

# The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

Web: [www.lakeofthewoodshoa.com](http://www.lakeofthewoodshoa.com) Phone: 407-834-6828

Volume 41, Issue 12, December 2025



## CAM CORNER By Kristina Andersen, LCAM

Happy Holidays, Merry Christmas, Happy Quanza, Happy Hanukkah, and Happy New Year! We wish you joy and prosperity in the new year and always!

### The Special Assessment Passed!

The special assessment to complete the roof project passed at the November 11, 2025, Special Membership Meeting. Owners will receive a letter by mail documenting the membership's approval; 233 members were present in person or by proxy, and the vote passed with 185 voting in favor and 23 opposed; 156 votes were needed to pass the assessment.

The special assessment of \$4,000 per home is due January 1, 2026, and may be paid in full or in 12 equal installments calculated as noted in the schedule to the right. As always, you are welcome to pay ahead, but please do not pay behind, as the payments will then be considered in default of the 12-month payment plan and be subject to late fees (\$25.00) and interest (6%), which apply to the full amount owed at the time of default.

### Roofing

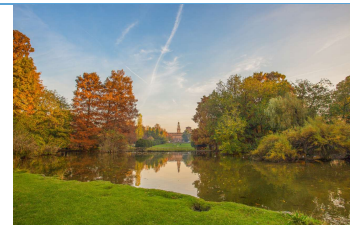
The roofing project is currently paused with 12 buildings remaining to be reroofed. Since the special assessment has passed, we can schedule the remaining roofs as soon as sufficient funds from the second assessment are available to pay the contractor. As soon as the continuation has been scheduled, the affected owners will be informed directly.

#### **Buildings to be completed**

59. 1201-1209 Winterberry LA
60. 1511-1515 Truewood LA
61. 1501-1509 Truewood LA
62. 1000-1018 Sherrywood ST
63. 917-927 Wintergreen BLVD
64. 131-145 Carolwood BLVD
65. 1511-1529 N. Carolwood BLVD
66. 1564-1580 N. Carolwood BLVD
67. 1521-1539 Pickwood AVE
68. 1550-1562 N. Carolwood BLVD
69. 1533-1549 N. Carolwood BLVD
70. 1522-1540 N. Carolwood BLVD

### Clubhouse

The clubhouse restoration was considered complete on October 31, 2025. Furniture has been returned to its place, bookshelves are up, and books are being sorted. Facility decoration is ongoing, and the gym equipment has been serviced. However, most of the gym equipment requires further maintenance; we are awaiting a proposal for the required work.



### Clubhouse Hours:

9:00 a.m.-9:00 p.m.

### Clubhouse Office:

9:00 a.m.-5:00 p.m. M-F

Kristina Andersen, Assn. Manager

[Manager@lakeofthewoodshoa.com](mailto:Manager@lakeofthewoodshoa.com)

Robert Jontes, Office Manager

[officemanager@lakeofthewoodshoa.com](mailto:officemanager@lakeofthewoodshoa.com)

Admin. Assistant

[FrontDesk@lakeofthewoodshoa.com](mailto:FrontDesk@lakeofthewoodshoa.com)

Seminole County Sheriff Website

[www.seminolesheriff.org](http://www.seminolesheriff.org)

Non-Emergency Number: 407-665-6650

### Board of Directors:

[Board@lakeofthewoods.hoa.com](mailto:Board@lakeofthewoods.hoa.com)

Seema Sernovitz, Editor

[Seema.Sernovitz@lakeofthewoodshoa.com](mailto:Seema.Sernovitz@lakeofthewoodshoa.com)

LOWHAN submission deadline: 3<sup>rd</sup> Wed. of the month.

### **12-MONTH PAYMENT PLAN SCHEDULE FOR THE \$4,000 SPECIAL ASSESSMENT**

January 1, 2026	\$333.33
February 1, 2026	\$333.33
March 1, 2026	\$333.33
April 1, 2026	\$333.33
May 1, 2026	\$333.33
June 1, 2026	\$333.33
July 1, 2026	\$333.33
August 1, 2026	\$333.33
September 1, 2026	\$333.33
October 1, 2026	\$333.33
November 1, 2026	\$333.33
December 1, 2026	\$333.37

Payment details: Payments are due on the 1<sup>st</sup> of each month and considered delinquent after the 10<sup>th</sup>. Late fees and interest are applied on the last day of the month.

