

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 5, May 2026



CAM CORNER By Kristina Andersen, LCAM

We remember the fallen on Memorial Day. Thank you for your sacrifice for our freedom!
AND Happy Mother's Day!

May and June are going to be busy! Projects currently planned are:

- Roof replacement continuation
- Sod installation
- Woodridge drainage project
- Finish up freeze damage cleanup
- Fiber optic installation
- Irrigation repairs
- Reserve and Assessment vote
- Annual tree trimming

May 12 Second Special Membership Meeting for Reserve Funding Voting

The Second Special Membership Meeting, to approve "Not to Fully Fund" the reserves and increase the monthly assessment by \$20, is scheduled for May 12, 2026, at 7 p.m. A few main points of information:

- **If you submitted a proxy for the March 24th meeting and left the proxy holder name blank (thus the President was your Proxy), you do not need to submit another vote unless you wish to change the previously cast vote.**
- If you appointed someone other than the President as your Proxy, that person will need to be present in person to vote for you again.
- If you submit a proxy designating yourself as the proxy, you must be present at the meeting; upon arrival, you will be given a ballot to vote in place of your proxy form. The President of the Board is the authorized proxy to act on your behalf if you submit a proxy form that does not designate another person to vote for you.
- Please mail in or drop off your proxy in the Locked Box in the HOA Clubhouse foyer by Sunday, May 10, 2026, to expedite counting at the May 12 meeting. If you bring your proxy to the meeting, please be advised that **no proxies will be accepted after 7 p.m.**

How to Complete a New Proxy (the yellow form in the April mailing). (NOTE: A vote on Question 2 is NOT an automatic vote for Question 1).

◆ Question 1:

Check Box 1 to indicate you wish to vote to waive full funding of the reserves. **If you have checked Box 1, you must answer question 2.**

◆ Question 2:

Check Box 2 to indicate you wish to vote for a \$20.00 increase.

Check Box 3 to indicate you wish to vote for CPI only.

◆ **If you wish to vote to fully fund the reserves, do not check any boxes. Instead, print your name, sign, and date where indicated at the bottom of the form.**

The Board's proposed increase of \$20.00 per month would be the minimum amount required for partial funding of the (legally required) Reserve funds. The good news is that the Quorum required for the Second Special Membership Meeting is only thirty (30%) percent. The May 12 voting results will determine the monthly assessment, effective June 1, 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

Lorna Rhagnanan Admin. Assistant
FrontDesk@lakeofthewoodshoa.com

Board of Directors:

Board@lakeofthewoods.hoa.com

Seema Sernovitz, Editor

Seema.Sernovitz@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

After Hours LOW Property or Safety Emergencies:

Ann Honbarrier: 407-618-4248

Robert Hernandez: 407-341-4257

Fiber Optic installation by GigaPower – Service provider AT&T FIBER OPTIC IS COMING!!

The Fiber-Optic installation began on April 16 and is expected to take 3-4 weeks to complete. An event will be scheduled at the clubhouse where AT&T will showcase its services, and you may choose to sign up for them or not; the choice is yours.

Roofing

THE ROOF REPLACEMENT WILL CONTINUE IN MAY! Residents of the 12 remaining buildings will be notified of the respective start dates. We anticipate a pace of one building per week, depending upon faster collection of the second special assessment, with all completed by the height of hurricane season. Materials and staging will start soon, thus limiting parking at the clubhouse. If you have scheduled a large event at the clubhouse this summer, you may need to make alternate parking arrangements for guests.

After each roof is completed, Ruth Painting will paint and seal the new wood. Full building painting will be assessed following completion of the roofs and scheduled as reserve funds become available.

Buildings to be completed in order
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

Proactive Maintenance Plan – Building Envelope Review

The proactive maintenance plan includes, but is not limited to, the following. We ask owners to be observant around their homes and report any issues to the office or submit a work order.

