LOWHANEWS

LAKE OF THE WOODS HOMEOWNERS

VOLUME 41, ISSUE 4, APRIL, 2025

Volume 41 Issue 4 **April 2025**



CAM CORNER By Kristina Andersen, LCAM

A FEW REMINDERS:

THE MONTHLY ASSESSMENT STARTING APRIL 1, 2025 is \$260.65.

THE SPECIAL ASSESSMENT PAYMENT PLAN ENDS IN JUNE 2025. THE FINAL PAYMENT OF \$538.00 IS DUE JUNE 1, 2025.

Thank you to everyone who paid in full, paid ahead, or adhered to the special assessment monthly payment plan of \$542.00 paid from July 2024 through May 2025, and \$538.00 in June 2025. Thank you to owners who fell behind for getting caught up, and to those owners still trying to become current on their accounts we thank you for working on it.

Landscape trimming

sure to put a sign out the morning of Mondays and Tuesdays (pending weather conditions possibly also Wednesday), and remove it at the end of the day. Without a sign notifying not to trim, the landscapers may not be aware.

Pest, rodent and damage prevention

Please do not feed the squirrels. They will and will continue to return to where there is a food source. When it gets cold, they seek warmer places, and often this will be inside attics where they cause a lot of damage.

updated to require waste to be placed inside of a trash container with a lid. Leaving while it is raining. The painting project is trash bags on the ground or easily accessible attracts pest and rodents. We respectfully ask you to please obtain a trash can with Meeting, reviewing all finances and detera lid in an effort to minimize unpleasantries. Low-cost, lidded containers of various then a recommendation to the board and a sizes are available at Lowe's, Home Depot, presentation to the membership. Wal-Mart, Amazon, and other stores.

The front is private property

Some residents have requested that the Please do not walk up peoples driveways landscapers do not trim certain bushes and unless you have permission. It is private shrubs. If this apply to you, please make property, and many do not feel safe with people they are not familiar with walking up to their homes. Living in a homeowners association obligates you to abide by the HOA documents, but the land still does belong to you whether maintained by the association or by you as the owner.

Safety

In February and early March, several cars were broken into and several stolen. If you park on the driveways or car ports, please hide the food in flowerpots and other places make sure to lock your vehicles, set the alarms, and do not leave valuables in your vehicle where visible. If you have a garage, it is encouraged to use it for parking.

Roofing & Painting Project

The roofing project is moving along fast, The trash disposal rule was previously but when the rainy season starts, the speed will slow down as roofers cannot work currently pending the new financial commission, appointed at the March Board mining how we need to move forward with

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◆ WELCOME TO THE NEW BOARD OF DIRECTORS ❖

At the March 11, 2025 Annual Meeting, two returning and one new director were seated on the HOA Board for three year terms. At the March 18 Board meeting, the Board appointed two new directors to complete one-year and two-year vacancies respectively and elected officers to serve for 2025. The 20025 slate includes:

President, Geoff Longley (2026)	Director, Doris Huskey (2027)
Vice President, Seema Sernovitz (new, 2028)	Director, Ann Honbarrier (vacancy appointee, 2027)
Secretary, Richard Mercer (2026)	Director, Aronne Camilleri (vacancy appointee, 2026)
Treasurer, Lauretta Lumkes (returning, new term, 2028)	Director, Vacant (2027)
Director, Benjamin Evans (returning, new tern, 2028)	Congratulations and thank you to our directors!

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	71. Pool House
24. 1501-1509 N Carolwood Blvd.	48. 500-508 Goodridge Lane	



Don't forget to update your monthly payment activity to include our new assessment amount of \$260.65, effective April 1.

February Reserve fund expenses totaled \$354,393.66. \$317,091.66 was Roof Fund expense, and \$37,302 was from R&R. R&R fund balance at month end was \$264.310.48; Roof Fund balance was \$3,048,123.99. According to summary reports, the Special Assessment collected as of February 28, 2025, is \$2,368,350.02 (collected in 2024) plus \$405,999.79 collected in January through February 28, 2025.

Similar to January, our operating budget comparison as of the end of February showed an Actual expense of \$145,017.73 compared to a budget of \$139,790.69 for a difference of \$5,227.04. The notable expenditures that were largely responsible for putting us over Budget for February included tree maintenance of \$11,650 (Budget of \$4,166), pool maintenance of \$5,954 (\$3,000 pool leak repair) vs. Budget of \$1,522; \$6,786.56 clubhouse expense (tennis court repairs & fencing) vs. Budget of \$2,083, bad debt write-off of \$1,035, rec payroll of \$5,551.52 vs. Budget of \$4,500., and legal expense of \$4,396.22 compared to Budget of \$1,666.

