

The LOWHAN

300 Carolwood Point, Fern Park, FL 32730

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

Volume 42, Issue 10, October 2026



CAM CORNER By Kristina Andersen, LCAM

Happy Halloween!

The holidays are just around the corner. As a reminder, you may display Halloween decorations from 10/15-11/03/2026. You may display Veterans Day (11/11) decorations three days before and three days after. You may display Thanksgiving (11/26) decorations two weeks before and one week after the holiday. Christmas/Hanukkah/Kwanza is from 11/22/2026-1/10/2027.

Amendment 13 vote and Special Membership Meeting

A Special Membership Meeting is scheduled for October 27, 2026, at 7:00 pm at the Clubhouse. The purpose of this meeting is to vote on Amendment 13, which addresses a change in the quorum requirements for membership meetings at which the members are voting on assessment increases, waiver of reserve funding, and special assessments. If Amendment 13 passes, the quorum requirement will become 30% instead of the current 60%, avoiding the cost of holding two meetings for the above purposes when we have consistently failed to reach 60% at the first voting meeting. Watch your email and regular mail for complete details and voting materials.

Roof Replacement, Refurbishing, Painting Project Schedule

BFARR is now completing the final building in our complex, marking the end of all roof replacements! Once complete, Ruth Painting will touch up the newly replaced siding on the last four (4) buildings.

Roof Certificates Of Completion

We have received many Certificates of Completion for finished roofs in the community. We are uploading these to the portal so you can access them for insurance purposes. To obtain a copy of your roof certificate, please check the portal documents under "Roof Certificate of Completion." If your certificate has not been uploaded yet, contact the HOA Office, and we will provide it to you. Please allow at least a month from the time your group was completed for the certificate to be available. Note that it takes approximately 2-4 weeks to obtain the certificates after the roofs have been installed.

Excitement is building for the Next Big Project.

What will be the next big project? Irrigation? Continued full painting? We will keep you informed in the weeks ahead. Sod and Jasmine installation is in the planning stages. More information is below. No matter what project is in focus next, we must work within budgetary restraints, and we appreciate your continued patience as we work to maintain the community, improve property values, and enhance your enjoyment of living here.

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

After-Hours LOW Property or Safety

Emergencies: TBD

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

DUE DATE	AMOUNT	MAX BALANCE
ON YOUR ACCOUNT		
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.

Landscaping: Sod/Jasmine

The sod and Jasmine project planning is moving forward. Morning Dew Lawnscape has reviewed the grounds and requests received and placed them in order of need. We are pleased to report that the grass has grown back in many locations, and we have removed those locations from the list. We will be testing the irrigation in 34 locations. Based on irrigation conditions, we will investigate areas further for repair needs or retest irrigation approximately weekly to ensure consistent system functionality. We plan to present the Board with a list of areas with functioning, stable irrigation for consideration at the October Board meeting. Once the Board approved, residents at these locations must agree to help water the new landscaping for at least the first 30 days to ensure its survival.

Palm Tree Trimming

We completed the annual Palm tree trimming. This year, we removed only seed pods, and we booted the trees. Please report any debris left behind to the office so we may send Morning Dew to pick it up.

Routine Maintenance

Routine maintenance includes pressure washing walkways and driveways, reviewing concrete condition, cleaning gutters, blowing off the roof, wood/siding repairs and caulking, checking underground drain lines and grates, and addressing open work orders. 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, and Sherrywood. We are working our way through the community in a flowing route. Gutter/roof cleaning and pressure washing move at twice the rate of wood repairs.

Clubhouse/Pool

Please remember to close the umbrellas before you leave the pool area, as the wind will damage open umbrellas. When the large umbrellas become damaged beyond repair, they will not be replaced. So please take care of what we have.

Staff

Please welcome our new office administrative assistant, Rachelle Elias. Lorna and Rachelle will be working side by side for a while. If you come to the clubhouse, please stop by the office to introduce yourself.

Please do not speak with the vendors.

We are seeing more residents stopping the landscape crew to request work. Please refrain from this practice. Instead, please submit a work order for any work you would like done. When the crew must stop their assignments to complete work that may or may not be included in the contract, it slows them down and delays completion. Morning Dew wants to continue providing great service, but they need to ensure their crews can complete their scheduled work within the available time. Both contractors and our maintenance staff have been informed that work requests must be submitted only via service request. Therefore, for landscaping and other work, please submit a work order so we can better assist you.

