

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 1, January 2026



CAM CORNER By Kristina Andersen, LCAM

Happy New Year! We wish you joy and prosperity in the new year and always!

Holiday Party & Grand Re-opening

Over 80 people attended the combined annual holiday party and the clubhouse grand re-opening held on December 5. Thank you to the Social Sunshine Committee, the Board, and the office for its sponsorship, and to Ann Honbarrier and Paul Tambiano for providing the delightful music. Seeing so many neighbors celebrating the season together was the best part of making 2025 end in style!

The Special Assessment Payment is Due January 1

The special assessment of \$4,000 per home, which passed in November, 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 remains paused, with 12 buildings remaining to be re-roofed. The timeline for re-starting the project, which will be discussed at the January board meeting, will be based on projected special assessment collections to ensure sufficient funding is available to complete the project. Affected owners will be contacted directly once their building has been scheduled.

2026 Budget

The Board approved a provisional 2026 budget at the November 16 Board of Directors meeting. This year, the membership will vote on whether to fully fund the reserves, which would require a significant increase in the monthly assessment, or to fund them partially. 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.



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.

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.

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

The Association must pass a budget. The budget will be finalized at the January Board meeting, and two options will be presented for a membership vote:

- 1) Partial Reserve Funding – Per the Declaration in our documents, the monthly assessment can only be increased by the CPI (3% this year), which will only partially fund the reserves. A membership vote is required.
- 2) Full Reserve Funding – 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.

As a reminder, the Association's budget is approved annually. Should the membership vote to partially fund the reserves for 2026, the membership will be asked to vote on this issue again for the 2027 budget.

PLEASE WATCH YOUR MAIL FOR THE 2026 BUDGET MAILING AND VOTING INFORMATION. Please vote when you receive these materials, regardless of your choice of action for 2026. 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 contact the office or a Board member directly to obtain accurate answers and additional information. The Board members' email addresses are available on page 7 of the LOWHAN.**

Fiber Optics is coming to the community.

By board vote at the November 18, 2025, duly called board meeting, GigaPower was approved to install fiber optic wiring in the community. This installation will provide you with additional internet and TV service options through AT&T now and other service providers in the future. **Switching to AT &T fiber is optional.** You can stay with your current provider if you choose, and that provider might offer you more competitive rates to compete with AT&T's presence in our community. The fiber-optics installation is scheduled for the first quarter of 2026. More information will be provided as soon as the timing is finalized.

Landscaping

The winter clean-up and trimming are in full progress. Foliage on backs and sides will be trimmed away from the buildings and lowered to 60" in general to ensure the good health of the plants. If you do not wish to have your plants trimmed, please post a sign in your area on the designated trimming morning and remove it at the end of the day. However, you will need to keep it trimmed away from the building and at a maximum height of 60" pending the type of landscape material installed.

Irrigation, Sod, and Jasmine.

Thank you for being patient as we continue to diagnose and repair pending and new irrigation challenges. Meanwhile, we are still reviewing and obtaining proposals for sod and Jasmine, starting with the first area behind the first three buildings on N Carolwood, the second area at Clock 6, and the third area at Meadowood from Wintergreen to Lake of the Woods Blvd. We will start this project as soon as these proposals are received and approved, and irrigation is operational.

Street/Asphalt Repairs

The City of Casselberry repaired a sewer pipe at the intersection of Meadowood and Wintergreen; now we are awaiting the asphalt repairs. We are also obtaining proposals for various other asphalt and storm drain repairs (Carolwood, Nettlewood, Woodridge, Drywood, Clubhouse parking lot) with completion anticipated by the end of Spring.

Large Maintenance Projects Completed & In Progress

The maintenance department has been working on several large projects in addition to the routine maintenance and work order requests. The perimeter wire fence has been repaired with only a few locations remaining; street markings are being repainted; and the electrical meter enclosures are being replaced. A great thank you to our dedicated maintenance staff for doing an outstanding job.

A warm welcome to our new Administrative Assistant, Lorna Rhagnanan. Please welcome her and introduce yourself next time you stop by the office.

According to our November Balance Sheet, Reserve Fund balances at month-end were: Roof, \$17,282.97; R&R, \$404,892.77; Capital, \$240,945.19. The operating fund balance as of November 30 was \$358,317.22.

The monthly Operating Budget comparison for November shows Actual expense of \$137,894.27 vs. budget of \$139,569.20 for a difference of (\$1,624.93). The YTD comparison shows Actual of \$1,561,378.97 vs. budget of \$1,537,919.02 for a difference of (\$23,459.95.)

A few of our operating expenditures for the month included Legal Fees of \$13,844.44, the Pylewood well controller box for \$805, the replacement of four clubhouse shower valves for \$2,400, and \$5,800 for Tree Maintenance. Most of the tree maintenance expense was for tree removal, which will continue as our laurel oaks decline. Even more challenging is Seminole County's requirement to replace trees removed, in addition to our annual work to trim crepe myrtles and boot the palm trees. Our 2025 annual budget for tree maintenance is \$50,000, but our Actual expense through the end of November is \$113,585. Pool maintenance is also a challenging area. Although this year's Annual budget is \$18,270, the YTD actual expense is \$30,908.34. As we contemplate our Reserve funding, we must also seriously consider our operating budget. Increasing reserve allocations reduces the amount available for operating.

November's AR Aging report includes 55 delinquent owners with monthly assessment receivables totaling \$77,961.66. The \$6,500 Special Assessment collection continues with receivables totaling \$61,156.53 for 15 owners. Six owners are on payment plans.

