

November



2023



Community Information

PAGE 2

The 2024 Budget was approved.

Maintenance fees for non-lake owners are \$510 per quarter and for lake owners \$531 per quarter. Please see page 6.

Reminder: as of January 2024 all members must use their new account numbers and payment options provided by FirstService Residential in the letter they sent in September 2023. Coupon booklets will NOT be issued.

On page 7 you will find the approved ARC Guidelines for metal roofing. A copy was sent to all homeowners in accordance with our Governing Documents.

Just like the holidays, election season is upon us. On or before December 16, 2023 we will send the First Notice of Annual Meeting. **For those who have not yet signed up for electronic notices, please contact the office with your email address so we can assist you. This is much more efficient and cost effective.**

Our Annual Meeting and Elections is on February 14, 2024 at 7 PM.

Here Are Some Important Dates To Remember

Notice of Intent to Run for the Board (form will be included in First Notice) must be submitted no later than January 5, 2024.

Any candidate desiring the Association to include a copy of his/hers information sheet, no larger than 8 1/2" x 11", with the Second Notice must provide the information sheet to the Association not less than thirty-five (35) days before the Annual Meeting (I.E. January 10, 2024)

The Bulk Media Technology Committee has met with several providers. Last month, they had their top two attend the town hall meetings in the first week of October. They were in person and on Zoom. It seems that this committee is getting close to making their recommendations to the Board. We are all very excited about this and want to thank them for their hard work thus far.

On November 14th at 7 PM, please attend the town hall meeting to discuss the proposed document amendments.

On behalf of your Board of Directors and myself we want to wish everyone and their families a happy and healthy Thanksgiving !

Sincerely,

Kristine Russo Diaz



President's Message

Hello CWL Members, October 2023

There was no message delivered at the recent Board of Directors meeting held on October 17, 2023.

I would like to take this opportunity to thank all those who participated in the September 26, 2023 meeting, held in person and via Zoom, where the Board presented the proposed budget and listened to members' comments. The formal budget was presented at the October Board of Director meeting and passed unanimously. Again, thank you for all your input. It was very helpful. We are all in this together. Your Board members must also pay their assessments and are sympathetic both to the members and to the needs of your Association.

The 2024 Budget contains items based on history and increases that will be in effect for utilities and our suppliers. It also includes a proposed 50% increase in insurance based on projections from our agent. This increase is a result of the industry's increases from re-insurers (those companies that underwrite the policies). This results from two major hurricanes in Florida, the Surfside disaster, the fire in Maui and all the fires and snowstorms that occurred over the past year. You, as homeowners, are experiencing similar increases in your homeowner's insurance policies.

The other large increase is to the reserve component or capital expenditure fund. Even though there is no written requirement in the documents that CWL is obligated to provide for Reserves, it would be fiscally ignorant of any board not to recognize that responsibility. Any seated Board must be prepared for the eventuality that the Clubhouse facility will need major repairs or replacements at some point. The Board voted unanimously in July 2022 to have a Reserve Study performed. The Association now has an official report of funds that would be needed over the next 20 years and a plan to fund for those needs.

Going forward, I would like to extend my best wishes to you, the members, for the upcoming Holidays and to thank you for your support of your Board of Directors.

Thank you,
Jean LeGrys



Treasurer's Report - October 17, 2023
For the period ending September 30, 2023

Information from September 2023 Financial

CASH ON HAND

\$168,443.91 Operating Account, includes prepays of \$48,820.47
\$196,027.84 Reserve Account **Monthly allocation is \$1667.00**

ACCOUNTS RECEIVABLE (Maintenance fees owed, more commonly known as DELINQUENCIES)

\$6,307.37 Total Delinquencies **Decrease of \$7,386.67**
\$1,813.94 At attorney collections (+ than 90 days)
\$3,986.69 Late letters issued Late after 15th of the month **27 members are late!**
\$506.74 Small balances owed by **24 members have outstanding balances**

EXPENSES

\$56,731 Budgeted Expenses per month
\$59,995 Actual Expenses for September 2023
(\$3,264) Expenses over budget for September, 2023

