

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

Web: www.lakeofthewoodshoa.com Phone: 407-834-6828

Volume 42, Issue 2, February 2026



CAM CORNER By Kristina Andersen, LCAM

Roofing

We are beginning to prepare for continuing the roof project. BFARR is reviewing the schedule. We have calculated a start date no later than June 1, or sooner if the special assessment payments are received sooner. The roofs will be replaced in the same order as shown on the schedule.

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 1st of each month and considered delinquent after the 10th. Late fees and interest are applied on the last day of the month.

Special Assessment

The first special assessment payment was due January 1, 2026. The sooner we collect the special assessment, the sooner we can get the roof replacement project moving forward. As a reminder, you 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.

2026 Reserve Budget Vote Forthcoming

The Board approved a provisional 2026 budget at the November 16th Board of Directors meeting. Membership voting materials will be mailed in the next few days, asking for your vote on whether to fully or partially fund the reserves. ***We are required to fully fund the reserves unless the membership, by vote only, agrees to fund them partially. We must achieve a quorum. Please cast your vote.***

- 1) Fully funding the reserves will increase the monthly assessment by \$68.62. The total monthly assessment would be \$329.27.
- 2) Partially funding the reserves will increase the monthly assessment by \$20.00 (includes the regular yearly CPI: 3% for 2026). The total monthly assessment would be \$280.65. The vote only applies to the 2026 budget. If partial funding is considered again in 2027, a new vote will take place.

A T & T Fiber Optics is coming to the community - installation by GigaPower

GigaPower was approved to install fiber-optic lines in the community, with a pending start date in the first quarter of 2026. The lines will be installed behind the buildings, with an estimated completion time of 4-6 weeks. This installation will offer additional TV and Internet service options through AT&T, the installing provider, or other providers that may rent AT&T's lines in the future. You are not obligated to switch providers. Details will follow soon.



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

Lorna Rhagnanan Admin. Assistant

FrontDesk@lakeofthewoodshoa.com

Seminole County Sheriff Website

www.seminolesheriff.org

Non-Emergency Number:

407-665-6650

Board of Directors:

Board@lakeofthewoods.hoa.com

Seema Sernovitz, Editor

Seema.Sernovitz@lakeofthewoodshoa.com

LOWHAN submission deadline:

3rd Wed. of the month.

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

Landscaping

Crepe Myrtles trimming is scheduled to start February 16, 2026. Other trimming will continue through March. Plants cannot exceed 60" in height. Please place a sign out in the morning of your designated trimming day and remove it at the end of the day if you do not want your plants trimmed.

Irrigation, Sod, and Jasmine.

Proposals for the first round of sod replacement will be considered for approval at the February Board meeting. We are working one section at a time, throughout the community, based on irrigation functionality, sun/shade exposure, major work projects, and weather.

Street/Asphalt Repairs

The City of Casselberry completed the sewer pipe and asphalt repair at the intersection of Meadowood and Wintergreen. In spring, the Association will move forward with larger asphalt repairs on Carolwood, Nettlewood, Woodridge, Drywood, and the Clubhouse parking lot, and maintenance will patch potholes throughout the community.

Large Maintenance Projects Completed & In Progress

The maintenance staff has repaired the perimeter wire fence with only one location remaining. Street markings are being repainted, weather permitting, and the electrical meter enclosures are being replaced.



MONEY MATTERS by Jo Elmblad

Summary financial statements as of December 31, 2025, showed Reserve Fund balances as follows: Roof \$372,783.88; R&R \$290,815.51; Capital \$241,515.51. Operating fund balance at the end of December was \$402,001.12. The roof fund balance increased significantly (from \$17,282.97 in November) due to early payments made by some owners of the \$4,000 Special Assessment. Those early payments totaled \$371,732.09.

Year-end monthly assessment receivables totaled \$75,765.71 for 52 owners compared to \$77,961.66 (55 owners) at the end of November. \$6500 Special Assessment collection receivables totaled \$58,885.78 for 13 owners.