## 2026 Budget

The Board approved a provisional 2026 budget at the November 16<sup>th</sup> Board of Directors meeting. This year, the membership will need to vote on whether to fully fund the reserves, which would require a significant increase in the monthly assessment, or to partially fund them. Our governing documents permit the Association to increase assessments by the percentage determined annually by the Consumer Price Index (CPI); that is, the regular increase you have experienced each year. However, Florida Statute 720.303(6) requires capital reserves to be fully funded but permits associations to partially fund them by a vote of the membership.

The Association must pass a budget. Although the Board is still exploring other potential revenue avenues, the membership will be asked to vote on one of two options:

- 1) Per the Declaration in our documents, the monthly assessment can only be increased by the CPI (3% this year), which will allow for partial funding of the reserves only. A membership vote is required.
- 2) Per Florida Statutes 720.303(6), we are required to fully fund the reserves, but doing so exceeds the CPI. A membership vote is required to increase the amount above the CPI.

As with the special assessments for the roofing project, the Board is not authorized to make this decision for the Association without the membership's participation in voting.

Please watch your mail for the 2026 BUDGET MAILING AND VOTING INFORMATION.

Although the financial impact of special assessments on owners may leave many voting for partially funded reserves this year, please recognize that only partially funding the reserves carries the risk of future special assessments, as not fully funding the reserves means we are not saving for the anticipated and unanticipated expenses owners will face.

As a reminder, the Association's budget is approved annually. Should the membership vote to partially fund the reserves for 2026, another membership vote will be held next year on the 2027 budget for partial or full funding.

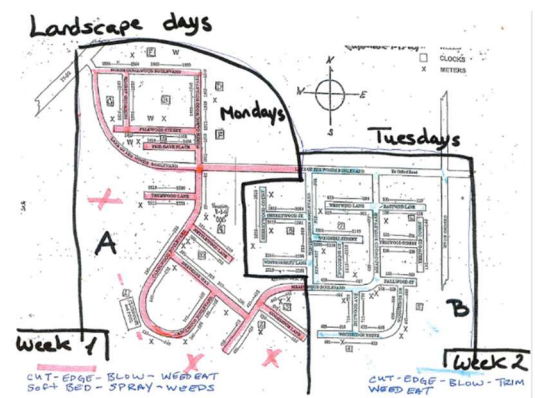
Regardless of your choice of action for 2026, please VOTE when you receive the materials. Voting is your opportunity to have your voice counted in the operations and future of our community.

Detailed information will be included in the voting packet, hopefully answering any questions you may have. However, if you have any questions, **please get in touch with the office or a member of the Board directly to obtain accurate answers and additional information.** The Board members' email addresses are available on page 7. of the LOWHAN.

## Landscaping

Morning Dew Landscape started the Fall Schedule on November 3rd, which means bi-weekly cuttings, pulling out all vines, dead hedges, and dead plants, collecting and picking up leaves, and a major detail of blowing out all debris under hedges.

Please be reminded that the landscapers address the property as noted on the map. If you maintain any plants, please remember to put out your sign no earlier than the evening prior and remove it again the evening of your service day. Thank you!





## MONEY MATTERS by Jo Elmblad

We are now at budget decision-making time. This year, the Board must recommend to the community whether to fully fund our reserve fund, which would require substantial increases in monthly assessments, or to fund the reserves only partially. Although the Board approved at the November board meeting to present a 2026 budget that only partially funds the reserves, either choice will require a community vote. Please watch your email and mail over the next months for more information.

The Reserve Fund balances as of October 31, 2025, were Roof \$218,103.48; R&R \$556,151.55; Capital \$255,424.57. The Reserve fund expense for October was \$9,487 for touch-up painting of the last group of reroofed buildings.