Line Items Running Over/Under Budget - YTD

Budgeted	Actual Cost	Variance	
\$15,000	\$13,745	\$1,256	Electric – Clubhouse
\$18,750	\$19,479	(\$729)	Electric – Street Lights
\$5,250	\$5,665	(\$415)	Water & Sewer Leaks still exist!
\$1,667	\$1,634	\$32	Common Area Supplies
\$13,125	\$13,728	(\$603)	R&M Pool Repairs
\$6,450	\$9,479	(\$3,029)	R&M Bldg Repairs Repairs related to lightning strike
\$1,500	\$2,964	(\$1,464)	Postage, 4 rolls of stamps
\$6,500	\$4,875	\$1,625	Election Monitoring Addition of Get Quorum
\$71,350	\$86,548	(\$15,198)	Insurance Actual cost = \$111,511 vs. Budgeted \$95,000
\$139,592	\$158,118	(\$18,526)	TOTAL Line Item DEFICIT Y-T-D
\$680,772	\$688,357	-\$7,585	EXPENSES vs. BUDGET ANNUALIZED (current projection)

BALANCE SHEET ANALYSIS

Operating Acct \$168,444
less prepays \$48,820 monies collected for future month(s)
usable Operating \$119,623
plus 1 mo prepays \$16,273
less 2mos. Cushion \$113,462 recommended on-hand per GAAP 2mos. Budgeted exp.
avail for Oct. exp \$22,435



Ladies Club

President's Message

The Coco Wood Lakes Ladies Club is looking forward to our opening meeting of the season. Our first meeting of the season will be our semi-annual Pot Luck Luncheon on Wednesday, November 15 at 1 pm in our clubhouse.

November is our Thanksgiving Box Food Drive for the Jacobson Family Food Pantry. Our goal this year is 10 or more boxes of food. Please help us to reach our goal by bringing food to our November 15 meeting, or you can place the food in the food box in the Lobby.

The list of food for the boxes follows.

2-15oz BOXES POTATOES, 1 can (12oz) EVAPORATED MILK, 2 boxes STUFFING MIX, 4 cans (15oz) YAMS, 6 cans VEGGIES, 3 cans CRANBERRY SAUCE, 2 boxes DESSERT MIX (brownies, cake, etc.).

At our November 15 meeting, we will sign Holiday cards to send to our military service men and women, whether they are serving at home, abroad, or are injured in hospitals.

I will be sending our signed cards to A MILLION THANKS which supports our active, reserve and veteran military by sending Holiday cards of thanks and encouragement directly to our service men and women. If you have any holiday cards that you would like to donate, bring them to the meeting.

We are inviting our "lady" neighbors and friends to attend our first meeting. If you are new to Coco Wood Lakes or not currently a member of our Ladies Club and would like to see what we are about, call me to say you would like to attend this meeting or any other meeting in the future. Our door is always open!

The Ladies Club Board of Directors and I look forward to sharing this season with all of you and your guests

Please save the date for our December meeting: Wednesday, December 13.

Sandy Steinberg
561-699-3491

BINGO – Giving Month Sunday, November 5 Doors open at 12:15. Play starts at 1 p.m.

November is a special month for Bingo. As an activity started by the CWL Ladies Club many years ago, we believe in giving back to the community. We ask that each player bring one or more of the items listed at the end of this message to help build Thanksgiving boxes for the less fortunate of our area. Thank you in advance for your support.

We welcome one and all to come and play Bingo here at our beautiful clubhouse. While we don't advertise outside of our community, we welcome players from any and all vicinities. We would not have survived all these years without the support of some wonderful people from Kings Point, Floral Lakes, Oriole Villages, etc. Feel free to bring as many friends, neighbors and/or relatives as you wish.

Our prices have remained the same all these years. Entry fee is \$2. Extra regular play boards are 50 cents each. "Specials" strips are \$1 each and pay bigger jackpots. Chuck-a-Buck tickets are \$1 each and offer a chance to win some money back or a door prize. Refreshments are served halfway through playing. We serve decaf coffee, Crystal Light decaf lemon-flavored iced tea, some type of sweet like cookies or cake, and we have sugar-free cookies for those that want or need this.

If you aren't already on our reminder list, to be added to it, or if you have questions, call Jan Novy at 561-703-9455. She will call, text, or email you, if you prefer. No extra charge for this service!

Here is the list of items needed for the Thanksgiving boxes:

Canned vegetables (corn, peas, carrots, mixed vegetables, etc)
Canned yams
Boxed dessert mixes (cookies, brownies, etc.)