Additional expense items for the month included \$1,100 for insurance appraisal and \$3,168.75 for the updated Reserve Study, which should help us confirm what fully funding our reserves will require.

The summary review of budget vs. actual expenses for December showed actual expense of \$156,191.69 vs. the budget of \$139,568.98. For the year, actual expense was \$1,717,570.66 vs. the budget of \$1,677,488. You can view the budget details by logging in to our portal and selecting Documents/Association Financials/2026.

Reserve expense for the year included \$5,623,311.66 from the Roof fund, \$286,568.45 from R&R, and \$51,110.23 from Capital



LAKE OF THE WOODS BOARD OF DIRECTORS NEEDS YOU!!

Our Board should reflect the diversity of the Lake of the Woods' community. We welcome owners to share their talents, expertise, and enthusiasm with our community to help tackle the HOA challenges that impact all of us. The elected candidates will each fill one of the three vacancies, each for a three-year term expiring in 2029.

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 appear as an owner on the unit title and be current on their HOA account, with no unpaid association fines or dues, as of the Application Submission Deadline.

Applications are due on Tuesday, February 11, 2026, at 4:30 p.m.

Nominee Packets will be available to owners on February 25, 2026.

"Meet the Candidate" night is Tuesday, March 3, 2026, at 7:00 - 8:30 p.m.

The Annual Meeting and Election will be held on Tuesday, March 10, 2026, at 7:00 p.m.

The Candidate Application forms are available in the office and on the LOW website. 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

MAKE YOUR VOTE COUNT!

The March Annual Meeting and Election is your opportunity to select directors for our Board. Next month, you will receive an envelope containing all the information you need to cast your vote. Below is a brief explanation of two of those documents and how to complete them to ensure your vote is valid.

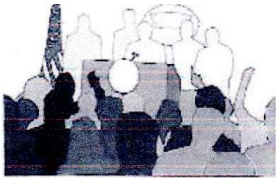
DESIGNATED VOTER CERTIFICATE

If there is more than one owner on a Deed, Warranty Deed, or Trust, you must designate the owner who will represent all the owners of the property in this election. This designation must be completed for Jointly Owned and Trust-Owned units. If the unit is in the name of a Corporation or LLC, the bottom section of the form should be completed. This section requires information about the legal entity and the signatures of the officers of the Corporation or LLC as specified on the form.

PROXY VOTING

This form must be completed if, for any reason, you wish another person to stand in as your proxy for voting. The proxy identifies for the HOA the person who will cast your vote on your behalf. This proxy is only valid for no more than ninety (90) days from the date of the original meeting for which it was given. Additionally, you must complete and submit a proxy form with your ballot if you are unable to attend the Annual Meeting in person. **If you send in a ballot only and are not present at the meeting, your vote will not be counted.** Each unit in the HOA is entitled to 1 vote. If you own more than 1 unit, you are entitled to 1 vote for each unit. For example, if you own 3 units, then you are entitled to 3 votes, one per unit. Questions? Please contact the LOW office. We hope everyone will participate in this election!

You are invited to
MEET THE CANDIDATES NIGHT
Tuesday, March 3, 2026
7:00 to 8:30 p.m. at the Clubhouse.



The candidates (names to be announced in the March 2026 LOWHAN) will present their qualifications and respond to audience questions. Owners may submit their questions at the event or in advance at the clubhouse office.

Index cards will be available to write your question on the night of the event, or you can write it in the space below, cut it out, and return it to the office. Questions are anonymous - please do not write your name on the card.

Each owner may submit only one question. Similar questions may be combined during the event to address as many as possible. Questions? Contact Kristina Andersen, LCAM, at 407-834-6828 or manager@lakeofthewoodshoa.com

MY QUESTION IS FOR _____All Candidates _____A Specific Candidate:

Candidate name: _____

QUESTION: _____



Social Sunshine Committee Events and Activities

⚡ SOCIAL SUNSHINE COMMITTEE PRESENTS ⚡ **CHILI** **COOK-OFF**

March 6, 2026 5:30-7:00 PM

In conjunction with First Friday/BYOB...