Typically, Reserve Studies are conducted every 3-5 years to verify future planning and estimate reserve fund expenses. Our most recent Reserve Study (January 2025) projects our 2026 reserve expenses to be \$5,414,720, including resurfacing the tennis and sports court (\$31K), pool furniture (\$49K), Irrigation (\$21K), and reroofing expenses. To date, our reserve expenditures for the year total \$5,784,888. 2026 reserve expense is estimated at \$1,340,115 and includes road/street repair (\$44K), Drains/stormwater management (\$36K), clubhouse AC (\$16K) +reroof. We have not resurfaced the courts or purchased pool furniture so far this year, but we may have some irrigation expenses by year-end. We don't know whether the 2026 expense projections will be correct, but we'll need to adjust our figures as time and predictions expire. Recommended projects that are not done need to be recalculated and reset.

The Operating fund balance as of October 31 was \$403,255.66. Review of our monthly Operating Budget vs. Actual expense as of October 31 was Actual of \$161,715.71 vs. budget of \$139,569.29 for a difference of (\$22,146.51). YTD comparison was Actual of \$1,423,484.70 vs. \$1,398,349.82 for a difference of (\$25,134.88). Legal fees, on-site management expenses, tree maintenance, income tax, and pool maintenance continue to push the budget to its limits.

The AR Aging report at the end of October shows 50 delinquent owners with monthly assessment receivables totaling \$71,552.95. The \$6,500 Special Assessment collection continues, with receivables totaling \$68,328.72 and 17 owners owing. Several of those owners are on payment plans.

Just a reminder, our recently approved \$4,000 Special Assessment payments are due beginning January 1, 2026.



## HEAR YE – HEAR YE! LAKE OF THE WOODS NEEDS YOU!!

**Please consider sharing your talents and fresh ideas as a member of the Lake of the Woods Board of Directors.**

Lake of the Woods is a diverse community that needs strong, dedicated leaders willing to work together as a team to address the business of our Association. We welcome your fresh ideas and talents to help keep our community vital and responsive. Three vacancies will be filled in 2026, each for a three-year term expiring in 2029.

In accordance with Article VI of our Bylaws, a nominating committee of at least three members was approved by our current Board in October to recruit candidates to fill the vacancies. The members are Doris Huskey (Chair), Rosalie Goodman, and Ann Honbarrier (Board Representative).

**Interested applicants must comply with the restrictions on Board candidates outlined in Florida Statute 720.306(9)(a-b) and the terms of our Bylaws. The Bylaws require that candidates must appear as an owner on a unit title and must be current on their HOA account, with no unpaid association fines or dues, as of the Application Submission Deadline.**

The Candidate Application forms are available in the office and on the LOW website. The application deadline is 4:30 p.m., February 11, 2026. The applications and election materials will be available to owners on February 25, 2026. Meet the Candidate night is March 3, 2026. The Annual Meeting, Election, and Installation of Officers will be held on March 10, 2026. More information will follow by email and in the next issues of the LOWHAN. Questions? Contact: Doris Huskey, Chair: 407-312-1075, Rosalie Goodman, 321-217-4949, or Ann Honbarrier, 407-618-4248.

## Social Sunshine Committee Events and Activities



# HOLIDAY PARTY

HOSTED BY SOCIAL SUNSHINE COMMITTEE,  
LOW BOARD OF DIRECTORS, AND LOW  
ADMINISTRATION.

December 5th

5:30 p.m. - 7:30 p.m.

LOW Clubhouse

In conjunction with First Friday

HELP US CELEBRATE THE REOPENING OF  
THE GAME/EXERCISE ROOM!



SSC's

**Volunteer of  
the month is  
WAYNE**

**STEWART**, a  
man who takes  
volunteerism to  
the next level as  
the current chair



of the Landscaping Committee, a past member and past president of LOW's Board of Directors, and an all-around good friend and neighbor to anyone and any activity that needs his help. Wayne and his wife, Barb, also an ardent volunteer, are always on hand to welcome new owners and support LOW activities and events. Wayne is highly respected at LOW and at his church for his faith, kindness, and never-ending good works.

Although they have lived in Florida for many years, previously in West Palm, St. Petersburg, and Tampa, Wayne was born near Albany, NY. Wayne and Barb were high school sweethearts! He served in the Navy as a Seabee stationed in California, but he also served on active duty in Vietnam. He returned to college and graduated from Hudson Valley College in Troy, NY. He worked as an insurance adjuster and then started his own successful independent adjuster business. Wayne and Barb's son lives in Orlando with his wife and their granddaughter; their daughter lives in Canada with her husband and two daughters; one is married. She and her husband have presented Wayne and Barb with two great-grandchildren.