The Receivables Aging report for February indicated 54 delinquent owners with monthly assessment receivables totaling \$57,618.59 compared to \$54,491.77 at the end of January. Thankfully, we did deposit three checks: \$5,420.25, \$6,059.80, and \$2,200 received from our Attorney for delinquent accounts—special Assessment receivables list a total of \$721,987.31 for 321 owners. Special Assessment deposits are added to the Roof Reserve account weekly.

The spending cap of \$250,000 for the R&R Fund, approved by the Board at its February meeting, gives us a moderate safety net. We have agreed that if the R&R Fund balance goes below the \$250K mark, we will pause and allow the monthly R&R fund allocation (\$18,393.17) to bring the balance back to within the cap.

Finishing the roof replacement project remains a significant concern for the community. You may have heard references to a Reserve Study and its recommendations in our discussions. What is a Reserve Study? It's a capital planning tool for HOAs and condos that analyzes community assets and reserve funding. Performing an on-site inspection and thorough examination of reserve fund status, the independent Reserve Study provider creates a prioritized schedule of capital improvement projects and a reserve funding plan, typically spread over 30 years. Several studies were done over the past few years, most recently in January 2025. Generally, it's recommended that Studies be done every 3-5 years to maintain and update asset and financial status.

As you might expect, it's very difficult to predict the future cost of something. When our roofs were replaced in 2006-2010 over 5 years, the cost was \$4.4 million. Today, we're looking at a \$8-9 million cost range. The original roof contract proposal was for approximately \$6.4 million, with the understanding that there would be additional expenses for materials needed to finish the roofs. Until the old shingles are pulled off, we don't know what the finishing materials will cost. Based on the roofs completed so far, that extra materials expense is estimated at 33% of the roof expense. When the roof is completed, there's still work to do to make the roof and walls come together, and BFARR will perform that task. That's added an average cost per unit of \$1,285. Then, those added areas should be painted, which is also an unplanned expense.

We do know that we need additional funds to complete the roof replacement. The Board has approved a special Commission to take on the task of determining what we can/should do. Results are due within 1-2 months and will be shared with the community in town hall format. A community vote will be necessary to approve what's recommended. Commission members are Ann Honbarrier, Lauretta Lumkes, myself, and possibly others to expand our expertise.



BUNCO IS BACK!!

Join us in the LOW Clubhouse for Bunco

Saturday, April 12, 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!!



"MY **NEIGHBOR'S** TABLE"

For "lone" diners and cou-

ples 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, April 16, from 5:30 -7:00 p.m. Cost is \$5.00 per person. Questions? Text or call Tina @ 407-416-1135



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

April Book: "We Were Never Here" by Andrea Bartz (Host: Doris Huskey)

May Book: "Code Talkers" by Chester Nez

(Host: Janice Barr)



The Social Sunshine Committee has saved spot for you

at Bingo Night! Monday, April 14, at 6:00 p.m. in the Clubhouse

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 jack-



You must be at least 18 years old to play!

MARCH BINGO WINNERS



This month's ATTITUDE OF GRATI-**TUDE** goes to the LANDSCAPE COM-MITTEE members who got together on

March 8 to clean up vines and weeds on the north side. Many thanks to Paula & Richard Mercer, Fred Shoemaker, Ernie & Alexandria Torres & Wayne Stewart.

WELCOME TO OUR NEW ADVERTISER



The Bella Family invites you to enjoy a delicious meal with us. We're new in your neighborhood at Regency Square, but we've served Orlando for many years. Check out our website. See you soon!

Mention this ad for a 15% LOW discount!



THE SOCIAL SUNSHINE COMMITTEE INVITES YOU TO FIRST FRIDAY APRIL 4, 2025

5:30 P.M. to 7:00 P.M. IN THE CLUBHOUSE

If you plan to attend and are able, please bring a sharable snack. BYOB. Set-ups are provided.

First Friday is a fun opportunity for LOW neighbors and friends to gather, visit, and enjoy some delicious snacks. Please contact Barb Stewart at (407-373-5697). If you or your committee would like to sponsor a First Friday event.





More than 60 people enjoyed five tasty entries and lots of yummy desserts at the March First Friday Chili Contest, sponsored by the Social

Sunshine Committee. Congratulations to the winners, shown from left to right, first place, Charlie Krebs, and tied for second, Kathy Biddle and Kent Fockler.



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Learn a fun new watercolor technique, all skill levels welcome. NO COST as all materi-

als will be provided. May 29, 2025, 6:30-8:45. Call or text to make a reservation so we know how many to plan for. 407-310-9808.



