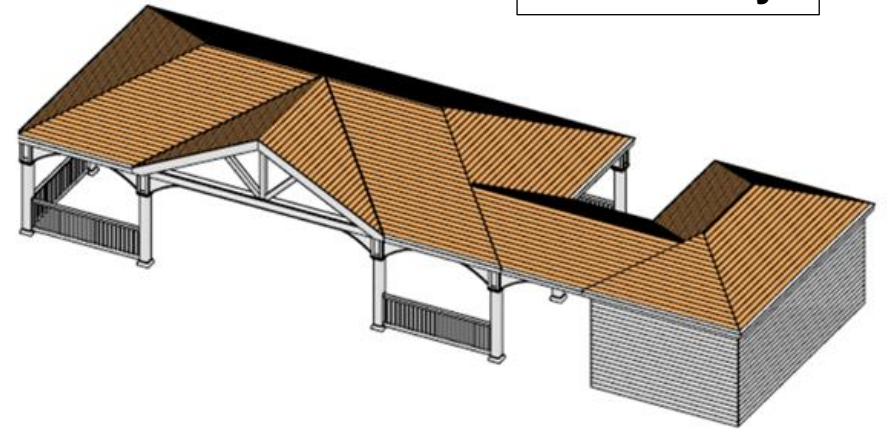
Separate Structures

Separate Structures



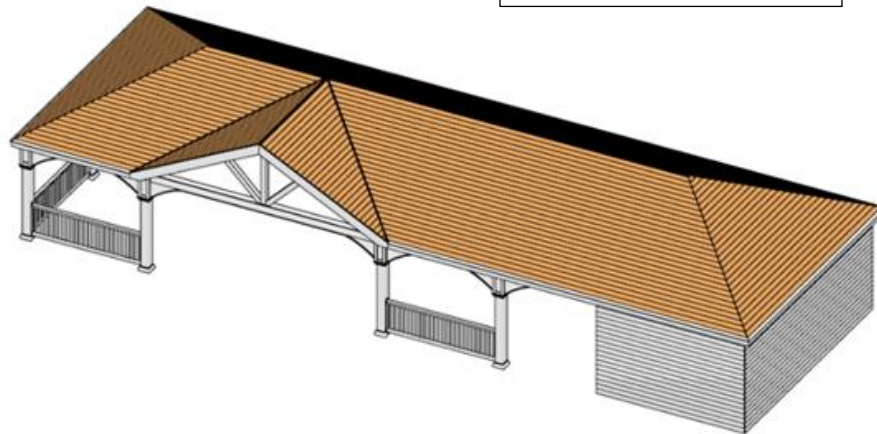
Breezeway

Breezeway

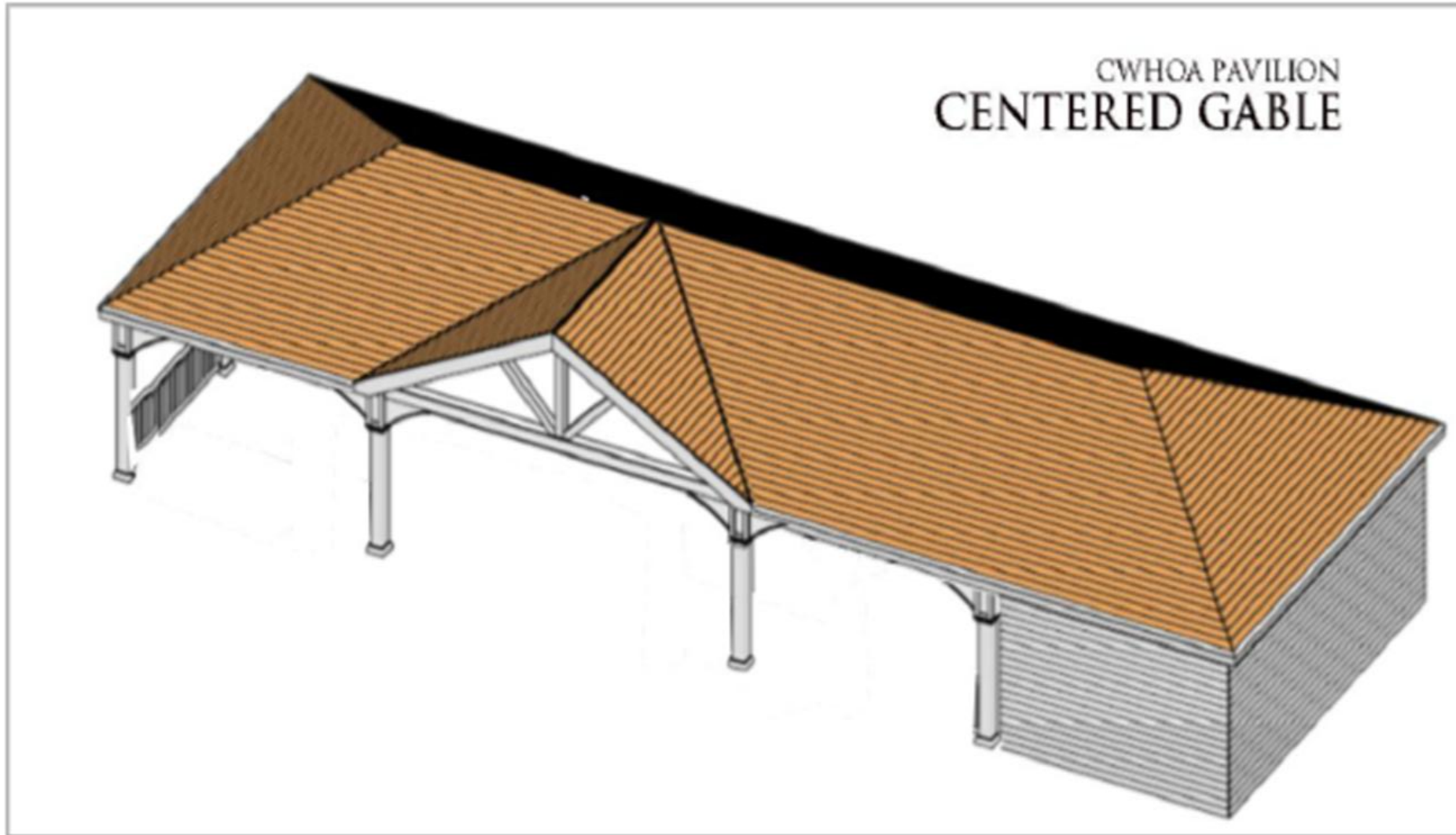


Continuous Roof

Full Span Roof



Selected Design



Contractual and Evaluation Approaches

- **Both full and component sought:**
 - **Full solution proposals include cement work, building construction, and electrical. 2 received**
 - **Component proposals addressed only one of these.**
 - **3 buildings only**
 - **1 electric only**
 - **1 cement only**
- **Evaluation criteria: reputation, experience, risk, and cost**
- **Selections:**
 - **Veterans' Choice – buildings and cement**
 - **D&M Electrical**
 - **Coatings Central – Signature Flake Coat**

The New Pavilion & Shed



Well almost ... add a railing to the side and rear & replace the chairs with picnic tables!

2026 BOARD OF DIRECTORS ELECTION

NOMINEES

- | | |
|------------------|---------|
| • BILL ANDERSON | CURRENT |
| • MIKE JORDAN | CURRENT |
| • DAVID WALLEY | NEW |
| • BECKY WALLEY | CURRENT |
| • MIKE MIDDLETON | CURRENT |

VOTE BY ATTENDEES AND PROXIES

Proposed CW HOA 2026 Planning Calendar

January						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

August						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

October						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

-  - Holiday
-  - Social
-  - School
-  - BOD Mtg

- 9 Jan: Annual Meeting
- 5 April: Easter & Easter Egg Hunt
- 23 May: Picnic & Pool Opens