Highlights of the August 2026 Board Meeting

- Approved an ad hoc Stormwater Committee to scope a stormwater pipe to determine the drainage problem.
- Approved a redlined version of Rules and Regulations to be forwarded to legal.
- Empowered HOA Office to obtain proposals for grout filler for 701 Drywood Avenue.
- Approved civil engineer (Bogart Engineering) for \$2,500 to identify the problem at 1018 Sherrywood St.
- Approved both owners and renters on HOA committees except for committees empowered to make financial decisions.
- Approved Board members and office staff to call the towing company to complete a sweep when parking violations are detected.
- Approved estimate 95 for \$19,200 from Morning Dew to trim palm trees.
- Approved up to \$1,500 from American Leak Detection to identify the pool leak location.
- Approved RSG private security services at Board meetings for up to 3 hours per meeting at \$85 per hour.
- Approved Landscape Committee request to allow unused, approved tree budget to roll over to next quarter through the end of the year



MONEY MATTERS by Jo Elmblad

Fund Totals as of August 31, 2026.

Balance Sheet Fund Totals		Reserve Fund Expense
1004 Schwab Operating	\$158,937.85	
1008 Truist Operating	\$103,395.27	
1009 Capital Reserve Fund	\$251,897.13	\$1,150 (Irrigation Repair)
1010 R&R Reserve Fund	\$384,683.71	
1011 Roof Reserve Fund	\$1,076,154.91	\$432,159.10 (Roof Replacement and Touch-Up Painting)
Total	\$1,975,068.87	

The month-end AR aging report included 54 owners owing \$78,621.59 in monthly assessment receivables. Outstanding \$6,500 Special Assessment receivables totaled \$39,450.77 (7 owners), compared to \$52,450.70 (9 owners) last month. \$4,000 Special Assessment receivables totaled \$367,319.79 (287 owners), compared to July's \$473,633.23 (300 owners), including those paying in installments. We received significant delinquent account payments of \$21,175.90, \$15,000, and \$7,239.97 last month. Three properties were sold in August.

The August Revenue and Expense report shows continuing escalation in Legal Fee expense: \$63,722.43 vs. a monthly budget of \$3,333.33. Pool maintenance for the month was \$4,764.89 and included black algae treatment and leak detection. The pool water bill was \$3,359.56. vs. a budget of \$1,000 due to pool repairs. We purchased a new pressure washer (\$1,200.54). We ordered 100 access cards for \$851.73. The electric bill remains over budget (\$4,047.17 actual vs. \$3,500 budget), primarily due to the clubhouse portion of the bill.

Actual operating expense for August was \$210,010.43 compared to a budget of \$151,860.98, resulting in an unfavorable variance of \$58,149.45. YTD operating expense totaled \$1,288,763.58 versus a budget of \$1,175,914.14, for a variance of \$112,849.44. With operating cash at \$262,333.12 and a monthly operating budget of \$151,860.98, we don't have much cushion to respond to emergencies, and cash flow is a concern.

We are reviewing a draft of the 2027 budget, which will include a monthly assessment increase based on September CPI, which will not be determined until mid-October. Based on the August 2026 CPI, the monthly assessment would increase to \$289.45 effective April 1, 2027. However, by statute, we must vote again on reserve funding so that the actual result may differ. Also, look for additional community voting soon to amend the quorum voting requirements and add a capital contribution requirement for new owners.



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.

OWNERS, RESIDENTS, GUESTS, & INVITEES CONDUCT (PAGE 3)

1. Each owner is responsible for the conduct of his/her guests, tenants, family members, invitees and/or any persons residing in or visiting his/her lot, i.e., home or the properties. Any violations of the governing documents and/or these rules & regulations by any such individuals shall be deemed a violation by the owner, whether or not such owner is in fact in residence at the time. In other words, please act like responsible adults. Respect others, don't cause trouble, treat others as you would want to be treated, and obey the rules & regulations.)

Continued on page 8.



SOCIAL SUNSHINE COMMITTEE EVENTS AND ACTIVITIES

FIRST FRIDAY! GET TOGETHER WITH YOUR NEIGHBORS AT

FIRST FRIDAY - OCTOBER 2, 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.



DON'T FORGET! LAKE OF THE WOODS ANNUAL COMMUNITY MARKET AT THE CLUBHOUSE SATURDAY, OCTOBER 24 8 A.M. TO 2 P.M.

Our annual Community Market/Rummage/Garage Sale is one of our most anticipated events, sponsored by the Lake of the Woods Social/Sunshine Committee. Come on over and browse all the trinkets and treasures your neighbors and local vendors have assembled for your enjoyment! You never know what you will find, from handmade crafts to small appliances, toys, and other gently used (maybe some new) merchandise.

Invite your friends and family and arrive early. Coffee and donuts will be available for purchase.