Come and taste multiple chili entries and
vote for your favorite chili.

Winner will have braggin' rights as having the

Best Darn Chili in LOW!



**CHILI MAVENS!
WE NEED YOU AND YOUR
CHILI TO MAKE THIS
COOK-OFF THE BEST
EVER!**

**BEEF CHILI, CHICKEN
CHILI, VEGGIE CHILI -
WHATEVER YOUR CHILI-
MAKING HEART DESIRES!
Bring your entries in a slow
cooker. Fixings welcome.**

**We'll supply the tasting
spoons and bowls.**

**Questions? Contact
Elaine Noel
407-766-5660**

**SSC is sponsoring a
regular FIRST FRIDAY In
FEBRARY
February 6 at 5:30 p.m.
Snacks, Music
JOIN US!!**



The SSC salutes Kent Fockler as the February Volunteer of the Month. Kent, his lovely wife Carrie, and their adorable dog Bailey moved to Lake of the Woods in 2017. Born and raised in Missouri, Kent received both his undergraduate and graduate degrees from the University of Missouri. He spent 25 years in Oklahoma, first as a professor and then as a program director at Tulsa Community College. He, along with his siblings, spent the next ten years caring for their parents.

Kent and Carrie, also an avid LOW volunteer, have been married for 25 years and share a blended family of three sons and one daughter, and six grandchildren, who entertain them as they watch the kids compete in sporting events. They also enjoy meals and card games with friends. Although Kent isn't into sports, he is an avid KC Chiefs supporter and seldom misses a game.

Since coming to Lake of the Woods, Kent has taken on the herculean effort of spearheading the Ad Hoc documents committee, which has spent endless hours reviewing LOW documents, identifying missing and outdated documents, and organizing the remaining documents into a coherent, logical order, all while creating a comprehensive spreadsheet identifying where each is located. Missing documents were found and included. Obsolete ones were compiled and presented to the Board as ready for shredding. Kent has also served as a vital member of the Steering Committee and has been instrumental in ensuring all LOW Rules and Regulations comply with the State of Florida 720 statute, which governs our HOA. Both Kent and Carrie are beloved members of our community for their service, kindness, and friendship to all who are fortunate enough to know them.

FEBRUARY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT on Monday, February 9, 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 JANUARY BINGO winners!



BUNCO FUNCO! Let the good times roll on Saturday, February 14, 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, February 18, 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

Tuesday, February 24, 7 p.m.

in the clubhouse

Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse for an enjoyable discussion about the book of the month. Upcoming selections are: February-The Frozen River (Ariel Lawton); March-The Last Days of Night (Graham Moore); April- The Boys in the Boat (Daniel James Brown); May- The Choice (Dr. Edith Eve Eger). June-December selections will be announced in future LOWHANs. For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



WORDS OF LIFE

BIBLE STUDY

Meets first and third

Thursdays (February 5 & 19)

6:30 p.m. - 8:30 p.m. 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 a.m.

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



Free TAI CHI classes are held on the 2nd and 4th Saturday of each month (February 14 & 28).

From 10-11 a.m in the clubhouse Conference Room

Questions? Call Bill at 407-739-6570

LOW Classified Sales & Services Offered:

FREE TO A GOOD HOME: Two adult female orange spayed Tabby cats. Tabby and Cleo must relocate due to family health issues. Call, text, or email Suzanne McGovern, 407-716-7320, suzannemcgovern3@gmail.com

For Sale: Thanks to a generous donor, the Social Sunshine Committee is selling an **Invacare XL In-Home Oxygen Concentrator**. Sold new for \$1400; used posts for \$422. Weighs 53 lbs. Can be delivered. Make an offer. Call Elaine, 407-766-5660.

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. 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 Star 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. 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 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. 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: everyreasontobelieve.com



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.