Canned cranberries (any style)
Canned evaporated milk
Boxed instant mashed potatoes

Wednesday, November 8th 7:00 pm GAME NIGHT

No RSVP necessary, just stop by and join in one of the fun games we have happening ... LCR, Wizard, Backgammon, Rummikub, Dominos, Pictionary etc. If we're not already playing a game that you want to play, come and teach us something new. BYOEEverything (drinks & snacks).

Friday, November 10th 5:00-6:00 pm CELEBRATE OUR CWL VETERANS

Stop by and show your appreciation of their service. Veterans will be given a certificate of appreciation. Be on hand to give them a round of applause and voice your appreciation. Happy Hour with light refreshments.

Tuesday, November 14th Noon-1:00 pm LUNCH n' LEARN

Seniors vs Crime and Latests Scams

Free lunch, please RSVP so proper amount of food is ordered

Thursday, November 16th PIZZA BUFFET

Neighbors start to gather around 5:00 pm, but PIZZA doesn't arrive until 6:30. Please RSVP so we have enough for everyone. Hopefully as the weather cools off, we can move outside. But that will take some planning (moving tables & chairs) so once again, please RSVP by NOON day of event so we can plan ahead. \$7 per person for 2 slices, possibly more.



Hotsa Nice Pizza!!

GREAT PIZZAS, BYOB

Doors open at the clubhouse 5:00PM

Pizza is delivered at 6:30 PM

Thursday Nov. 16, 2023

Sunday, November 19th 1:00 pm FRIENDSGIVING POT LUCK

Celebrate Thanksgiving with your CWL Friends and Neighbors. Potluck sign-up sheet will be available soon or \$15 per person. Football on the big screen and games happening around the room (Jenga, Cornhole, LCR, Backgammon ... or whatever you want to play)

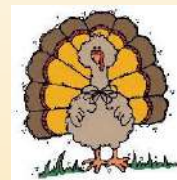
Sunday, November 26th 4:30 pm HOLIDAY LOBBY DECORATING HAPPY HOUR

Can you believe it's already Holiday time?!? Come and help decorate or just to enjoy Happy Hour. We will be decorating the Clubhouse Lobby for Christmas, Hanukkah and Kwanza. Please bring a decoration of your choice. Light refreshments will be served.

Tuesday, November 28th

DOC TALK Lunch Noon-1:00pm sponsored by our Dedicated Medical (across the street). Please RSVP so they can bring enough food.

AMERLIFE 6:00-7:00 pm will be discussing **2024 Medicare changes and the plans they offer**. Medicare Open Enrollment runs thru December 7th if you're looking to change your plan.



For more information on these events, please contact JoAnn at 954-803-7316.

Stop missing out on all the fun, get on the Event Committee's email list.

Just send an email to

JoAnnOrlando@ymail.com and you're in!!

Game night

BYOB Happy Hour

Come join us for a night of fun with games and good company.

Wednesday, November 8th

7:00 PM
Clubhouse



2024 Approved Budget

Coco Wood Lakes Homeowners Association, Inc.
Adopted Operating Budget
January 1, 2024 to December 31, 2024
393 Units

