

LOWHANNEWS

LAKE OF THE WOODS HOMEOWNERS

VOLUME 41, ISSUE 7, JULY, 2025



CAM CORNER By Kristina Andersen, LCAM

Special Assessment & Town Hall Meetings

Two Town Hall Meetings have been scheduled to explain the second special assessment for the roof replacement project. The Town Hall Meetings will be held at the clubhouse on **Friday, July 18, 2025, at 7:00 PM and Sunday, July 20, 2025, at 1:00 PM. The same presentation will be given both days. Please attend only one meeting to ease parking limitations.** Each meeting will include a question and answer period.

The March 15, 2024 special assessment letter noted that a second special assessment was to be expected. At the Board's July 1, 2025 meeting, the board will discuss and vote on mailing the second special assessment notice and ballot to the membership to vote for the second special assessment to finish up the roof replacement project.

Reminders

The LOWHAN publishes certain HOA rules each month as reminders to owners and residents. Please be reminded of the following:

Parking/Towing: Written notice is not provided for street, grass, visitor, and overnight parking violations. In addition to the monthly newsletter reminders, signs are posted throughout the community indicating where you cannot park and that you are subject to towing if parked in violation. Many residents appreciate that street and grass parking is prohibited so that they may drive and walk safely in the community. Constellation Towing is contracted to drive through the community at random, weekly times and will tow vehicles parked in violation of the rules.

Trash container: Closed (with a lid) waste/trash containers are required. Bags and loose trash must not be placed curb side.

Pets: Please remember that pets must be leashed at all times when outside of your home, and you must pick up their deposits. If you are unable or unwilling to walk your pet, please hire a pet walker rather than letting them run free. If you wish to unleash your dog to exercise, please do so at a dog park or other place meant for such purpose.

Clubhouse Restoration

We hope to approve a contractor at the July 1 board meeting. Once started, we estimate the work will take two to three weeks to complete the restoration. We look forward to reopening the facilities for your enjoyment.

Landscape Update

Irrigation repairs are progressing. Over half of the community is up and running, and we are waiting for sod and jasmine proposals for areas covered by clock 6 (Eastwind, Teriwood, Fallwood), clock 7 (Westwind, Woodbine, 453-499 Meadowood, 901-927 Wintergreen), and area D & F (1501-1549 N Carolwood). We appreciate your patience as we continue on irrigation repairs and landscape replacement.

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Storm Water and Sewer Lines

The storm water line behind Woodridge has been re-lined, and the final installation repairs are being completed. CCTV-ing of the Drywood sewer line and the storm water lines are in progress. Once we have the results, we will be able to determine how to proceed related to these lines.

Painting—Touchup

The 19 buildings noted in the June newsletter have been completed and the next 8 buildings are on the July 1 board meeting agenda for consideration. These buildings will be scheduled as soon as possible following approval. The addresses are: 448-466 Meadowood Blvd, 453-467 Meadowood Blvd, 437-451 Meadowood Blvd, 661-669 Woodridge Dr, 621-635 Woodridge Dr, 621-635 Woodridge Dr, 700-714 Drywood Ave, 510-518 Goodridge Ln.

Roof Replacement Schedule

Following is the order in which the roofs are being replaced. The **bolded** buildings have been completed. Once your building has been scheduled, you will receive an email from the office.

