Lake of the Woods Homeowners Association News

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730
Web: www.lakeofthewoodshoa.com Phone: 407-834-6828
Volume 42, Issue 12, December 2026

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
Rachelle Elias, Admin. Assistant
FrontDesk@lakeofthewoodshoa.com
Board of Directors:
Board@lakeofthewoodshoa.com

LOWHAN submission deadline:
3rd Wed. of the month.

Seminole County Sheriff Website
www.seminolesheriff.org
Non-Emergency Number:
407-665-6650
Health or Police Emergencies: Call 911

CAM CORNER By Kristina Andersen, LCAM

Happy Holidays, Merry Christmas, Happy Hanukkah, Happy Quanza!

New Amendment 13 Vote and Special Membership Meeting
A Special Membership Meeting has been scheduled for January 12, 2027, to vote on the Capital Contribution Fee Amendment. Please keep an eye out for the mailing mid to late December.

Roof Replacement
The GAF roof inspection (material supplier inspection) is in progress. Once GAF has concluded their inspection, Allied Roofing Consultants will complete the independent inspection for the association, and the project is then complete! **LAST PAYMENT OF THE SPECIAL ASSESSMENT IS DUE DECEMBER 1, 2026, IN THE AMOUNT OF $333.37. Please confirm your account has reached a zero-balance come December 10th, 2026.**

ROOF Certificate of Completion
Please be reminded the Roof Certificate of Completions (COC) are located on the portal under "Roof Certificate of Completion". You may choose to contact the office to obtain your COC if you are unable to locate it on the portal.

Landscaping: Sod/Jasmine/Irrigation
The irrigation system is a topic of continued discussion. The system has lived beyond its years and repairs are ongoing. Due to concerns with its reliability and due to budgetary restraints, continuation of the sod and Jasmine project has been postponed until Springs. As substantial developments occur within these areas, we will provide an update.

Special Landscape Requests
Residents must communicate requests such as "No Mowing", "No Edging" and/or "No Trimming" to the landscape vendor by placing a yard sign no larger than **18 × 24 inches** in their yard. Signs must be displayed **only on the day of service and removed that same day**. Instructions in both English and Spanish are recommended. Without a sign, yards will be maintained according to HOA guidelines.

Routine Maintenance
Routine maintenance consists of pressure washing of walkways and driveways, review of concrete condition, gutter cleaning, blowing off the roof, wood/siding repairs and caulking, checking underground drain lines and grates, and open work orders will be addressed. The routine maintenance route through the community has changed a little and now is as follows:

Fair Oaks, N. Carolwood, Pickwood, Pylewood, Truewood, Carolwood, Nettlewood, Carolwood continued, Dryberry, Meadowood, Goodridge, Meadowood continued, Westwind, Eastwind, Teriwood, Fallwood, Woodridge, Drywood, Wintergreen, Sherrywood, Woodbine, Winterberry.



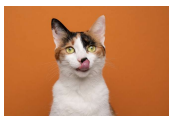
DO YOU KNOW THE RULES?

Each month, we feature selected LOW Rules and Regulations that are commonly misunderstood. The current Rules and Regulations are available on our website: www.lakeofthewoodshoa.com. The updated 2025-2026 revision will be available soon.

NOISE

No owner, resident, or guest shall create any noise of such volume or duration that will disturb others at any time of the day or night. Please be considerate of your neighbor.

Seminole County Ordinance: No owner, resident, or guest shall operate any sound producing instrument between 10 PM and 8 AM including but not limited to tools, radios, TVs, stereo sets, organs, musical instruments, etc. above conversational loudness since the sound may carry into adjacent homes.



Don't Toss Those Cat Food Cans—Recycle Them!

Did you know that your empty cat food cans can have a second life? Instead of tossing them in the trash, give them a chance to be recycled!

Small cat food cans are typically made of aluminum or steel, both of which are recyclable.

