Lake of the Woods Homeowners Association News

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730
Web: www.lakeofthewoodshoa.com Phone: 407-834-6828
Volume 42, Issue 11, November 2026

Clubhouse Hours:
9:00 a.m.-9:00 p.m.
Clubhouse Office:
9:00 a.m.-5:00 p.m. M-F

Kristina Andersen, Assn. Manager
Manager@lakeofthewoodshoa.com
Rachelle Elias, Admin. Assistant
FrontDesk@lakeofthewoodshoa.com
Board of Directors:
Board@lakeofthewoodshoa.com

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

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

CAM CORNER By Kristina Andersen, LCAM

Happy Thanksgiving!

Volunteers Needed

The Nominating Committee for the March 2027 Board of Directors election will be established at the November 17, 2026, Board meeting. The role of the Nominating Committee is to publicize and facilitate recruitment of potential candidates, as well as the Meet-the-Candidate night held the week before the election. The HOA office (not the Nominating Committee) processes the applications to ensure that candidates meet the eligibility requirements for Board membership and notifies individual candidates accordingly. All candidates meeting the eligibility requirements stated in the application materials are eligible to run for directorships. The Nominating Committee does not select these individuals.

Thirteenths Amendment Results

The Special Membership Meeting was held October 27, 2026, to vote on the Thirteenths Amendment related to quorum requirements for membership meetings where the members are voting on Assessment increases above the CPI, waiver of reserve funding, and special assessments. The amendment would limit the quorum requirement to 30% for the first meeting rather than 60% for the first meeting then 30% for the second meeting. The number of owners present at the meeting was 182 (38 in person and 144 by proxy). We received 88 yes votes and 78 no votes. 2/3 pro-vote (121) was required for the amendment to pass and as such the amendment was not adopted.

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

Welcome Packet

An Owners Welcome Packet has been developed to help new owners and/or Tenants to familiarize themselves with the amenities, the governing documents, rules & regulations and requirements for Lake of the Woods. This packet is distributed by the Sunshine Committee. This is done to:

a. Advise new residents that all non-privileged Board and committee meetings are open to the owners to attend,
b. Inform new residents of community activities and functions and encourage their participation in all these activities, and
c. Apprise new residents that requirements, Rules & regulations exist and must be complied with.

Optional addition – if you are a new resident and have not received a welcome packet, then contact the office.

Roof Replacement, Refurbishing, Painting Project Schedule

All roofs have now been replaced, and final inspection passed. Next the GAF inspection (material supplier inspection) will take place, whereafter Allied Roofing Consultants will complete the independent inspection for the association. CONGRATULATIONS ON A PROJECT WELL COMPLETED AND THANK YOU FOR YOUR PATIENCE DURING THESE PAST THREE (3) YEARS.

12-MONTH PAYMENT PLAN SCHEDULE FOR THE $4,000 SPECIAL ASSESSMENT

DUE DATE	AMOUNT	MAX BALANCE ON YOUR ACCOUNT
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.

ROOF Certificate of Completion

Please know that the Roof Certificate of Completions (COC) are located on the portal under "Roof Certificate of Completion". You may choose to contact the office to obtain your COC if you are unable to locate it on the portal. Upon receipt of the COCs for the last four buildings, these will be posted as well

Painting of the newly replaced siding on the last four (4) buildings is being scheduled and is expected to be completed before the end of November.

Landscaping: Sod/Jasmine/Irrigation

The sod project is moving along and 34 locations, out of the 82 signed up, have been identified by Morning Dew Landscape in need of sod. The irrigation was tested in the 34 locations identified, and out of these 34 locations, irrigation was functioning properly in 8. Weekly testing of these 8 locations is now taking place to ensure consistent irrigation function. The sod budget remaining for the year will allow 3-4 locations to be sodded. Irrigation repair proposals have been requested to address non-functioning locations.