- 29 May: Last Day of School
- 4 July: Independence Day & Picnic
- 11 Aug: 1st School Day
- 7 Sep: Picnic & Last Swim Day
- 31 Oct: Halloween
- 1 Nov: Call for Candidates
- 26 Nov: Thanksgiving & Turkey Trot
- 1 Dec: Annual Mailing
- 6 Dec: Front Entrance Decorating
- 25 Dec Christmas

Sun 10 Jan 2027: Annual Meeting

2026 POOL OPERATIONS

- SAYOR ACCESS
 - VIDEO SURVEILLANCE
- MILLENNIUM POOL 3 DAYS/WEEK
 - TRIAL BASIS
 - BOARD OVERSIGHT
 - 1 POTENTIAL TECH COVERAGE
- NEW LIQUID CHLORENE SYSTEM
 - MAIN AND BABY POOLS



Landscape Issues

- Landscape Committee
 - Spring Landscaping to begin in March
 - Reviewing Quotes from Redtwig
 - Irrigation system Winterizing by Commonwealth I & L
 - Recommend Irrigation 2026 quote from Commonwealth Irrigation & Landscape

Lake Actions



- Lake Restocking Postponed Until Spring Season.
- GEI Engineering Firm to Support Application Process for Formal Operating Certificate.

Other Projects & Discussions

- North court cleaning & crack repair materials have been purchased
 - Crack repairs being worked
 - Pickle ball line painting to be done in early 2026
- Paint 4-Square lines in parking lot along the Tot Lot side 2026.
- Entrance building window replacement and facia repair.
- Minor masonry repair of brick wall at pool.
- Pool entrance ceiling.

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Member Questions and Comments

Next TBD

Board of Directors' Meeting

27 February

Executive Session - 6:30 pm

Open Session - 7 pm

Location – Chancellor Community Center