A few simple steps to recycle your cat food cans:

1. **Empty the cans:** Remove any leftover cat food. A quick rinse helps remove food residue and keeps odors and pests away.

2. **Place them:** Place them in a separate bag for pick up on Fridays.

"Every little can counts! Rinse it, recycle it, and help keep our community paws-itively green. 🐾

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 can and cat food 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 pm on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. Do not put out trash or bulk items before 6 pm 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.

MONEY MATTERS by Jo Elmblad

Fund Totals as of October 31, 2026:

Balance Sheet Fund Totals		Reserve Fund Expense
1004 Schwab Operating	$158,910.52	
1008 Truist Operating	$77,608.63	
1009 Capital Reserve Fund	$257,087.50	
*1013 R&R Reserve Fund	$428,397.25	
1010 R&R Reserve Fund	$0.03	
1011 Roof Reserve Fund	$849,074.95	$334,986.60 (Roof Replacement)
Total	$1,771,078.88	

(*Note new R&R account created due to payroll fraud. All funds recovered.)

AR aging report, at month end, 67 owners owing monthly assessment receivables of $82,703.79. Outstanding $6500 Special Assessment receivables still total $39,450.77. (7 owners.). $4,000 Special Assessment receivables totaled $184,557.26 (238 owners.) at month end. Two properties were sold in October.

Our Balance sheet at month end showed Truist operating cash account balance of $77,608.63. As mentioned previously, with a monthly budget of $151,860.98, we don't have much of a cushion to cover unexpected expense. Revenue and Expense report for the month showed several categories continuing to exceed budget. Topping the list was 5030 Legal Fees with YTD expense of $206,810.21 vs YTD budget of $33,333.33. Onsite Management Fee and Additional Management fees expense for the month were over budget related to additional management time for canceled board meeting and special quorum voting meeting.7005 Pool Maintenance and 7501 Casselberry Water expense continue to increase as pool leak repairs continue. October water expense was $2,403.30 compared to budget of $1,000. Typical monthly pool water expense prior to August averaged $193.52.

Actual operating expense for October was $147,595.26 compared to budget of $151,860.98 resulting in a **favorable** variance of $4,265.72. YTD operating expense as of the end of October was $1,596,656.40 vs budget of $1,479,636.10 for an **unfavorable** difference of $117,020.30.

2027 Budget Update
The Board has approved the 2027 operating budget which includes a $10.49 increase of our monthly assessment effective April 1, 2027, consistent with our CPI limitation. However, we also must vote again for partial/full funding of our Reserves. The full funding monthly assessment amount being considered is $366. Look for more information regarding voting on this matter soon.

Generally, the 2027 budget is similar to our 2026 budget with a few exceptions: We've added a meeting security expense of $3,315; Employee health insurance expense is reduced to $956.55 per person per month (yes, that is what we're paying for health coverage for our full time employees!); Possible hiring of irrigation technician dedicated only to irrigation repair/refurbish under consideration; Onsite Management Fee and time adjusted. Admin payroll adjusted to actual staffing. Employee/candidate screening question to be resolved so far as background checks are concerned. Though we have developed a 2027 draft budget, it is not adequate to do what we would like to do. There is deficiency for operating and reserves. The solution is upping our monthly assessment and looking for better options to reduce our expenses.

To that end, Finance is offering to assist management and the Board in researching saving strategies. Topics could include employee health insurance, property insurance, painting, landscaping, irrigation, delinquent accounts, etc.

SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES

FIRST FRIDAY! GET TOGETHER WITH YOUR NEIGHBORS AT

FIRST FRIDAY - DECEMBER 4, 2026, from 5:30 – 7:00 p.m.

Meet your friends and neighbors and enjoy delicious snacks. Snacks to share are always welcome. BYOB setups are provided. Sponsoring a FIRST FRIDAY is a wonderful way to promote your LOW committee or to celebrate a special birthday, anniversary, or other event. Contact Barb Stewart at 407-373-5697 if you are interested in sponsoring.