GL Code	Account Name	2024 Proposed Annual Budget	2023 Approved Annual Budget	GL Code	Account Name	2024 Proposed Annual Budget	2023 Approved Annual Budget
	Income:						
40000	Owner's Maint. Fee Income	729,553	647,547	64350	Postage	2,000	2,000
40002	Reserve Transfer	79,080	20,000	64355	Subscriptions & Memberships	150	150
	Total Maintenance Fees With Reserves	808,633	667,547	64370	Computer Expense	200	200
40017	Gate Key Cards Income	200	200	64372	Office Equipment & Rental	500	-
42800	Utility Reimbursement	-	-		Total Administrative Expenses	13,212	16,492
43000	Screening Fees	-	-				
43600	Legal & Collection Fees	-	-		Marketing/Promotional		
44000	Late Charge Fees	2,000	2,000	64545	Newsletters	725	4,000
44100	NSF Fees	-	-		Total Marketing/Promotional Expenses	725	4,000
44780	Cable Revenue	9,825	9,825				
45000	Misc. Income	-	-		Repair & Maintenance		
45010	Newsletter Income	1,000	1,000	65000	Common Area Supplies	2,000	2,500
46000	Interest Income	3,000	200	65030	Pool/Spa Supplies	500	500
	Total Income	824,658	680,772	65035	HVAC Supplies	100	100
	Expenses:			65050	Hardware Supplies	100	100
	Payroll & Related Expense			65065	Lock & Key Supplies	200	100
60000	Salary Expenses	3,000	7,000	65100	Cleaning Supplies	800	1,000
	Total Labor	3,000	7,000	65117	Tree Trimming	6,500	6,500
	Utilities:			65330	R & M - Fire Safety Maintenance	100	100
62000	Electric- Clubhouse	21,000	20,000	65342	R & M - Pool & Spa	15,000	17,500
62010	Electric- Street Lights	30,000	25,000	65343	R & M - Lighting	100	100
62100	Water & Sewer	8,076	7,000	65346	R & M - Signage	500	500
62400	Trash Removal	1,100	1,000	65354	R & M - General	2,000	1,800
62500	Telephone	5,700	5,200	65357	R & M - Plumbing	200	250
	Total Utilities	65,876	58,200	65360	R & M - Bldg Maint. & Repairs	10,000	8,600
	Management & Professional Fees			65361	R & M Sprinklers	2,500	2,500
63000	Management Fees	151,065	144,753	65366	Landscape Extras	6,000	6,000
63100	Legal - Collections	3,500	7,000	65388	R & M Contingency	3,000	3,000
63103	Legal - Litigation	8,000	5,000	65400	R & M COVID-19 Supplies	100	500
63105	Legal - Document Expense	1,500	260		Total Repair & Maintenance	49,700	51,650
63300	Audit Fees	4,875	4,500				
63400	Other Professional Fees	-	100		Insurance:		
	Total Management & Professional Fees	168,940	161,613	66000	Property & General Liability Insurance	173,332	95,000
	Contract Services:				Total Insurance Expense	173,332	95,000
63500	Landscaping	28,200	31,971		Capital Expenditures		
63510	Lakes/Canals/Preserves	6,744	7,046	70437	Common Area Expenses	-	5,000
63520	Pool/Spa Maintenance	10,685	6,373		Total Capital Expenses	-	5,000
63530	Pest Control Contract	1,032	924				
63541	Pest Control Termite Contract	517	530		Total Expenses Without Reserves	745,578	660,772
63550	Security Alarm Monitoring	280	257				
63564	Fitness Center Maintenance	860	856	70400	Replacement Reserve	79,080	20,000
63575	Cable Contract Service	220,539	212,100	70401	Contingency Reserve Transfer	-	-
63591	HVAC Contract	1,936	1,760		Total Expenses With Capital Expenditures and Reserves	824,658	680,772
	Total Contract Services	270,793	261,817		Excess Income Over Expenses	-	-
	Administrative & General:				BREAKDOWN OF MAINTENANCE WITH RESERVES		
64000	Administrative & General	1,500	1,000		ANNUAL MAINTENANCE FEE		
64002	Fire Extinguisher Inspection	250	100		Non-Lake Owners (314)	2,041.00	1,681
64003	Admin. & General - Election Monitoring	2,000	6,500		Lake Owners (79)	2,126.00	1,770
64010	Annual Corporate Report	62	62		QUARTERLY MAINTENANCE FEE		
64120	Bad Debt Exp.	2,500	2,500		Non-Lake Owners (314)	510.25	420
64140	Gate / Key Cards Exp.	350	480		Lake Owners (79)	531.50	443
64200	Bank Charges	200	200				
64250	Licenses, Taxes & Permits	2,500	2,500				
64300	Office Supplies	1,000	800				

Metal Roofing – Permitted, Hidden Fastener Style ONLY

These systems are one of the most secure and resistant to erosion because there are no fasteners (screws) exposed. However, while this style does offer more security and long-term strength for the home or commercial business that it's installed on, it can often be more expensive. Approved June 2023



APPROVED COLORS



Veterans Day Happy Hour Event

PAGE 8

Lenny Feld — Army
Herb Feld — Navy
Ben Novy — Army
Aaron Pepis — Navy
Bruce Richard — Air Force
Rod McKinney — Coast Guard &
Navy Reserve
Ed Booker — Marines
Robert Lanzet — Army
George Claudio - Marine
Scott Brown — Navy
Andre' Amacker — Navy
Steve Feinberg — Air Force
Richard Tobier — Air Force
Lehman Nelson—Veteran
Isidor Soto — Marine
Louis Gilardi—Air Force
Paul Nick—Air Force
David Grant—Navy
Jim Wilson—Army National Guard

HONORING ALL WHO SERVED

Veterans
Day



Veterans Day
Happy Hour
Friday, November 10th
5 PM to 6 PM

PREPARING YOUR HOME TO SELL?

