



LMOA's
2025
YEAR IN REVIEW

Happy New Year, Lake Monticello!

Each year, the LMOA Communications Department looks forward to reflecting on the past year before welcoming the new one. Our annual summary of accomplishments and challenges reveals the spirit of our vibrant community. In a world where the truth is increasingly hard to recognize, this we know: we are privileged to be part of the Lake Monticello community. We couldn't be prouder of the residents and our dedicated staff and volunteers who work together to make this a wonderful place to live. Alongside this email, we are delighted to share the LMOA Broadcast Group's special collection of memories from 2025. Please watch them [HERE](#). We hope you enjoy these productions and wish everyone a fantastic start to the new year!

Best Wishes,

Marieke Henry & Melissa Kalinosky
LMOA Communications

LMPD Strengthen Us Through Experience

Under new leadership, our private police force continues to be a vital asset to this community. In the second half of 2025, accomplished law enforcement officer and Lake Monticello resident Jim Mooney was selected as leader of LMOA's Public Safety Department when David Wells returned to his previous role as Chief Deputy at the Fluvanna County Sheriff's Office. Chief Mooney has expanded his team to five full-time, certified law enforcement officers and is working toward reaching his goal of six officers. With Mooney's 30 years of experience, along with Officers Aaryn Kerry, Daniel Mowery, Steven Bracciodieta, and Mark Foster, who bring more than 100 years of combined law enforcement expertise, our community is in capable hands. In Mooney's initial months leading the Lake Monticello Police Department (LMPD), the team continued to serve Lake Monticello without skipping a beat, responding to 588 emergency calls and conducting over 100 traffic stops for speeding. Most noteworthy, perhaps, is how they diligently work to solve fraud cases, comfort families in times of tragedy, conduct countless welfare checks, assist with Meals on Wheels, and save lives in Lake Monticello. The daily deeds of these quiet heroes often go unnoticed by the public at large but make a tremendous difference—like Officer Bracciodieta, who rescued a heatstroke victim after a life-threatening fall down a wooded incline. Officer Mowery's and Chief Mooney's fraud investigations have resulted in multiple arrests and the recovery of approximately \$70,000. Officer Kerry has been recognized for administering CPR and providing emotional support to many residents during difficult times. Our newest officer, Mark Foster, is a retired lieutenant who previously served as the Commander of Louisa's Investigations and Services Division. These stories highlight the exceptional

dedication of our police force—stories they modestly keep to themselves in respect of our residents' privacy. Our private police force remains a valued and essential part of our community, deserving of our continued support. Looking ahead to 2026, Chief Mooney and other Senior Staff will support Board discussions regarding the future of LMOA's aging gate system as well as manage safety during the USA's 250th anniversary celebrations in July.

Together, We Resolved the PPP Loan

Determining the exact impact of the PPP Loan on our association was complex. On the one hand, the \$646,843 borrowed from the Small Business Administration in 2020 allowed Operations to bolster reserves, earning interest over time. The final settlement was \$836,628.53, far less than the initial \$1.3 million requested by the Department of Justice. LMOA paid the original loan amount in full, along with its insurance deductible and a few fees, with the insurance carrier covering the rest. Although it was a victorious "best-case scenario," the process was full of hard lessons. Finding out that an approved and forgiven loan still required repayment with possible penalties was initially disheartening. While applying for the loan was done in good faith amid unprecedented pressure and uncertainty, doing so without legal counsel led to unintended consequences. For example, our liability insurer, which did a stellar job representing us, ultimately dropped us after the claim, leading to a more expensive carrier. Staff and the Board devoted considerable time to negotiations, drawing attention away from other priorities. Nonetheless, staff, volunteer leaders, and residents put their best foot forward, and the situation was resolved favorably with strong community support — Members asked respectful questions, voted to allow the Board to access the Emergency Reserve Account (ERA), and trusted LMOA to act in the community's best interest. Multiple repayment options were considered, and the Board decided that paying half from Operations would not impact current services, while paying the other half from ERA would leave a balance in the emergency account for future needs. This experience exposed shortcomings in our policy manual but also highlighted the resilience of our community. In 2026, LMOA plans to partner with legal counsel to reform its policy, ensuring stricter checks and balances are followed when applying for loans.

Our Finance Department Raises the Bar

Part of the success in resolving the PPP Loan issue is due to our association's financial health. Under the leadership of our Finance Director, Laura Payne, who joined our team in the spring of 2024, the department has successfully caught up on all audits. During the 2022 audit (that took place in 2024), four significant deficiencies were identified, but the 2023 and 2024 audits completed in 2025 revealed no major deficiencies. During the November board meeting, Payne received praise from the external auditors for her professionalism. In 2025, she supported several enhancements, such as cash management improvements to maximize investment earnings. For example, the STOfA account earned \$83K through September 30, 2025, up from \$44K through September 30, 2024. Looking ahead to 2026, she plans to focus on stricter checks and balances as well as updating LMOA's Financial Management Policy. To support her efforts, Matt Kolczynski has joined her team as Finance and Project Analyst, managing contracts and the reserve study, assisting with a new 10-year outlook, tracking projects, and more.