- Wood/siding rot
- Nails working their way out of the siding
- Window trim
- Caulking needs
- Spot paint as needed
- Check and clean all in-ground drains in the surrounding area
- Repair/electrical enclosures in the surrounding area (recently replaced)
- Work orders will be created for larger matters found needing correction

Landscaping

Trees: A Budget Tree Service completed its annual review of the property. Proposals will be reviewed at the May board meeting, with work to be completed in June.

Sod: The Board approved the first sod replacements at its March meeting, to be installed in late April. The next round of sod will be approved at the May Board meeting, pending a review and determination of the next group of locations.

Freeze-damage cleanup: Much of the dead plant material has been removed, but a substantial amount remains. At its April meeting, the board approved additional funds to dispose of the remaining dead plant material. New material will be assessed. The first items are sod and Jasmine; plants, shrubs, and hedges will follow. Completion will occur incrementally, with cost considerations. Thank you for your patience as we work our way through the community.

Sod/Jasmine/Trees: We are reviewing and sorting the many requests into groups for quotes for Board consideration. The easel in the clubhouse lobby will be removed by the end of April. As we complete the requests, the signup sheets will be returned to the lobby for the continuation of this project. Remember that we may ask residents to help water new landscaping for at least the first 30 days to ensure its survival.

Asphalt Repairs

Asphalt repairs have been completed at 91 Carolwood, 701-711 Drywood, 200 Nettlewood, 647 Woodridge, and the Clubhouse parking lot, providing a smoother journey through the community.

12-MONTH PAYMENT PLAN SCHEDULE FOR THE \$4,000 SPECIAL ASSESSMENT		
DUE DATE	AMOUNT	BALANCE
		<u>ON YOUR ACCOUNT</u>
January 1, 2026	\$333.33	\$3,666.67
February 1, 2026	\$333.33	\$3,333.34
March 1, 2026	\$333.33	\$3,000.01
April 1, 2026	\$333.33	\$2,666.68
May 1, 2026	\$333.33	\$2,333.35
June 1, 2026	\$333.33	\$2,000.02
July 1, 2026	\$333.33	\$1,666.69
August 1, 2026	\$333.33	\$1,333.36
September 1, 2026	\$333.33	\$1,000.03
October 1, 2026	\$333.33	\$666.70
November 1, 2026	\$333.33	\$333.37
December 1, 2026	\$333.37	\$0.00

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.

Drainage Project – Woodridge

Dale Beasley Constructions has been approved to complete the delayed Woodridge drainage solution project, which will eliminate the above-ground drainage tubes. Thank you for your patience during the delay. The project is expected to start in May and conclude before hurricane season.

REMINDERS

- Please remember that the area in front of each home is private property. Please do not go up other people's driveways or onto their front lawns without permission.
- Garden flags are prohibited except during decoration periods.
- Ground lighting placed outside of your courtyard is prohibited. If you need lights to illuminate your walkway, please submit an ARC form for approval for a security light installed on the building.
- The County picks up yard waste on Wednesdays – your yard debris can be placed curbside in containers, bags, or bundles.
- Pick up after your dogs; it is the law! And your fellow residents would appreciate it.
- Please be courteous and stay a decent distance from the back and sides of buildings whenever possible. It can be uncomfortable and startling for residents when someone is walking close to their windows and back enclosures.



WANTED: HOA AUDIT COMMITTEE VOLUNTEERS

We are currently seeking a few volunteers to serve on the HOA Audit Committee, a standing committee of the HOA that needs to be reestablished. If you have an accounting and/or auditing background, please consider volunteering. Please contact the HOA office at 407-834-6828 or Ann Honbarrier at 407-618-4248 for more information.



MONEY MATTERS by Jo Elmlad

The Reserve Fund balances as of March 31, 2026, included Roof at \$1,248,435.28, R&R at \$330,428.53, and Capital at \$247,149.10. The Operating fund balance at the end of March was \$300,033.17.