1. 201-219 Nettlewood Lane	25. 481-499 Meadowood Blvd	49. 601-619 Woodridge Drive
2. 200-218 Nettlewood Lane	26. 1001-1019 Sherrywood Street	50. 650-660 Woodridge Drive
3. 1500-1518 Truewood Lane	27. 411-419 Meadowood Blvd.	51. 440-446 Meadowood Blvd
4. 900-910 Wintergreen Blvd.	28. 701-711 Drywood Ave	52. 801-819 Westwind Lane
5. 901-915 Wintergreen Blvd.	29. 600-618 Woodridge Drive	53. 800-818 Westwind Lane
6. 1101-1119 Woodbine Street	30. 100-118 Carolwood Blvd.	54. 1400-1410 Fair Oaks Place
7. 637-653 Woodridge Drive	31. 146-154 Carolwood Blvd.	55. 1526-1540 Pickwood Avenue
8. 671-689 Woodridge Drive	32. 156-166 Carolwood Blvd.	56. 1211-1219 Winterberry Lane
9. 81-99 Carolwood Blvd	33. 469-479 Meadowood Blvd.	57. 150-160 Fallwood Street
10. 120-130 Carolwood Blvd.	34. 121-131 Teriwood Street	58. 1200-1214 Winterberry Lane
11. 151-169 Fallwood Street	35. 100-118 Eastwind Lane	59. 1201-1209 Winterberry Lane
12. 1112-1118 Woodbine Court	36. 301-315 Dryberry Way	60. 1511-1515 Truewood Lane
13. 1020-1038 Sherrywood Court	37. 300 Carolwood Point – Clubhouse	61. 1501-1509 Truewood Lane
14. 120-130 Teriwood Street	38. 405-409 Meadowood Blvd.	62. 1000-1018 Sherrywood Street
15. 132-146 Teriwood Court	39. 132-140 Carolwood Blvd	63. 917-927 Wintergreen Blvd
16. 501-519 Goodridge Lane	40. 317-331 Dryberry Way	64. 131-145 Carolwood Blvd
17. 147-165 Carolwood Blvd	41. 448-466 Meadowood Blvd	65. 1511-1529 N Carolwood Blvd
18. 632-648 Woodridge Drive	42. 453-467 Meadowood Blvd	66. 1564-1580 N Carolwood Blvd
19. 400-414 Meadowood Blvd	43. 437-451 Meadowood Blvd	67. 1521-1539 Pickwood Ave
20. 421-435 Meadowood Blvd	44. 661-669 Woodridge Drive	68. 1550-1562 N Carolwood Blvd
21. 1100-1110 Woodbine Street	45. 621-635 Woodridge Drive	69. 1533-1549 N Carolwood Blvd
22. 1401-1419 Pylewood Street	46. 700-714 Drywood Ave	70. 1522-1540 N Carolwood Blvd
23. 101-119 Eastwind Lane	47. 510-518 Goodridge Lane	
24. 1501-1509 N Carolwood Blvd.	48. 500-508 Goodridge Lane	



MONEY MATTERS - Jo Elmblad

Did you know that Lake of the Woods is 50 years old? (1975-2025)

Our May Revenue and Expenses Report looked better after our operating account was over budget for four months. The actual monthly expense in May was \$123,165.72 compared to a budget of \$139,569.20, for a difference of \$16,403.48. Year-to-date actual expense was \$232,334.56 vs a budget of \$700,703.82 for a difference of (\$17,637.19).

Monthly Assessments receivables totaled \$86,781.08 for 162 delinquent owners, compared to \$56,513.38 for 90 owners at the end of April. The amount of our monthly assessment fee typically changes effective April 1; thus, the assessments receivables usually pick up as some owners do not pay the new amount initially. The special assessment receivable amount was \$178,342.90 for 202 owners, compared to \$336,186.71 for 269 owners in April.

According to the unaudited Balance Sheet, the Roof fund balance as of May 31 was \$1,615,278.99; the R&R Fund balance was \$525,306.88; and the Capitol balance was \$235,026.86. The \$6,500 Special Assessment collection is nearly completed. Our summary statements indicate we have deposited payments of \$1,096,149.98 in 2024 and \$955,082.18 as of May 31, 2025, totaling \$2,051,232.16. The total Special Assessment funds to be collected is \$3,464,500; therefore, we still must collect the remaining \$1,413,268. The Board approved moving the refurbishment/siding and touch up painting expense from the R&R Reserve fund to the Roof Reserve fund, which changes these fund balances from April to May. It appears that we now have R&R funds to cover some of the larger reserve fund expense items, but our Roof reserve will be impacted.