Music Provided by Ann Honbarrier

And Paul Felter



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 2027, each for a three-year term expiring in 2030.

In accordance with Article VI of our Bylaws, a nominating committee of at least three members was approved by our current Board in November to recruit candidates to fill the vacancies. The members are Ann Marie Atamanuk, Gail Lingo, Teresa Straub and Geoffrey Longeley (Board Representative). A Chair will be appointed at their first meeting.

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, which in part require that candidates must appear as an owner on a unit title, must be current on their HOA account, have no unpaid association fines, dues or monetary obligations as of the Application Submission Deadline.

The Candidate Application forms will soon be available in the office and on the LOW website. The application deadline, Meet the Candidate Night, and Annual Meeting, Election, and Installation of Officers dates will be published when available. More information will follow by email and in the next issues of the LOWHAN.

DECEMBER ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU
AT BINGO NIGHT, Monday, December 14, 2026, at 6 pm.

Meet your neighbors, make new friends, and maybe 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 to play.



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE
Wednesday, December 16
5:30–7 p.m. $5 per person

If you're a "lone" diner or a couple looking to meet neighbors, please join us for a home-cooked meal. If you would like to bring a dish to share, please feel free. Questions? Text or call Tina at 407-416-1135.



BUNCO FUNCO!
Let the good times roll!
Saturday, December 12, at 12:45 pm.

Cost is $3 or choose a 50/50 option: $1 per ticket or $2 for 3 tickets. Bunco is a fun and easy dice game. We'll teach you if you want to learn how to play. Drinks provided. Please bring a snack to share. Questions? Contact Linda Lopez at 407-353-6892



NOVEL PURSUITS BOOK CLUB
Starting in January 2027 at 7 pm.
In the clubhouse

Please join us in the clubhouse for an enjoyable discussion about the book of the month.
For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



WORDS OF LIFE
BIBLE STUDY
Meets 1st & 3rd Thursdays
(December 3 & 17)
6:30 pm. - 8:30 pm. in the clubhouse
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 at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 am.

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



Free TAI CHI classes meet 2nd and 4th Saturdays (December 12 & 26)
From 10–11 am. in the clubhouse conference room. Questions?
Call Bill at 407-739-6570



COME STEER WITH US!

The LOW Steering Committee helps the Board look at the big picture while attending to the details. Much of our work involves reviewing, researching, and recommending revisions to rules, governing documents, and other matters that help guide our community. We are seeking several more detail-oriented owners who enjoy collaboration and thoughtful discussion, and who bring different perspectives to the table with a desire to serve. Come steer with us! Interested? Call the office for more information.

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 www.pestoffense.com. For more information. Special $20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

For Sale: 2024 BMW G310 GS Motorcycle (Black) – One Owner – Driven less than 300 miles. Call 407-468-3059 - $4,000 Includes a $250.00 helmet.

For Sale: Benji Dog Wear Apparel: Always with an eye on style! Ben Evans, Owner. Website: benjidogwearapparel.com. Email: 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 for 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 am, 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. 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!

ATTENTION LOW Neighbors: I miss my dog so much that I am now offering dog walking services. Walking, checking water, and a good scratch: $15 per walk; $20 per walk for more than two dogs. Call Jeff Fain, 1512 Truewood, 407-463-0436

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: everyreasontobelieve.com

FERN PARK Handyman Services offers professional home repairs & maintenance. Install fixtures and appliances, clean dryer vents, perform general maintenance, repair drywall and sliding glass doors, provide computer help and repair, and more. Quality, dependable work. Competitive rates. One call does it all! Call Ernie today for a free quote. 407-906-8827.

FOR SALE: 22" black & white Panasonic TV, good for gaming. Elsie Haight, 407-457-4311.