The monthly assessment receivables totaled \$77,529.37 (42 owners). The \$6,500 Special Assessment collection receivables totaled \$52,588.81 (10 owners), and the \$4,000 Special Assessment receivables totaled \$984,101.76 (357 owners). During March, we received \$15,549.03 in delinquent payments for 5 accounts.

The Budget vs. Actual comparison for March, based on our Revenue & Expense report, shows monthly actual expenses of \$148,966.83, compared to a budget of \$146,192.51. Year-to-date (YTD) expenses totaled \$435,070.77, slightly above the budgeted \$433,261.89.

Legal fee expenses continue to rise, with a YTD total of \$51,874.39, exceeding the annual budget of \$40,000. Key contributors to March's legal costs include litigation matters, Giga contract review, preparation for and attendance at special member meetings, and review of rules and regulations.

Our March 24, 2026, special meeting to vote on reserve funding did not achieve quorum due to insufficient owner participation. A second meeting is now scheduled for May 12, 2026.

The Reserve fund expenditures in March included \$4,000 to JNS Environmental and \$1,180 to Total Sprinkler & Lighting from the R&R Reserve Fund. The \$1,180 expense was an adjustment made after the Reserve Study company clarified that any unbudgeted expense exceeding \$1,000 should be paid from the Reserve Funds rather than the operating budget.

To confirm that Money does Matter, the Finance Committee will be sponsoring May's First Friday event, which will feature a LOW Budget Quiz.



Social Sunshine Committee Events and Activities

FIRST FRIDAY – May 1, 2026, 5:30–7:00 p.m. at the clubhouse

First Friday offers a great opportunity for you to meet your friends and neighbors and enjoy delicious snacks. This month, the LOW Finance Committee, chaired by Jo Elmlad, is sponsoring this event, but we always welcome everyone to bring snacks to share. 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.



This month, the Social Sunshine Committee salutes the CAN-CAN COMMITTEE as the Volunteers of the Month.

Many thanks to CAN-CAN chair Terry Decker, who has dedicated over ten years to the success of this fundraiser in addition to other meaningful community activities, and to her exceptional team of volunteers, who rise early every Friday morning to beat the recycling truck across the neighborhood to pick up aluminum cans.

The CAN-CAN team includes Chuck Konsler, Elaine Noel, Vincent Soew, Wallace Pinkley, Dino Loizide, Tina Heil, and Bev Graves.

CAN-CAN is a **Social Sunshine** major fundraiser, underwriting many free or low-cost activities we enjoy, such as First Friday, My Neighbor's Table, the annual Christmas Party, the 4th of July Ice Cream Social, and more. In 2025, CAN-CAN netted \$2,035 (approximately \$0.65–\$0.78 per pound) thanks to our hard-working volunteers and diligent community of recyclers. Let's all try to top

this effort in 2026 by separating aluminum cans from other recycling and placing them in a bag next to your recycling bin on Fridays. This small extra step lets the CAN-CAN team quickly pick up the cans without having to rummage through the entire bin. Thank you to Terry and her team and the community for helping to MAKE A DIFFERENCE at LOW. P.S. The Can-Can-ers donated their \$25 SSC volunteer award to the Pet Alliance. Thank you!

THE APRIL FIRST FRIDAY WAS REALLY HOPPING THANKS TO AN UNEXPECTED VISITOR!



MAY ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, May 11, at 6 p.m.

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 years of age to play.



BUNCO FUNCO! Let the good times roll on Saturday, May 9, at 12:45 p.m.

The cost is \$3. We also offer 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'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, May 20, 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, May 26, 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 May: The Choice (Dr. Edith 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 1st & 3rd

Thursdays (May 7 & 23)

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.

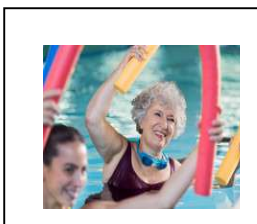
Questions? Contact Pamela Fendley: pfendley487@gmail.com.