They love to travel and have just returned from a 16-day transatlantic cruise and tour of England, France, and Spain to celebrate Barb's 80<sup>th</sup> birthday and their 65<sup>th</sup> wedding anniversary. Congratulations from your friends at LOW!



# DECEMBER ACTIVITIES at the CLUBHOUSE



## **SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT on Monday,**

**December 8, at 6 p.m.** Meet

your neighbors, make new friends, and get the chance to win some cash. \$5 for a 10-game packet; an optional \$2 for a chance to win one or both end-of-evening jackpots. Light snacks are available for purchase, along with an opportunity to win a free door prize. You must be at least 18 years of age to play.



**Congratulations to our October and November BINGO winners!**



## **BUNCO FUNCO! Let the good times roll on Saturday, December 13, at 12:45 p.m.**

The cost is \$3. We also offer a 50/50 option – \$1 per ticket or \$2 for three tickets. Bunco is a fun and easy dice game. We'll teach you if you're interested in learning how to play. Drinks provided. Please bring a snack to share. Questions? Contact Linda Lopez at 407-353-6892



## **EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE**

**Wednesday, December 17, 5:30–7 p.m. \$5 per person**

For "lone" diners and couples who would like to meet some neighbors, please join us for a home-cooked meal. If you would like to bring a dish to share, please feel free to do so. Questions? Text or call Tina at 407-416-1135.



## **NOVEL PURSUITS BOOK CLUB**

No December Meeting. See you next year!



## **THE SEWING SEW-CIETY**

**First Saturday**

**December 6 at 10 a.m.**



## **TAI CHI Free classes every 2<sup>nd</sup> & 4<sup>th</sup> Tuesday 10-11 a.m**

Questions? Call Bill at 407-739-6570



## **THURSDAY MORNING BIBLE STUDY (meets weekly)** **Thursdays at 10 a.m.**

Bring your Bible and join us as we explore its wisdom and teachings. Questions? Contact Pamela Fendley: pfendley487@gmail.com.



## **WORDS OF LIFE BIBLE STUDY Meets first and third Thursdays (December 4 & 18)** **from 7–8:30 p.m. Refreshments**

**provided. People of all ages and faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez if you plan to attend, 407-595-7155.**

## READY REFERENCE...

**Parking Rules:** Owners are responsible for ensuring their renters, tenants, and guests comply with LOW rules and regulations. Vehicles parked outside driveway perimeters are subject to towing. NOTE: Parking at the ends of streets is for guests only. Resident parking is available in the clubhouse lot. Violators are subject to towing without notice.

- A permit is required for parking from 2 a.m. to 7 a.m. Fill out the permit form on the LOW website ([www.lakeofthewoodshoa.com](http://www.lakeofthewoodshoa.com)).
- The speed limit is 15mph.
- The flat curb ribbon is not part of the driveway. Park vehicles fully in the driveway, not over the ribbon. Trailers are prohibited in driveways unless actively being loaded or unloaded.
- To obtain a parking pass for overnight guests, go to <https://www.lakeofthewoodshoa.com/parking-permit.php>. If your vehicle is towed, contact Constellation Towing at 407-831-3000 to arrange for its retrieval.

### Trash & Recycling:

- Regular trash pickup: Tuesdays & Fridays. All waste placed outside for pickup must be contained in an enclosed container or garbage can. Do not place plastic bags or other loose waste at the curb.
- Recycling pickup is on Fridays. Contact Seminole County to request recycling bins at 407-665-2260.
- Please separate aluminum cans only and place them in a bag for pickup on Fridays.
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliances and electronics in advance at 407-464-0664. Place them at the curb after 6 p.m. on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. No trash or bulk items can be put out before 6 p.m. on Thursday.
- **NON-RECYCLABLE ITEMS:** plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.