Last month, the Board approved a \$2,400 second special assessment to be presented to the community to complete the roof project. However, this amount was based on the Roof Finance Commission's findings before the Boards' decision to shift funding between the R&R and Roof funds. This shift, and the availability of the April and May actual figures, prompted the Commission to reassess its forecasting of shortfalls and anticipated costs. An amended recommendation will be presented to the Board at its next meeting. Town Hall meetings are scheduled in July to present the second assessment details to the community.

The May Reserve Fund expenditures included \$490,463.50 from Roof and \$32,649.94 from R&R for storm drain and sewer work on Woodbine and Drywood. We have approximately 170 more units to reroof.

Given the financial impact of imposing a second special roof assessment, we must critically examine our spending and income. Budget planning for 2026 is just around the corner. If you would like to participate in our planning and spending discussions, please join a committee or consider running for a board position next year to help make the decisions that affect our bottom line.



HURRICANE PREPAREDNESS TIPS

- If you need help preparing for hurricanes, please register with the office.
- Prepare a kit of basic essentials to have on hand, including:
Water (one gal/per person/per day); Non-perishable food; flashlight and extra batteries; first aid kit; Important documents stored in a waterproof bag; cell phone and charger plus bank or solar charger; cash; moist towelettes, garbage bags, plastic ties (for personal sanitation); clothing and blankets; matches; whistle; plastic sheeting, duct tape, scissors; wrench or pliers (Multi-tool); can opener
- Special needs: prescription medications (at least 7-day supply), medical supplies with extra batteries if needed (hearing aids, glasses, etc.); baby supplies; items for mobility challenges; pet supplies and extra water
- Please move empty or lightweight flower pots into garages or carports in preparation for a storm to avoid having these projectiles fly around potentially damaging property or harming people.



IT'S BUNCOTIME!!

Join us in the LOW Clubhouse for Bunco **Saturday, July 14, 2025, at 12:45 p.m.** Cost is **\$3.00.** We also have a 50/50, 1 ticket is \$1.00, or 3 tickets for \$2.00. Bunco is a fun, easy dice game! If you've never played, we will teach you! Bring a snack to share if you like. Drinks will be provided. Questions? Please contact Linda Lopez at 407-353-6892. **LET THE GOOD TIMES ROLL!!**



The Social Sunshine Committee has saved a spot for you at **Bingo Night!** **Monday, July 14, 2025** **at 6:00 p.m. in the Clubhouse**



JUNE BINGO WINNERS

Light snacks will be available for purchase as well as an opportunity to win a free door prize, meet your neighbors or make a new friend, and of course, the chance to win some cash. The cost is \$5.00 for a 10-game packet and an optional \$2.00 for a chance to win one or both end-of-evening jackpots. You must be at least 18 years old to play!



"MY NEIGHBOR'S TABLE"

For "lone" diners and couples who would like to meet some neighbors, please join us at the clubhouse for a home cooked meal! If you would like to bring a dish to share please do! Our next date is **Wednesday, July 16, 2025, 5:30 -7:00 p.m.** Cost: **\$5.00 per person.** Questions? Text or call Tina @ 407-416-1135



WATER AEROBICS **Mondays and Wednesdays** **From 9:30 a.m. to 10:30 a.m.**

The cost is \$5 per session, payable by cash or check only. Questions? Contact Terry Decker, Phone 405-650-9719 or Email terrydecker15@gmail.com.



WORDS OF LIFE BIBLE STUDY **Come join us on July 3 & 17** **from 7-8:30 p.m. at** **Lake of the Woods Clubhouse**

Why I attend "Words of Life" -Paul A. Tambrino, EdD, PhD
Do you find yourself among those who challenge various beliefs, not out of disrespect but a sincere desire to understand spirituality in a greater way? Obviously there are many things we don't fully understand; there must be room for questions as people discover what they believe. Religion isn't always the most comfortable topic. We need a sense comfort in community to connect with others. Some attend due to the challenges of grief or loss, marriage, divorce, disability, or aging; others seek solutions to life's circumstances. Attending **Words of Life** is powerful and humbling because we are part of something much bigger than anything we can do on our own. That's why I attend. If you're not attending now, what would inspire you to start?