Free TAI CHI classes meet 2nd and 4th Saturdays of the month (May 9 & 23).

From 10-11 a.m. in the clubhouse conference room

Questions? Call Bill at 407-739-6570



GET YOUR WATER-WINGS READY- WATER AEROBICS STARTS ON MON., MAY 18, and WED., MAY 20, and EVERY MON. AND WED. THROUGH OCT. from 9:30 - 10:30 a.m.

The cost is \$5 per session (cash only). Kitra is our instructor. You must bring your own large water-aerobic noodle and weights (Dollar Tree has noodles; Amazon has both). Poolside noodle storage is no longer available, so please bring these items to each session. Questions? Contact Theresa Decker, 405-650-9719 or

terrydecker15@gmail.com. See you in the pool!

LOW Classified Sales & Services Offered:

FREE: Five-shelf storage unit. Approximately 84" X 36" X 17". Black heavy-duty plastic. Call, text, or email Doris Huskey. 407-312-1075, doris_huskey@yahoo.com.

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: 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 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: everyreasonobelieve.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.

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.

Lake of the Woods Board of Directors			Email: Board@lakeofthewoodshoa.com . All board members will be copied.
Board Member	Term Expires	Position	Contact Information
Ann Honbarrier	2027	President	Ann.Honbarrier@lakeofthewoodshoa.com Phone: 407-618-4248
Gregory Wallace	2027	Vice Pres.	Gregory.Wallace@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Seema Sernovitz	2028	Secretary	Seema.Sernovitz@lakeofthewoodshoa.com
Benjamin Evans	2028	Director	Ben. Evans@lakeofthewoodshoa.com
Robert Hernandez	2027	Director	Robert.Hernandez@lakeofthewoodshoa.com Phone: 407-341-4257
Geoff Longley	2029	Director	Geoff.Longley@lakeofthewoodshoa.com
Ernie Torres	2029	Director	Ernie.Torres@lakeofthewoodshoa.com
Vacant	2029	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 Elmlblad, 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 Robert Hernandez, 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 Greg Wallace, ex officio	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: Rotating Chairs; Ann Honbarrier, Ex-Officio	Meets on the 4 th Tuesday of the month at 1 p.m.
Ad Hoc Water Remediation & Stormwater: Vacant, Chair Geoff Longley, ex officio	

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.

MAY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 CAN-CAN 7:30 a.m. FIRST FRIDAY 5:30-7 p.m.	2 Sew-Ciety 10 a.m.
3 Private Event	4	5 Social Sunshine CMT 10:30 a.m. Building & Grounds 7 p.m. Cinco De Mayo	6 Bridge Club 1 p.m.	7 Bible Study 10 a.m. Words of Life Bible Study 6:30-8:30 p.m.	8 CAN-CAN 7:30 a.m.	9 TAI CHI 10-11 a.m. BUNCO 12:45 p.m.
10 Mother's Day Private Event	11 BINGO 6 p.m.	12 2 ND Special Membership Mtg for Reserve Fund Voting 7 p.m.	13	14 Bible Study 10 a.m. Finance CMT 4 p.m.	15 CAN-CAN 7:30 a.m.	16 Private Event
17	18 Water Aerobics 9:30-10:30 a.m.	19 Board Meeting 7 p.m.	20 Water Aerobics 9:30-10:30 a.m. Bridge Club 1 p.m. My Neighbor's Table 5:30- 7 p.m.	21 Bible Study 10 a.m. Word of Life Bible Study 6:30-8:30 p.m.	22 CAN-CAN 7:30 a.m.	23 TAI CHI 10-11 a.m. Private Event
24	25 Memorial Day OFFICE CLOSED	26 Steering CMT 1 p.m. Novel Pursuits Book Club 7 p.m.	27 Water Aerobics 9:30-10:30 a.m.	28 Bible Study 10 a.m.	29 CAN-CAN 7:30 a.m.	30 Private Event
31						