### LOW Classified Sales & Services Offered:

**For Sale:** Pest Offense® Smart-Environmentally friendly indoor pest control. Pesticide and poison-free. One unit covers one level of an average-sized home. Plug in the unit, and it begins to repel mice, rats, and roaches from inside walls, where infestations often start. It does not kill-it makes pests leave. Many LOW residents use our product. Go to [w.pestoffense.com](http://w.pestoffense.com). For more information. Special \$20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

**For Sale:** 2002 Black Vespa Scooter, ET4, 515 miles; and black Yamaha Motorcycle, Road Start XV 16A/At, 35,366 miles. Call: 407-468-3059

**For Sale: Benji Dog Wear Apparel:** Always with an eye on style! Ben Evans, Owner. Website: [benjiodogwearapparel.com](http://benjiodogwearapparel.com). Email: [Benjidwa@gmail.com](mailto:Benjidwa@gmail.com). Phone: 407-431-7815.

**Financial Services:** Are you struggling to pay unexpected expenses, such as assessments? If you want to save or make money, please call Jeremy Swan at 407-896-9411, extension 5601. FL LIC# P232670

**Small Business Bookkeeping Service:** LOW resident. QuickBooks, A/R/AP, Bank recs, etc. & Notary services. Call: 407-221-8748.

**Beautiful skin can start with Mary Kay:** Try before you buy. Call Barbara Lindenberg, 407-230-8188.

**Let us cater your next event:** New Beginnings Catering. LOW resident. Specializing in Spanish, Southern, and Italian food. Call 407-963-4575.

**Learn how to speak Spanish:** A LOW resident is available on Tuesdays, 9 to 11 a.m., to teach Spanish to children aged 3 and over and adults. Call 305-772-8920.

**Beginner Tennis Classes for Adults & Kids:** One-on-one & group training (up to 4 people). Contact Diosa D. Text: 763-313-9704. Email: [dbtenniscoach@gmail.com](mailto:dbtenniscoach@gmail.com). LOW resident.

**Handyman Services:** Need to spruce up your rooms (paint, caulk), courtyard (power washing, painting, weeding, planting, mulching, etc.), Interior dryer vent cleaning, switch out/install ceiling fans, garbage disposals, carpet cleaning, etc.). Clean gutters, rake, plant, etc. Your LOW resident, Dave Felter, is your "One Stop, Get Things Done" person. Call 407-620-5886. Thank you!

**Bible teaching ministry:** *Every Reason to Believe* produces free articles and resources about historical, biblical Christianity. Our content helps readers find answers to life's most important questions and shows how God has given us *every reason* to believe in him. Read more at: [everyreasonobelieve.com](http://everyreasonobelieve.com)

## Lake of the Woods Board of Directors

Email: [Board@lakeofthewoodshoa.com](mailto:Board@lakeofthewoodshoa.com).  
All board members will be copied.

Board Member	Term Expires	Position	Contact Information
Geoff Longley	2026	President	Geoff.longley@lakeofthewoodshoa.com
Seema Sernovitz	2028	Vice President	Seema.Sernovitz@lakeofthewoodshoa.com
Richard Mercer	2026	Secretary	Richard.Mercer@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	Ben. Evans@lakeofthewoodshoa.com
Ann Honbarrier	2027	Director	Ann.Honbarrier@lakeofthewoodshoa.com
Robert Hernandez	2027	Director	Robert.Hernandez@lakeofthewoodshoa.com
Gregory Wallace	2027	Director	Gregory.Wallace@lakeofthewoodshoa.com
Vacant	2026	Director	

## Lake of the Woods Standing Committees

**Committee Chairs:** The deadline to submit the meeting packet and minutes is noon on the Friday preceding the Board meeting.

**Audit:** Lauretta Lumkes, ex officio

**Building & Grounds:** Angie Walsh, Chair 407-461-8081  
Geoff Longley, ex officio

Meets on the 1<sup>st</sup> Tuesday of the month at 7 p.m.

**Finance/Budget:** Jo Elmsblad, Chair 407-339-7249  
Lauretta Lumkes, ex officio

Meets on the Thursday before the Board meeting at 4 p.m.

**Landscape:** Wayne Stewart, Chair 407-340-8787  
Richard Mercer, ex officio

Meets on the 2<sup>nd</sup> Tuesday of the month at 6:30 p.m.

**Ad Hoc Parking:** Angie Walsh, Chair 407-461-8081

Meets on the last Monday of each month at 7 p.m.

**Social/Sunshine:** Alison Ware, Co-chair  
Elaine Noel, Co-chair,  
Seema Sernovitz, ex officio

Meets on the 1<sup>st</sup> Tuesday of the month at 10:30 a.m.