Contact Juan Ramirez, 407-595-7155,
if you plan to attend.



Novel Pursuits **Book Club**

Meets the last Tuesday of each month at 7 p.m. at the Clubhouse Join us! Questions? Contact Janice Barr
mamaj433@gmail.com
July Book: "The Cloisters" by Katy Hays
Host: Pam Fendley
August Book: "The Magic of Sea Glass" by Jenny Hale, Host: TBA



TAI CHI—A MOVING MEDITATION **Free Classes Every 2ND and 4TH Tuesday** **10 –11 a.m. at the clubhouse**

Questions? Please phone Bill at 407-739-6570.
Leave a message with your name and number.



THURSDAY BIBLE STUDY **will resume in September**

Bible study will not be meeting in July and August, but bring your bible again in September and join us in exploring its wisdom and teachings. Questions? Contact Pamela Fendley: pfendley487@gmail.com.

NOTE: This party replaces the regular FIRST FRIDAY event normally held at 5:30 p.m.



SPECIAL THANKS to the **Buildings and Grounds Committee** for sponsoring the June FIRST FRIDAY Welcome Summer party. They outdid themselves using lots of summer colors in colorful tablecloths, flow-

ers, and charming decorations. The bar featured Sangria and the buffet was loaded with delicious finger food. Paul and his guitar made happy music that had toes tapping and people dancing. Thank you to Angie, Char, Betty, and Paul for a great party!

IN THE SSC SPOTLIGHT...



This month we salute **TINA HEIL**, a vibrant community member who has called LOW home for 13 years, first as a renter and later an owner, solidifying her roots in this wonderful area. Tina is passionate for animals, proudly caring for her ragdoll cats and also as a pet sitter, her side gig, showcasing her dedication to our community's furry friends.

When she is not pet sitting, Tina combines her love of nature with her well-known photography talent, as she kayaks across our state's scenic waters. Tina's key eye especially captures Florida's wildlife and spectacular sunsets with stunning images she shares with friends and neighbors. You can follow her on Facebook.



But perhaps Tina is best known as Chef Extraordinaire, spoiling her neighbors with the delicious meals she prepares for the monthly **My Neighbors Ta-**

ble suppers. Her warm personality and community spirit make Tina a beloved figure in the LOW community.

If you see Tina out and about with her adorable, sociable cat, **Zucchini**, don't hesitate to say hello. Tina and Zucchini (in his cat stroller) are always eager to greet new friends.

Join us in celebrating Tina Heil, a beautiful role model we could all be proud to emulate!

PARKING RULES

Owners are responsible for ensuring their renters/tenants/guests comply with the Rules and Regulations. Vehicles parked outside the driveway perimeters may be towed.

- 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.
- Parking from 2AM -7AM requires a permit. Go to LOW website: (www.lakeofthewoodshoa.com) to fill out the form.
- **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: <https://www.lakeofthewoodshoa.com/parking-permit.php>

If your vehicle is towed, please contact **Constellation Towing at 407-831-3000** to retrieve your vehicles.

TRASH AND RECYCLING PICK UPS

- Regular trash is picked up: Tuesdays and Fridays. Recycling pick up: Fridays Contact Seminole County, 407-665-2260 to request recycle bins.
- Separate Aluminum cans only; place in bag for Can-Can committee pick up on Fridays
- Yard trash is picked up on Wednesdays (debris must be in a container or tied in a bundle).
- **BULK ITEMS:** Schedule appliance and electronics in advance by calling 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 item(s)** can be put out prior to 6 p.m. Thursday.
- All waste placed outside for pickup must be contained in an enclosed container. Do not place plastic bags or other loose waste at the curb. Continue disposing recyclable items in your standard recycling bins.
- **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

FOR SALE: PEST OFFENSE® SMART – Environmentally Friendly Indoor Pest Control. Pesticide and poison free. One unit covers one level of an average size home. Just plug the unit in, and it begins working to repel mice, rats, and roaches from the inside of the walls where the infestation starts. It does not kill it makes the pests leave. Many LOTW residents use our product. You can find more information at www.pestoffense.com Special price for LOTW residents is \$20.00 with free delivery. Call Sandra at 407-468-3059 to order. LOTW resident.