Routine Maintenance

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

Fair Oaks, N. Carolwood, Pickwood, Pylewood, Truewood, Carolwood, Nettlewood, Carolwood continued, Dryberry, Meadowood, Goodridge, Meadowood continued, Westwind, Eastwind, Teriwood, Fallwood, Woodridge, Drywood, Wintergreen, Winterberry, Woodbine, Sherrywood.
We are working our way through the community in a flowing route.

Please note the following rules. We thank you in advance for making corrections should you be out of compliance. Please note that trash cans must be moved out of view, paver borders must be properly aligned and cleaned, and staff and vendors must not be directed in their job.

GARBAGE AND TRASH DISPOSAL

4. Trash containers should not be placed curbside before 6 PM of the day preceding pick-up and emptied containers should be removed as soon as possible after pick-up.

HOMEOWNERS ASSOCIATION EMPLOYEES

1 No Owner, Resident, or Guest shall, under any circumstances, attempt to interrupt or direct the work of or reprimand any employee of the Homeowner Association or any other party working under the supervision of the Association Manager, nor shall he engage such employee or other party in conversation with respect to the quality or scope of his work.

2 Any, and all, criticism of the Homeowners Association's employees shall be made in writing and addressed to the Association Manager, except criticism of the Association Manager, which shall be directed to the President or a member of the Board for delivery to the President.

LANDSCAPE CONTROL

4. Edging/border material shall be maintained and may be recycled rubber products designed for such use (colors white, green or red).

MONEY MATTERS by Jo Elmblad

Fund Totals as of September 30, 2026.

Balance Sheet Fund Totals		Reserve Fund Expense
1004 Schwab Operating	$158,919.52	
1008 Truist Operating	$98,288.48	
1009 Capital Reserve Fund	$255,416.54	
1010 R&R Reserve Fund	$409,988.91	
1011 Roof Reserve Fund	$1,051,107.05	$148,343.30 (Roof Replacement)
Total	$1,973,711.50	

Recapping our Receivables, AR aging report, at month end, indicated 53 owners owing monthly assessment receivables of $80,538.97. Outstanding $6500 Special Assessment receivables total stayed at $39,450.77. (7 owners.). $4,000 Special Assessment receivables totaled $285,282.07 (269 owners.) at month end. We welcomed 5 new owners to the community during September.

Our Revenue and Expense report for the month included several categories continuing to exceed budget, some by a significant amount. Leading the pack was 503 Legal Fees with annual budget of $40.000 and year to date expense at $205,360.21. 5080 Onsite Management Fee expense for the month totaled $3,700 compared to budget of $2,500. 6035 Tree Maintenance expense YTD equaled annual budget of $65,000 and we still have another quarter to go. 7005 Pool Maintenance and 7501 Casselberry Water expenses have increased significantly. September water expense was $4,863.24 compared to budget of $1,000. Repetitive pool leak repair is not cheap.

Actual operating expense for September was $160,297.56 compared to budget of $151,860.98 resulting in an unfavorable variance of $8,436.58. Operating expense at the end of September totaled $1,449,061.14 versus budget of $1,327,775.12 for a variance of $121,286.02. Comparing our Monthly operating budget ($151,860) to operating cash totals $237,199, we don't have much cushion to respond to emergencies or unexpected situations. Also be aware we are short $21,322 in assessment income for the year due to freezing the monthly assessment mid-year to deal with full reserve funding voting.

September 2026 CPI has been published. Initial calculations indicate a monthly assessment effective April 1, 2027, of $291.14, an increase of $10.49(3.7%.) Typically, the board approves the budget at its November meeting. We are awaiting some final numbers before we can finish our evaluation. Areas in question include expenses for background checks, insurance, tree maintenance and landscape contracts? Do we have to trim the crepe myrtles and boot the palms every year? What kind of savings can we expect from switching to AT&T for phone and internet service? What is our plan for staffing?

Regarding reserve fund expense and our latest reserve study, we are still underfunded. As an example, the study lists approximately 68 units to be fully painted in 2026. Obviously, we are not going to get that done this year. Such items not handled as scheduled are supposed to be re-evaluated and incorporated back into the study schedule. You'll be hearing more about our budgeting options as we'll need to deal with underfunding of our reserves. Currently, approximately 34% of our assessment income goes to our reserve funds.

SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES

FIRST FRIDAY! **GET TOGETHER WITH YOUR NEIGHBORS AT**

FIRST FRIDAY - NOVEMBER 6, 2026, from 5:30 – 7:00 p.m.

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



THANK YOU!

To Our Wonderful Friends and Neighbors of LOW:

Kent and I would like to thank you all so much for the amazing farewell reception held on October 4, 2026. It meant the world to us to see everyone, share some laughs, and celebrate together.

We are deeply grateful for the kindness, support, and friendship from each of you. We will miss you all, and we hope to stay in touch.

Forever Friends,
Kent and Carrie Fockler

NOVEMBER ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU
AT BINGO NIGHT, Monday, November 9, 2026, at 6 pm.

Meet your neighbors, make new friends, and maybe win some cash. $5 for a 10-game packet; an optional $2 for a chance to win one or both end-of-evening jackpots. Light snacks are available for purchase, along with an opportunity to win a free door prize. You must be at least 18 to play.



EVERYONE'S WELCOME AT MY NEIGHBOR'S TABLE
Wednesday, November 18
5:30–7 p.m. $5 per person

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



BUNCO FUNCO!
Let the good times roll!
Saturday, November 14, at 12:45 pm.

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



NOVEL PURSUITS BOOK CLUB
Tuesday, November 24 at 7 pm.
In the clubhouse

Please join us in the clubhouse for an enjoyable discussion about the book of the month—upcoming selections: Oct.-Winemaker's Wife by Kristin Harmel. For more information, call Janice at 407-558-0122 or Linda at 352-459-7838.



WORDS OF LIFE
BIBLE STUDY
Meets 1st & 3rd Thursdays
(November 5 & 19)
6:30 pm. - 8:30 pm. in the clubhouse
Refreshments provided.

People of all ages and faiths are invited to study the Bible, pray, and enjoy each other's company in a non-judgmental atmosphere. Contact Juan Ramirez at 407-595-7155 if you plan to attend.



THURSDAY MORNING BIBLE STUDY MEETS WEEKLY at 10 am.

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



Free TAI CHI classes meet 2nd and 4th Saturdays (No classes in November. Next class is December 12th)
From 10–11 am. in the clubhouse conference room. Questions? Call Bill at 407-739-6570



COME STEER WITH US!

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

LOW Classified Sales & Services Offered:

For Sale: Pest Offense® Smart- environmentally friendly indoor pest control. Pesticide- and poison-free. One unit covers one level of an average-sized home. Plug in the unit, and it begins to repel mice, rats, and roaches from inside walls, where infestations often start. It does not kill-it makes pests leave. Many LOW residents use our product. Go to w..pestoffense.com. For more information. Special $20 price for LOW residents. Call Sandra at 407-468-3059 to order. LOW resident.

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

For Sale: Benji Dog Wear Apparel: Always with an eye on style! Ben Evans, Owner. Website: benjidogwearapparel.com. Email: Benjidwa@gmail.com. Phone: 407-431-7815.

Financial Services: Are you struggling to pay unexpected expenses, such as assessments? If you want to save or make money, please call Jeremy Swan at 407-896-9411, extension 5601. FL LIC# P232670

Small Business Bookkeeping Service: LOW resident. QuickBooks, A/R/AP, Bank recs, etc. & Notary services. Call: 407-221-8748.

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

Let us cater for your next event: New Beginnings Catering. LOW resident. Specializing in Spanish, Southern, and Italian food. Call 407-963-4575.

Learn how to speak Spanish: A LOW resident is available on Tuesdays, 9 to 11 am, to teach Spanish to children aged 3 and over and adults. Call 305-772-8920.

Beginner Tennis Classes for Adults & Kids: One-on-one & group training (up to 4 people). Contact Diosa D. Text: 763-313-9704. Email: dbtenniscoach@gmail.com. LOW resident.