Volunteers Help Bring Back Fireworks

A volunteer workgroup reevaluated fireworks at Lake Monticello and agreed with former Chief David Wells that the Main Beach is an unsafe viewing area. Instead, they recommended that the Board hold fireworks at the golf course. Together with a pyrotechnician, Chief Wells and Board President Larry Henson inspected the proposed site and approved a trial fireworks display that took place during Labor Day weekend. With the outstanding support of volunteers guided by LMPD, Volunteer Rich Russell, and LMOA Staff, the rehearsal display was a success which was confirmed by post-event surveys. The public viewing area along

the 18th Fairway offered excellent visibility and ample seating, with additional recommended viewing locations on the 3rd, 4th, and 9th fairways. An accessible viewing area near the cart barn was also available and received overwhelmingly positive feedback. The success of this test run cleared the way for LMOA to officially bring back fireworks for the July 2026 Independence Day celebration, as we commemorate the Nation's 250th birthday. Fireworks will take place on Friday, July 3, 2026, for residents and their guests only; it will not be open to the public. The success of the event will hinge greatly on the mindfulness of our residents when inviting guests, as excessive guest lists overwhelmed the event in 2024. Parking during the event will remain a challenge, as Lake Monticello is nearly fully built out and the original designs did not accommodate parking for the estimated 12,000 residents who live here today. None of this would have happened without the efforts of dedicated volunteers. Already, a workgroup has been formed to support staff. Please be on the lookout for ways to contribute.

Our Golf Course Earns Statewide Recognition

Thanks to years of dedication and teamwork, our golf course was named the 3rd best public golf course in Virginia by Golfpass.com. Lake Monticello Golf Club was able to achieve this incredible milestone thanks to the leadership of Mark Marshall (Golf Pro, Troon), Jim Prucnal (former Golf Superintendent, Troon), Will Searcy (newly promoted Golf Superintendent, Troon), with support from LMOA Staff, and the LMOA Golf Committee. This honor reflects an incredible transformation. What was once a struggling operation with difficult playing conditions, our golf course has evolved into a beautifully maintained course that draws golfers from across the region. After operating at substantial losses just five years ago, the golf operation reached break-even in 2024. In keeping with LMOA's deed requirements to operate and maintain a successful golf course, this achievement not only highlights the quality of the course today but also helps support additional services for our community. The golf course is not only the home course for Fluvanna County High School Golf Team, but it also warmly hosts many charity events. This makes it a wonderful asset for both Lake Monticello and our friendly Fluvanna County neighbors. Congratulations to everyone who played a role in turning this valued amenity into a thriving destination!

Team LMOA Trains to Enhance Service

Each year, LMOA proudly provides relevant training to employees to enhance the services offered to our Members. In addition to various certifications earned by some staff in 2025, our staff participated in an engaging FISH! team-building session led by Gib Kerr, our neighbor and Volunteer Water Safety Team Co-President. He donated two half-days to give LMOA Staff a lively refresher on fostering positive work environments and customer care. Our team always aims to deliver excellent customer service and welcomed this opportunity for improvement. In 2026, Gib will conduct a two-session training to strengthen communication among the Board of Directors, our Committee Chairs, and Senior Staff, helping them collaborate more effectively. Thank you, Gib, for making these opportunities possible!

Our Community Embraces New Technologies

Change is always hard, but this community embraced a modernized pool check-in system with open arms, leading to a seamless transition from the traditional paper pool punch cards to digital credits. After investing over 100 hours to bring it to life, LMOA and Troon staff rolled out a digital credit and Member ID strategy. This was necessary to accommodate a Member-approved decision to provide Members in Good Standing with 25 complimentary pool visits each year through 2029. Pool patrons can now check in quickly using their Member ID on a smartphone app or with a physical ID card, providing a better experience for residents and pool staff alike. Staff is grateful for the community's flexibility and patience and looks forward to offering more convenient solutions in the future. The ability to send news through texts is also proving successful. With 1600 subscribers thus far, residents can choose to receive news through

Everbridge about emergencies, events, the pool, and/or service announcements via text. The platform is easy to manage, reliable, and very affordable. For these reasons, the Staff is considering using Everbridge to send mass email communications, replacing its current, more expensive software. This decision would require support from the community, and communications on this will follow later in 2026. Join the 1600 neighbors already using Everbridge by signing up [HERE](#).

Volunteers Make Waves in Water Safety

The Volunteer Water Safety Team expanded its outreach and education efforts this year, helping promote safer and more informed experiences on the Lake. Their accomplishments include distributing nearly 300 info bags to kayakers, canoers, and paddleboarders, each containing a laminated Lake Safety Card, a required whistle, a chem light, and other helpful items. The team also created a laminated Boater's Info Card (for motorized boats) featuring key safety rules and a map, and implemented the "Bat Phone," a volunteer contact list to assist with towing stranded boaters. One of the team's most impactful initiatives was launching the Life Vest Loaner Program. Available during Marina hours, the program offers adult and children's life vests in a variety of sizes, allowing boaters to try on, sign out, and return vests at their convenience, helping ensure everyone can enjoy the water safely.