**Steering:** Pamela Fendley, Chair, 407-462-5947  
Richard Mercer, ex officio

Meets on the 4<sup>th</sup> Tuesday of the month at 1 p.m.

**Ad Hoc Records:** Kent Fockler, Chair  
Ann Honbarrier, ex officio

**Ad Hoc Water Remediation & Stormwater:**  
Ernie Torres, Co-chair  
Julia Felter, Co-chair  
Geoff Longley, ex officio



Gary Medley  
Broker-Realtor  
Venture 1  
Properties  
407-463-5242

Specializing in Lake of the Woods, Seminole, and N Orange County. A 32 yr. Resident of LOW and a licensed Realtor since 1979. Over 30 units sold in LOW. Call for the "Recent Transaction" list or a free consultation.

Email: [garymedley@ymail.com](mailto:garymedley@ymail.com)

Website: [www.garymedley.com](http://www.garymedley.com)

**LOW Advertising Rates:** Vendor advertising rates are posted on the LOW website under "Newsletter." <http://www.lakeofthewoodshoa.com/lowhanadvertising.php>. Classified ads are free for owners. LOW and LOWHAN are not responsible for the accuracy or the content of owner or vendor ads.

<div> <div>◀ November</div> <div>December 2025</div> <div>January ▶</div> </div>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
NOTE: Ad Hoc Parking and Steering Committees will not meet in December.	<b>1</b>	<b>2</b> Social Sunshine Committee 10:30 a.m.  Building & Grounds Committee 7 p.m.	<b>3</b> Bridge Club 1 p.m.	<b>4</b>  Bible Study 10 a.m.  Words of Life 7 p.m.	<b>5</b> Can-Can 7:30 a.m.  Social Sunshine Holiday Party & Grand Opening of Rec Space 5:30–7:30 p.m.	<b>6</b> SEW-CIETY 10 a.m.
	<b>7</b> Private Event	<b>8</b> BINGO 6 p.m.	<b>9</b> Tai Chi 10 p.m.  Landscape Committee 6:30 p.m. Closed Board Personnel Mtg. 7 p.m.	<b>10</b> Novel Pursuits Book Selection Meeting 6 p.m.	<b>11</b>  Bible Study 10 a.m.  Finance Committee 4 p.m.	<b>12</b> Can-Can 7:30 a.m.
<b>13</b> Private Event	<b>14</b>	<b>15</b>	<b>16</b>  BOARD Meeting 7:00 p.m.	<b>17</b> Bridge Club 1 p.m.  My Neighbor's Table 5:30 p.m.	<b>18</b>  Bible Study 10 a.m.  Words of Life 7 p.m.	<b>19</b> Can-Can 7:30 a.m.
<b>20</b> Private Event	<b>21</b> Private Event	<b>22</b>	<b>23</b> Tai Chi 10 p.m.	<b>24</b>  Office Closed	<b>25</b>  Merry Christmas! Office Closed	<b>26</b>
<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b> NEW YEAR'S EVE	<b>THURSDAY, JANUARY 1, 2026</b> <b>HAPPY NEW YEAR!</b> <b>Office closed</b> <b>WELCOME to our new Administrative Assistant, Chrissy Lewis-Ortiz, who will be starting full-time in our office on Monday, December 1. When you stop in, please introduce yourself and welcome her to LOW!</b>	

REMINDERS

- Christmas/Hanukkah decorations are permitted from November 22<sup>nd</sup> to January 10<sup>th</sup>.
- Keep your dog on a leash when outside your home.
- Pick up after your dog immediately after the deposit has been made.
- Be courteous to your neighbors.
- Trash must be secured in closed containers and placed curbside the evening before pickup.
- Storing of personal items on the exterior of the property is prohibited without prior approval.
- Do not park on the grass or in the streets.
- Do not park resident vehicles in guest parking.
- Obtain a parking pass to park at the clubhouse between the hours of 2 a.m. and 7 a.m.
- Obtain a parking pass for guests to park in the guest parking between the hours of 2 a.m. and 7 a.m.
- Park in compliance with the rules, as you otherwise are subject to towing.
- Complete an ARC form for exterior changes and a Landscape Request form for landscape changes.