Handyman Services: Need to spruce up your rooms (paint, caulk), courtyard (power washing, painting, weeding, planting, mulching, etc.), Interior dryer vent cleaning, switch out/install ceiling fans, garbage disposals, carpet cleaning, etc. Clean gutters, rake, plant, etc. Your LOW resident, Dave Felter, is your "One Stop, Get Things Done" person. Call 407-620-5886. Thank you!

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

Bible teaching ministry: *Every Reason to Believe* produces free articles and resources about historical, biblical Christianity. Our content helps readers find answers to life's most important questions and shows how God has given us *every reason* to believe in him.
Read more at: everyreasontobelieve.com

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

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



Medley Realty
Gary Medley, Broker
407.463.5242

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

LOW Advertising Rates: Vendor advertising rates are posted on the LOW website under "Newsletter." http://www.lakeofthewoodshoa.com/lowhanadvertising.php. Classified ads are free for owners. LOW and LOWHAN are not responsible for the accuracy or the content of owner or vendor ads.

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 pm on Thursdays. Advance scheduling is not required for regular bulk items. If they are not picked up, do not leave them at the curb. Do not put out trash or bulk items before 6 pm on Thursday.
- **NON-RECYCLABLE ITEMS: plastic bags/cups, wax-lined cups/plates, drinking glassware, Styrofoam trays, egg cartons, light bulbs, milk cartons, shredded paper, aluminum foil pie plates, paint/pesticide/motor oil containers, cardboard larger than 3'x3', electronic devices.**

Lake of the Woods Board of Directors

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

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

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

Parking Rules: Owners are responsible for ensuring their renters, tenants, and guests comply with LOW rules and regulations. Vehicles parked outside driveway perimeters are subject to towing. NOTE: Parking at the ends of streets is for guests only. Resident parking is available in the clubhouse lot. Violators may be towed without notice. Overnight parking on the streets is prohibited at all times.

- A permit is required for parking from 2 am to 7 am. Fill out the permit form on the LOW website (www.lakeofthewoodshoa.com).
- The speed limit is 15mph.
- The flat curb ribbon is not part of the driveway. Park vehicles fully in the driveway, not over the ribbon. Trailers are prohibited in driveways unless actively being loaded or unloaded.

To obtain a parking pass for overnight guests, go to https://www.lakeofthewoodshoa.com/parking-permit.php. If your vehicle is towed, contact Constellation Towing at 407-831-3000 to arrange for its retrieval.

NOVEMBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 Daylight Savings Time	**2**	**3** Social Sunshine 10:30 am. Buildings & Grounds 7 pm.	**4** Bridge Club 1 pm.	**5** Bible Study 10 am. Words of Life Bible Study 6:30–8:30 pm Private Event	**6** CAN-CAN 7:30 am. First Friday 5:30 pm – 7:00pm	**7** 9am Private Event Sew-Ciety (card room) 10:30am
8	**9** BINGO 6 pm.	**10** Landscape Mtg 6pm	**11**	**12** Bible Study 10 am Finance CMT 4 pm	**13** CAN-CAN 7:30 am.	**14** BUNCO 12:45 pm
15	**16**	**17** Board MTG 7:00 pm.	**18** Bridge Club 1 pm. My Neighbor's Table 5:30- 7 pm.	**19** Bible Study 10 am. Words of Life Bible Study 6:30–8:30 pm	**20** CAN-CAN 7:30 am.	**21** 9am Private Event
22	**23** AD HOC Parking 7 pm.	**24** Steering CMT 4 pm. Novel Pursuits Book Club 7 pm.	**25**	**26** Thanksgiving Office Closed	**27** CAN-CAN 7:30 am. Office Closed	**28**
29	**30**					

Please remember Halloween decorations must be removed by the end of the day 11/3/2026. Veterans Day is November 11, 2026, and the decoration period starts three days before until three days after. Thanksgiving (11/26) decorations is from 11/12/2026-12/3/2026 (starts two weeks prior and ends one week after the holiday). Christmas/Hanukkah is from 11/22/2026-1/10/2027