WORDS OF LIFE BIBLE STUDY

Come join us on April 3 & 17 from 7-8:30 p.m. at Lake of the Woods Clubhouse

Words of Life Bible meets at the Lake of the Woods Clubhouse on the first and third Thursdays of the month, from 7—8:30 p.m. Refreshments are provided. The group is comprised of believers and seekers of all ages, and with different faith backgrounds and perspectives, who study the Bible, pray, and enjoy each other's company in a safe and non-judgmental forum. Contact Juan Ramirez at 407-595-7155 if you are planning to attend.



Free TAI CHI Classes at LOW Are Temporarily ON HOLD Watch your LOWHAN for future scheduling information.

FAIRY HAIR WITH TIA at LOW SUNDAY, APRIL 13, 12-2 P.M. IN THE CLUBHOUSE

Cost \$2 per strand. Everyone is welcome. Questions? Contact Janice, mamaj433@gmail.com

THE SEWING SEW-CIETY 1st Saturday, April 5 @10am Join the Sewing Sew-ciety in the clubhouse card room.. Questions? Contact Karen Rengel



THURSDAY BIBLE STUDY Thursdays @ 10 am at the clubhouse

Please bring your Bible and join us as we explore the wisdom and teachings found within the Bible.

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



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 6p.m. the day
- 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-RÉCYCLABLE 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

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

<u>Notary:</u> 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 11a.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: benjidogwearapparel.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.

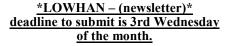
<u>WANTED-78 RPM RECORDS:</u> I collect and preserve old 78 rpm records. If you have some you'd like to part with, please reach out via email. At <u>singinginthesouth@proton.me</u>.

FOR SALE: COTTON CRAFT ROOM DIVIDER (NEW IN

<u>PACKAGE</u>): A nice wooden 4-panel folding style divider in antique white. Ornate lotus pattern design. 72X80 height. Asking \$150. Email: singinginthesouth@proton.me.

LOWHAN ADVERTISING RATES

Vendor advertising rates are posted on the LOW Website under "Newsletter." 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 ads.



BOARD OF DIRECTORS

Board@lakeofthewoodshoa.com

(All Board members will be copied)

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

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

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@ lakeofthewoodshoa.com

Angeline Louis-Jean, Administrative Assistant:

FrontDesk@lakeofthewoodshoa.com

Seminole County Sheriff Website: www.seminolesheriff.org

Non-Emergency: 407-665-6650



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-Email: garvmedlev@vmail.com

Website: www.garymedlev.com



and Kia Morning, owners of MORNING DEW, our new landscaping company. Their crew has been busy cleaning and preening our lawns and shrubbery after the Florida winter. We look forward to having a more beautiful professional landscaping this year under their care.

to Paul

STANDING COMMITTEES

AUDIT- Lauretta Lumk	ces (ex-officio)
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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 Elmblad, Chair 407-339-7249 Lauretta Lumkes (ex-officio)

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

SOCIAL/SUNSHINE-meets1st Tues. of the month @ 10:30 am Alison Ware, Co-Chair Elaine Noel, Co-Chair Doris Huskey (ex-officio)

STEERING- meets 4th Tues. of the month @ 1pm Pam Fendley, Chair 407-462-5947 Ann Honbarrier (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)





APRIL 2025



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
		Social Sunshine Mtg 10:30am	Bridge Club 1:00pm	Bible Study 10:00am	Can-Can 7:30 am	Private Event
		B&G Meeting 7pm		Words of Life - 7pm	First Friday 5:30-7 pm	
6	7	8	9	10	11	12
		Landscape Mtg. 6:30 pm		Bible Study 10:00am	Can-Can 7:30am	BUNCO 12:45 pm Passover Begins
				Finance Comm		at Sundown
				Mtg 4 pm		Private Event
13	14	15	16	1 7	18	19
Palm Sunday Fairy Hair With	BINGO 6:00pm	BOARD MEETING 7pm	Bridge Club 1:00pm	Bible Study 10:00am	Can-Can 7:30am	Private Event
Tia 12-2 pm			My Neighbor's Table 5:30 pm	Words of Life - 7pm	Good Friday	
20	21	22	23	24	25	26
Easter		Steering Comm		Bible Study	Can-Can	Social Commit-
Passover Ends at Sundown		Mtg 1 pm		10:00am	7:30am	tee Open House 9am—1pm
2 7	28	29	30			
Private Event		Book Club 7 pm				



New to LOW or just ready to become more involved in our community? Join the SOCIAL SUNSHINE COMMITTEE FOR AN OPEN HOUSE on SATURDAY, APRIL 26, 2025 FROM 9 A.M. TO 1 P.M. Meet your neighbors and learn about the SSC activities that make LOW special. Membership is free and open to all at LOW. We hope to greet you soon and often!