**We Will
Miss You!**

PLEASE JOIN THE COMMUNITY FOR A FAREWELL (never good-bye) RECEPTION HONORING CARRIE and KENT FOCKLER SUNDAY, OCTOBER 4, 2026, FROM 2-4 PM AT THE CLUBHOUSE

The Focklers are moving to Wekiva to be closer to their lovely children and grandchildren. Carrie and Kent have been wonderful neighbors and have contributed countless volunteer hours to benefit our community, particularly to the Social Sunshine and Steering committees, among many others. Carrie, the "card lady," has distributed numerous cards marking the happiest and sadder moments in people's lives, and always pitches in at elections, supports the office, or performs good deeds and kind acts whenever there is a need. We also can't say thank you enough to Kent for shouldering the heavy burden of updating our Rules and Procedures and helping us stay in line with the Florida 720 obligations and our governing documents, not to mention his standing as the LOW Chili Making King!

The entire community is welcome to attend the reception to wish the Focklers well in their new home and enjoy some refreshments.

OCTOBER ACTIVITIES at the CLUBHOUSE



SOCIAL SUNSHINE HAS A SPOT FOR YOU AT BINGO NIGHT, Monday, October 14, 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, October 21 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, October 10, 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, October 27 at 7 pm. In the clubhouse

Please join us in the clubhouse for an enjoyable discussion about the book of the month—upcoming selections: Sept.-The Perfect Marriage by Jeneva Rose; 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
(October 1 & 15)

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 (October 10 & 24)

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: 2002 Black Vespa Scooter, ET4, 515 miles; black Yamaha Motorcycle, Road Star XV 16A/At, 35,366 miles. 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 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: everyreasonobelieve.com

For Sale: One pr custom pinch-pleat drapes. Crimson, posh velvet, 100% polyester, blackout lining. Each panel is 60" wide X 94 ¾" long. Good condition. \$550.00 or best offer. Call/Text Judy Baker (405-443-4651).

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
		President	
Gregory Wallace	2027	Vice Pres.	Gregory.Wallace@lakeofthewoodshoa.com
Lauretta Lumkes	2028	Treasurer	Lauretta.Lumkes@lakeofthewoodshoa.com
Vacant		Secretary	
Ann Honbarrier	2027	Director	Ann.Honbarrier@lakeofthewoodshoa.com
Geoff Longley	2029	Director	Geoff.Longley@lakeofthewoodshoa.com
Seema Sernovitz	2028	Director	Seema.Sernovitz@lakeofthewoodshoa.com
Ernie Torres	2029	Director	Ernie.Torres@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
Geoff Longley, ex officio

Meets on the 1st Tuesday of the month at 7 pm.

Finance/Budget: Jo Elmlad, Chair, 407-339-7249
Lauretta Lumkes, ex officio

Meets on the Thursday before the Board meeting at 4 pm.

Landscape: Kim Holland, Chair Email:
LC@lakeofthewoodshoa.com
Robert Hernandez, ex officio

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.

OCTOBER 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
Attention Can-Can Recyclers: Please place your bag of cans away from your regular recycling bins (e.g., in the driveway, by a tree, etc.) to discourage the municipal recycling crew from picking them up during an early morning truck run. Thank you!				Bible Study 10 am. Words of Life Bible Study 6:30–8:30 pm.	CAN-CAN 7:30 am. FIRST FRIDAY 5:30–7 pm.	SEW-CIETY 10:30 am. Private Event
4	5	6	7	8	0	10
Fockler Farewell Reception 2-4 pm.	Water Aerobics End of Season Party 11 am.	Social Sunshine 10:30 am. Buildings & Grounds 7 pm.	Bridge Club 1 pm.	Bible Study 10 am.	CAN-CAN 7:30 am.	TAI-CHI 10–11 am. BUNCO 12:45 pm.
11	12	13	14	15	16	17
FAIRY HAIR 11 am. to 2 pm..	BINGO 6 pm.	NO Landscape Cmt Mtg This Month		Bible Study 10 am Finance CMT 4 pm. Words of Life Bible Study 6:30–8:30 pm.	CAN-CAN 7:30 am.	
18	19	20	21	22	23	24
		Board MTG 7:00 pm.	Bridge Club 1 pm. My Neighbor's Table 5:30- 7 pm.	Bible Study 10 am.	CAN-CAN 7:30 am.	TAI-CHI 10–11 am. Community Market 8 am-2 pm
25	26	27	28	29	30	31
	AD HOC Parking 7 pm.	Steering CMT 4 pm. Novel Pursuits Book Club 7 pm. Special membership Mtg 7 pm.				Halloween

From Rules & Regulations (page 3), continued from page 3 of this LOWHAN.

2. Each owner is responsible for notifying the association manager whenever a change of residence occurs in their property, whether by lease or rental – See Exhibit Form A in Rules & Regulations.
3. SALE OF PROPERTY
Each owner who sells a lot shall provide a copy of the association disclosure summary contained on form Exhibit B (available in the Rules & Regulations) to his or her buyer.