Some owners have already paid the recently approved second special assessment of \$4,000, which is due January 1. The total amount of second special assessment funds deposited as of November 30 was \$76,000.

Several upcoming community voting events will soon be required regarding the full funding of reserves, the election of board members, and the acceptance of a required Capital Contribution for new buyers. Please watch your inboxes and mailboxes for more information, and consider attending board meetings or joining a committee to become more involved in our community's operations.

HAPPY NEW YEAR! THANKS TO OUR VOLUNTEERS WHO MAKE OUR COMMUNITY A DESIRABLE PLACE TO LIVE!



REMINDER - LAKE OF THE WOODS NEEDS YOU!!

Lake of the Woods wants to remain a wonderful place to live, and our Board of Directors should reflect the diversity of our community. Please consider sharing your talents and fresh ideas as a candidate for one of the three vacancies that will be filled in March 2026, 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 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

HAPPY NEW YEAR!



**The January 2026 First Friday has been rescheduled to
THE SECOND FRIDAY – January 9, 2026**

5:30–7:00 p.m. at the clubhouse

To accommodate everyone's busy holiday schedule and vacations.

Meet your friends and neighbors, enjoy delicious snacks, and listen to the upbeat music of Paul Felter. 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.

The Social Sunshine Committee salutes its Volunteer of the Month, Leona Wasser,

for her service to Lake of the Woods as our librarian for the past several years, following her move to Lake of the Woods with her husband, Mark, in 2019. Leona is widely recognized for her countless hours of dedication in coordinating the library and promoting the joys of reading among the adults and children of our community.

Most recently, Leona took charge of arranging the new bookcases and organizing the books for our newly redecorated library. Leona gratefully acknowledges the help of Sharon Doling and Cassandra Tubbs in organizing and reshelving the books following this major renovation.

Leona's love of books is not surprising, given that she spent 30 years teaching elementary school in Brooklyn, NY, specializing in academic intervention. She and Mark married in 1969. They have two sons and three grandchildren, all living in New York. Leona and Mark have also served on the Audit Committee. Besides reading, Leona also enjoys quilting and knitting.

Everyone who stops by our new library will surely be impressed by the updated décor, including new bookcases funded by the Social Sunshine Committee, and the numerous volumes, puzzles, and games available to borrow, thanks in great part to the wonderful volunteer efforts of our librarian, Leona Wasser.



PLEASE COMPLY WITH THE HOLIDAY DECORATION DATES BELOW:

Holiday

Valentine's Day
St. Patrick's Day
Easter/Passover
Pride Day
July 4
Halloween
Christmas/Hanukkah

Decoration Period

February 1 – February 17
March 3 – March 20
Two weeks before to one week after the holiday
June 12th – June 28th
June 27th – July 7th
October 15th – November 3rd
November 22nd – January 10th of the following year

JANUARY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT on Monday, January 12, 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 **DECEMBER BINGO winners!**



BUNCO FUNCO! Let the good times roll on Saturday, January 10, 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, January 21, 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

Resumes Tuesday, January 27

7 p.m. at the clubhouse

The members have selected the books for 2026, which will be posted monthly. The book for January is titled "Fraternity of the Stone," by David Morrell. Laurie Shogren is hosting. We welcome new members who want to share their passion for books, get to know their neighbors, and build new friendships. The atmosphere is friendly, and discussions avoid political topics. Please join us on the last Tuesday of each month at 7 p.m. in the clubhouse. For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



TAI CHI HAS MOVED!

Beginning in January,

Free TAI CHI classes will be held

on the 2nd and 4th Saturday of each month (January 10 & 24).

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

Questions? Call Bill at 407-739-6570



WORDS OF LIFE BIBLE STUDY Meets first and third Thursdays (January 1 & 15)

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.



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.



SEW-CIETY Sewing Group

Meets on the first Saturday of the Month (January 3) at 10 a.m. in the clubhouse.

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).
- 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: 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 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. 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

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 1st 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 2nd 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 1st Tuesday of the month at 10:30 a.m.

Steering: Richard Mercer, ex officio

Meets on the 4th 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

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.

JANUARY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1 New Year's Day Office Closed	2 No First Friday- Moved to Second Friday	3 Sew-Ciety 10 a.m.
4	5	6 Social Sunshine 10:30 a.m. Building & Grds 7 p.m.	7 Bridge Club 1 p.m.	8 Bible Study 10 a.m.	9 "Second" Friday 5:30-7 p.m.	10 TAI CHI 10 a.m. BUNCO 12:45 p.m.
11 Private Event	12 BINGO 6 p.m.	13 Landscape CMT 6:30 p.m.	14	15 Bible Study 10 a.m. Finance CMT 4 p.m. Words of Life 7 p.m.	16	17
18 Private Event	19 M L King Day	20 Board Mtg 7 p.m.	21 Bridge Club 1 p.m. My Neighbor's Table 5:30 p.m.	22 Bible Study 10 a.m.	23	24 TAI CHI 10 a.m.
25	26 AD Hoc Parking 7 p.m.	27 Steering CMT 1 p.m. Novel Pursuits Book Club 7 p.m.	28	29 Bible Study 10 a.m.	30	31

PLAN AHEAD:

January 20, 2026 – Board Meeting – timeline for roof replacement continuation to be discussed

February 11, 2026 – Application to run for the board deadline

February 23 & 25, 2026 – Membership meeting to approve 2026 budget reserve contribution.

March 3, 2026 – Meet the candidates night

March 10, 2026 - Annual membership meeting and election