Medley Realty
Gary Medley,
Broker
407.463.5242

Specializing in Lake of the Woods Townhouses and the surrounding areas. A 38-year resident and a licensed Realtor since 1979. Over 50 units sold in LOW. Call for a free consultation or "Recent transaction List." 407.463.5242

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.



Lake of the Woods Board of Directors

Email: Board@lakeofthewoodshoa.com **All board members will be copied.**

Board Member	Term Expires	Position	Contact Information
Geoff Longley	2029	President	Geoff.Longley@lakeofthewoodshoa.com
Gregory Wallace	2027	Vice Pres.	Gregory.Wallace@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Ann Honbarrier	2027	Director	Ann.Honbarrier@lakeofthewoodshoa.com
Seema Sernovitz	2028	Director	Seema.Sernovitz@lakeofthewoodshoa.com
Vacant	2027	Director	
Vacant	2028	Director	
Vacant	2029	Director	
Vacant	2029	Director	

Lake of the Woods Standing Committees	**Committee Chairs: Submit the meeting packet and minutes by the deadline: noon on the Friday before the Board meeting.**
Audit: Geoff Longley, ex officio	
Building & Grounds: Angie Walsh, Chair, 407-461-8081, Email: BG@lakeofthewodshoa.com Geoff Longley, ex officio	Meets on the 1st Tuesday of the month at 7 pm.
Finance/Budget: Jo Elmblad, Chair, 407-339-7249 Lauretta Lumkes, ex officio	Meets Thursday before the Board meeting at 4 pm.
Landscape: Kim Holland, Chair, Email: LC@lakeofthewoodshoa.com	Meets on the 2nd Tuesday of the month at 6:00 pm.
Ad Hoc Parking: Angie Walsh, Chair, 407-461-8081 Greg Wallace, **ex officio**	Meets on the 4th Monday of each month at 7 pm.
Social/Sunshine: Alison Ware, Co-chair Elaine Noel, Co-chair Seema Sernovitz, ex officio	Meets on the 1st Tuesday of the month at 10:30 am.
Steering: Rotating Chairs. Ann Honbarrier, Ex-Officio	Meets on the 4th Tuesday of the month at 4 pm.
Ad Hoc Irrigation Committee: Vacant, Chair	TBA
Nominating Committee: Vacant, Chair	TBA

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 may be towed without notice. Overnight parking on the streets is prohibited at all times.

- A permit is required for parking from 2 am to 7 am. Fill out the permit form on the LOW website (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.

DECEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 Social Sunshine 10:30 am. Buildings & Grounds 7 pm.	2 Bridge Club 1 pm.	3 Bible Study 10 am. Words of Life Bible Study 6:30–8:30 pm	4 CAN-CAN 7:30 am. First Friday 5:30 pm – 7:00pm Holiday Party 5:30pm – 7:30pm	5 Private Event 9am
6 Fairy Hair 11:00am – 2:00pm	7	8 Landscape Mtg 6pm	9	10 Finance CMT 4 pm	11 CAN-CAN 7:30 am. Private Event 6:00pm	12 Tai-Chi 10am BUNCO 12:45 pm
13	14 BINGO 6 pm.	15 Board MTG 7:00 pm.	16 Bridge Club 1 pm. My Neighbor's Table 5:30- 7 pm.	17 Bible Study 10 am. Words of Life Bible Study 6:30–8:30 pm	18 CAN-CAN 7:30 am. Private Event 5pm	19 Private Event 9:00am
20	21 First Day of Winter	22	23	24 Private Event 5pm Office Closed	25 CAN-CAN 7:30 am. Office Closed	26 Tai-Chi 10am
27	28 AD HOC Parking 7 pm	29	30	31 Offices Close at 12pm		

Thanksgiving (11/26) decorations are from 11/12/2026-12/3/2026 (starts two weeks prior and ends one week after the holiday). Christmas/Hanukkah is from 11/22/2026-1/10/2027