FLOC Helps to Fight Harmful Algae and Erosion

In May 2025, the Facilities and Lake Operations Committee (FLOC) proposed a plan to the Board to install an oxygenation system and introduce bio-dredging at Tufton Pond. This aims to prevent Harmful Algae Blooms (HABs) and promote healthier pond conditions. The project's initial installation cost is \$147,133, with annual operational expenses of \$39,794. If proven successful, the committee aims to recommend expanding the project to the Main Lake. This potential project, which the committee believes is necessary to protect lake health, would cost well over \$1 million. Sediment is also a growing concern. Recent storms have revealed a need for assertive soil and water conservation efforts in the community. In collaboration with the Wildlife Committee, the Newcomers and Old Friends Garden Club, and the Thomas Jefferson Soil and Water Conservation District, FLOC has and will continue to offer education on how to battle this growing issue for LMOA homeowners.

Dredging Program Evolves

Building on a 2024 decision to begin outsourcing dredging in anticipation of the retirement of our dredger operator, LMOA partnered with Harbor Dredge & Dock to pilot a hybrid dredging approach. With the high cost of replacing aging equipment, combining the expertise and equipment of LMOA with that of Harbor Dredge & Dock proved to be both cost-effective and highly efficient. The partnership listened to feedback from the community to make improvements to the plan for 2026, which includes operating the larger dredger late winter to avoid disrupting swimmers and boaters. Lakefront property owners were also given the option to schedule private dredging services and pay directly through Harbor Dredge & Dock. The hybrid approach also enables full use of our 5,000 cubic-yard annual dredging permit, making the most of our options.

Water Workgroup Forges Relationships

Thanks to the Water Workgroup, which connects Lake Monticello residents directly with Aqua Virginia staff, LMOA Staff have been able to build some relationships with the local utility team. Staff values these connections; a direct line has often led to quicker response times, escalated customer care, and some upgrades to the aging infrastructure. However, just as the workgroup moved to bimonthly meetings due to positive results, surprising announcements came from corporate. Essential Utilities, Aqua's parent company, plans to merge with American Water to serve 4.7 million connections across 17 states. It is

unclear what this will mean for Lake Monticello. Additionally, Aqua Virginia has requested state approval for yet another rate increase for water and sewer services. The utility explains the increases are needed for infrastructure upgrades, operational improvements, compliance with new PFAS regulations, and inflation. The case will be reviewed on April 28, 2026. We hope you will get involved to oppose the rate increase - pushing for better results from Aqua Virginia requires the collective effort of all LMOA residents and county representatives.

Foundation Proposes Pavilion Donation

Over the past five years, the Lake Monticello Community Foundation, an independent nonprofit, has generously supported residents of Lake Monticello and Fluvanna County through initiatives like scholarships, an all-inclusive playground, and kayak launches. It hit another home run by making it easier for Lake residents to access the Main Beach, thanks to a mobility mat donation in spring 2025. The Mobi-Mat offers smoother entry for those with mobility challenges and families with strollers or wagons. This donation, making beach outings more accessible for everyone, received nothing but appreciation from the community. However, concerns arose when the LMOA Board approved the foundation's proposed donation of a pavilion next to the Ashlawn Clubhouse. Some residents came before the Board because they felt blindsided by the approved project, voicing worries about noise, parking, safety, and maintenance. This prompted the Board to conduct a community survey, which produced 646 supporting and 269 opposing responses regarding the pavilion donation, with participation from across the community. Survey responses can be found on the website (log in and search under the Communications tab). Since then, the Board has received a more detailed plan from the Lake Monticello Community Foundation and is continuing discussions on the next steps.

Wildlife Committee Makes It Official

In 2020, the Wildlife Committee set its sights on achieving a community-wide Wildlife Habitat Certification. Thanks to the dedication of the committee and the incredible support of our community, the goal was officially reached in 2025. With more than 150 certified homes, along with certified common areas of Tufton Pond, the golf course, Bunker Park, and the Ashlawn Clubhouse grounds, LMOA was proudly recognized as a Certified Wildlife Habitat by the National Wildlife Federation (NWF) on June 13, 2025. This historical milestone makes Lake Monticello the 11th certified community in Virginia, the only one in central Virginia, and the 176th community nationwide to earn this distinction! Certification required demonstrating that our community provides the four essential elements wildlife need to thrive: food, water, shelter, and places to raise young. You can still get certified to support the effort by visiting the [NWF website](#). Congratulations to the Wildlife Committee on attaining this goal and fostering a community that lives in harmony with the wildlife we share it with!



*Thank you, neighbors, for
another wonderful year at
Lake Monticello!*

-Team LMOA