TIP # 5: LET'S TALK ABOUT STAGING

A well-staged home can give the impression of a comfortable, welcoming, and aesthetically pleasing living environment, which can contribute to a faster sale and potentially even attract higher offers from interested buyers. Some examples of staging are; **arranging furniture** thoughtfully, **maximizing natural light**, and adding a few **finishing touches** such as fresh flowers and rolled towels in the bathroom. A professional Real Estate Agent may stage the home for you.



'Setting the stage' to
entice buyers TO BUY

STAGING

Happy to help!

- Jill Tarlow

TF TARLOW
FREEDMAN
TEAM

LANGREALTY



Something is missing.

Coco Wood Lakes Art Project

Since our Clubhouse Lobby was painted, many of us have asked what fresh look should adorn these bare walls. So a committee was formed by our board to remedy the blank spaces. We know many talented artists and photographers are our CWL neighbors. It's time to display our own art! Please bring pieces to the office.

Submission Deadline Jan 2nd 2024

- Acceptable sizes start at 8"x10" and are limited to 30"x40".
- Artists are responsible for framing their own artwork with a wire on the back so it can be hung properly.
- Each artist can bring up to four pieces for display.
- The value of the art should not exceed \$250.00.
- Any sale of an art piece is solely between the artist and the prospective buyer.
- Coco Wood Lakes and the Art Committee cannot be held responsible for any damages to, or theft of, either the artwork or the frame.
- The artist may withdraw their art from the exhibit providing they notify the office at least a week in advance. Only the committee is authorized to remove the art. The artist may pick up their work at the office during regular business hours.
- For any questions contact Aaron Pepis- pepistudio@aol.com or Frances Holden- holdenfrances@gmail.com

An opening reception will take place preceding each three month rotation

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FEAR NOT



When you got stuff that needs fixing it can be a scary world out there. How can you be sure you'll call the right person? How do you know if you're being overcharged? That's why we have CWL's own home repair service.

Our community contract gets us discounted prices for parts and labor on A/Cs, appliances, plumbing & electric. But

best of all, you will get the certainty that anything broken will be fixed. We're member run and not for profit. We just want everyone to have one less thing to worry about.

Richard Sussman / 718-570-9230 / rsuss2@gmail.com
Ina Huth / 504-289-8227 / a2fay2@gmail.com



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Before




After





November 2023



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>If you haven't signed up for e-voting, contact Kristine at 561-495-1133 or email office@cocowoodlakes.com</p>			1	2	3	4
5 	6	7	8  7pm	9	10  Happy Hour Honoring Veterans 5pm	11 
12	13	14 Lunch & Learn Seniors & Scams 12:00pm Town Hall Meeting 7:00pm	15  Ladies Club Luncheon 1:00pm	16  Pizza Night 5pm - 8pm	17	18
19 Friendsgiving Potluck 1:00pm	20	21	22	23  Thanksgiving Day	24	25
26	27	28 Lunch & Learn Seniors & Scams 12:00pm Medicare 2024 Changes - Amerilife 6:00pm  Board of Directors Meeting 7:00p	29	30		

Coco Wood Lakes Assoc., Inc. is inviting you to a scheduled Zoom meeting.

Topic: Coco Wood Lakes Assoc., Inc.'s Board Meeting
November 28th Time: 7PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://cocowoodlakes.com/zoom>

Meeting ID: 930 874 3960
Passcode: 676282





TARLOW
FREEDMAN
REAL ESTATE TEAM



BUYING OR SELLING A HOME?

LET'S WORK TOGETHER!

Buying & selling a home can be a stressful process. As experts in the COCO WOOD LAKES real estate market, with OVER 10 YEARS OF EXPERIENCE working successfully with buyers and sellers, you can rely on us to get you the best possible results!

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