You're Invited To A Fun Community

Trivia Night



You Don't Need TO BE
A TRIVIA MASTER to Win!!

Prizes and Mocktails

The entire LOW community is invited.

Sponsored By

Ronda Christiansen

Date: March 13, 2026

Time: 6:30 p.m.-9:00 p.m.

Location: Lake of the Woods Clubhouse

RSVP with the number of
people on your team.

Ronda Christiansen

407-924-9520

rondachristiansen@kw.com

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	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 st Tuesday of the month at 7 p.m.
Finance/Budget: Jo Elmlad, 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 nd 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 st Tuesday of the month at 10:30 a.m.
Steering: Richard Mercer, ex officio	Meets on the 4 th 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, Chair Geoff Longley, ex officio	



THANK YOU to Jo Elmlad, Sarah Davis, Tina Heil, Pat Sideman, Tim and Paige Morris, Doris Huskey, and Ronda Christiansen for their help and enthusiasm in spreading Epsom salt around the crepe myrtle trees. We had a great time getting to know our neighbors and getting a closer look at our property. We encourage you to join the fun next year!
- Wayne Stewart, Landscape Committee Chairman

PLEASE COMPLY WITH THE HOLIDAY DECORATION DATES BELOW:

Holiday	Decoration Period
Valentine's Day	February 1 - February 17
St. Patrick's Day	March 3 - March 20
Easter/Passover	Two weeks before to one week after the holiday
Pride Day	June 12 - June 28
July 4	June 27 - July 7

FEBRUARY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3 Social Sunshine 10:30 a.m. Building & Grounds 7 p.m.	4 Bridge Club 1 p.m.	5 Bible Study 10 a.m. Words of Life 6:30 – 8:30 p.m.	6 CAN-CAN 7:30 a.m. First Friday 5:30 p.m.	7 Sew-Ciety 10 a.m.
8 Fairy Hair 11 a.m.	9 Bingo 6 p.m.	10 Landscape CMT 6:30 p.m.	11 DEADLINE for Submitting Board Applications 4:30 p.m.	12 Bible Study 10 a.m. Finance CMT 4 p.m.	13 CAN-CAN 7:30 a.m.	14 TAI CHI 10 a.m. BUNCO 12:45 p.m. VALENTINE'S DAY 
15	16 PRESIDENTS' DAY	17 Board Meeting 7 p.m.	18 Bridge Club 1 p.m. My Neighbor's Table 5:30 p.m.	19 Bible Study 10 a.m. Words of Life 7 p.m.	20 CAN-CAN 7:30 a.m.	21
22	23 AD Hoc Parking 7 p.m.	24 Steering CMT 1 p.m. Novel Pursuits Book Club 7 p.m.	25	26 Bible Study 10 a.m.	27 CAN-CAN 7:30 a.m.	28 TAI CHI 10 a.m. Private Event

PLAN AHEAD:

MARCH 3 MEET THE CANDIDATES NIGHT 7 p.m.

MARCH 6: CHILI CONTEST FIRST FRIDAY 5:30 p.m.

MARCH 10: ANNUAL MEETING & ELECTIONS 7 p.m.

MARCH 13: COMMUNITY GAME NIGHT SPONSORED BY RONDA THE REALTOR 6:30–9 p.m.

ALL LOW RESIDENTS WELCOME!

Condolences

The LOW community extends heartfelt condolences to Usha Dawawala on the recent passing of her beloved husband, Susyakart. Usha and Susyakart have been valued members of our community for over six years. May Susyakart's memory be a blessing to Usha and her family.

Apologies to Paul and Paul

In acknowledging the excellent musicians who provided Christmas and dance music at last month's Christmas party, we mistakenly thanked Paul Tambrino, along with Ann Honbarrier, instead of Paul Felter, who delighted us with song and guitar during the dinner. Paul is so generous with his time and talents at most First Friday events. We appreciate you, Paul. Thank you for making the Christmas gathering so special.