LOW CLASSIFIED

TRANSPARENT RETIREMENT SOLUTIONS.

Is your money working for you in retirement? Are you receiving all the benefits to which you are entitled? Do you qualify for extra help? I'm here to answer all your questions. My goal is to save you money. Medicare, Financial Planning, Long Term Care, Life Insurance, Dental, and Vision. Contact: TRAVIS JAHNKE
Website: www.trsbroker.com. Phone: 407-860-0297

Small Business Bookkeeping Service: LOW Resident. Quick-Books, A/R, AP, Bank Recs etc. Call 407-221-8748

Notary: LOW Resident. Leave a message at 407-221-8748 to set up an appointment.

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

Let Us Cater Your Next Event: New Beginnings Catering. Lake of the Woods Resident. Specializing in Spanish, Southern, and Italian food. Please call 407-963-4575.

LEARN HOW TO SPEAK SPANISH. LOW resident is available on Tuesday 9 a.m. to 11 a.m. to teach Spanish to children ages 3 and over and adults. Call 305-772-8920.

BENJI DOGWEAR APPAREL: Always with an eye on style! Benjamin Evans, Owner. Website: benjiodogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

BEGINNER TENNIS CLASSES FOR KIDS & ADULTS:

One-on-one Training & Group Training (up to 4 people)

Contact: Diosa / Coach D. Text: 763-313-9704

Email: dbtenniscoach@gmail.com. (LOW Resident)

SERVICE OFFERED: Need to "spruce up" your rooms, (paint, caulk, etc.), Courtyard Assistance, (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!" (407) 620-5886. Thank You!

FREE: Decorative living room window grate. Call/text 330-280-6582.

FOR SALE: Two wooden ramps (garage to house \$75; courtyard to house \$25); Whirlpool dryer in good working condition with pedestal \$275. 653 Woodridge. 407-695-8143; 407-607-0198.

WANTED-78 RPM RECORDS: I collect and preserve old 78 rpm records. If you have some you'd like to part with, please reach out via email. At singinginthesouth@proton.me.

FOR SALE: COTTON CRAFT ROOM DIVIDER (NEW IN PACKAGE): A nice wooden 4-panel folding style divider in antique white. Ornate lotus pattern design. 72X80 height. Asking \$150. Email: singinginthesouth@proton.me.

FOR SALE: 1,000+ 45rpm records, mix of genres. \$75. Cash or check only (Includes free delivery of the 5 boxes containing them). If interested, Email: singinginthesouth@proton.me.

FOR SALE: 2002 Black Vespa Scooter, ET4, 515 miles; and 2001 Black Yamaha Motorcycle, Road Star XV16A/AT, 35,366 miles. Call 407-468-3059.

LOWHAN – (newsletter)
deadline to submit is 3rd Wednesday
of the month.

BOARD OF DIRECTORS

Board@lakeofthewoodshoa.com

(All Board members will be copied)

Committee Chairs
deadline to submit minutes and
meeting packet is no later than
12pm Friday, before the board
meeting.

Clubhouse Address:

300 Carolwood Pt.
 Fern Park, FL 32730
 407-834-6828

Clubhouse Hours: 9AM to 9PM

Clubhouse Office: 9:00 AM to
 5:00PM - Monday-Friday

**Kristina Andersen, Association
 Manager**

Manager@lakeofthewoodshoa.com

Robert Jontes, Office Manager

OfficeManager@ lakeofthewood-
 shoa.com

**Francessa Gonzalez, Adminis-
 trative Assistant:**

FrontDesk@lakeofthewoodshoa.com

Seminole County Sheriff Website:

www.seminolesheriff.org

Non-Emergency: 407-665-6650

Board Member	Term Expires	Position	Contact Information
Geoff Longley	2026	President	geoff.longley@lakeofthewoodshoa.com
Seema Sernovitz	2028	Vice Pres.	seema.sernovitz@lakeofthewoodshoa.com
Richard Mercer	2026	Secretary	richard.mercer@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	lauretta.lumkes@lakeofthewoodshoa.com
Aronne Camilleri	2026	Director	aronne.camilleri@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	ben.evans@lakeofthewoodshoa.com
Ann Honbarrier	2027	Director	ann.honbarrier@lakeofthewoodshoa.com
Vacant	2027	Director	
Vacant	2027	Director	

STANDING COMMITTEES

AUDIT- Lauretta Lumkes (ex-officio)

BUILDING /GROUNDS—meets 1st Tues. of the month @ 7 pm
 Angie Walsh, Chair
 Geoff Longley (ex-officio)

FINANCE/BUDGET—meets Thurs. before BOD meeting @ 4pm
 Jo Elmsblad, Chair 407-339-7249
 Lauretta Lumkes (ex-officio)

LANDSCAPE—meets 2nd Tues. of the month @ 6:30 pm
 Wayne Stewart, Chair
 (ex-officio)

SOCIAL/SUNSHINE—meets 1st Tues. of the month @ 10:30 am
 Alison Ware, Co-Chair
 Elaine Noel, Co-Chair
 (ex-officio)

STEERING— meets 4th Tues. of the month @ 1pm
 Pam Fendley, Chair 407-462-5947
 Richard Mercer (ex-officio)

AD HOC RECORDS

Kent Fockler, Chair
 Ann Honbarrier (ex-officio)

AD HOC WATER REMEDIATION AND STORM WATER

Ernie Torres, Co-chairs
 Julia Felter, Co-chairs
 Geoff Longley (ex-officio)



Gary Medley
 Broker-Realtor
 Venture 1 Properties

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 "Recent Transaction" list or free consul-
 tation. Email: garymedley@ymail.com

Website: www.garymedley.com

LOWHAN ADVERTISING RATES

Vendor advertising rates are posted on the LOW Website under
 "Newsletter." [http://www.lakeofthewoodshoa.com/lowhan-
 advertising.php](http://www.lakeofthewoodshoa.com/lowhan-advertising.php). Classified ads for owners are free. LOWHAN is
 not responsible for accuracy or the content of owner or vendor.

THE SEWING SEW-CIETY

1st Saturday, July 5 at 10 am
in the clubhouse

Questions, Contact Karen Rengel

JULY 2025



Sun	Mon	Tue	Wed	Thu	Fri	Sat
	30 B&G Meeting 7pm	1 Social Sunshine Mtg 10:30am BOARD MEETING 7pm	2 Water Aerobics 9:30 am	3 Words of Life - 7pm	4 Office Closed 4th of July Ice Cream Social 7 pm	5 Sew-ciety 10:00am
6	7 Water Aerobics 9:30 am	8 Tai Chi 10 am Landscape Mtg. 6:30 pm	9 Water Aerobics 9:30 am Bridge Club 1:00pm	10 Finance Comm Mtg 4 pm	11 Can-Can 7:30am	12 BUNCO 12:45 pm
13	14 Water Aerobics 9:30 am BINGO 6:00pm	15 BOARD MEETING 7pm	16 Water Aerobics 9:30 am My Neighbor's Table 5:30 pm	17 Words of Life - 7pm	18 Can-Can 7:30am Town Hall 7 pm	19
20 Town Hall 1 pm	21 Water Aerobics 9:30 am Adhoc Stormwater 7pm	22 Tai Chi 10 am Steering Comm Mtg 1 pm	23 Water Aerobics 9:30 am Bridge Club 1:00pm	24	25 Can-Can 7:30am	26
27 Private Event	28 Water Aerobics 9:30 am	29 Book Club 7 pm	30 Water Aerobics 9:30 am	31		