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Board Meeting TUESDAY, NOVEMBER 25TH



BOARD OF DIRECTORS

ANITA BROWN	INTERIM PRESIDENT
MARIANNE REGAN	SECRETARY
JO-ANN ORLANDO	TREASURER
JON GUTMACHER	DIRECTOR
JESS KAUFMAN	DIRECTOR
KATHY THRASHER	DIRECTOR
BERNIE PEDOWITZ	DIRECTOR

First Service Residential

Office Hours:

Monday – Friday: 8:00 AM – 5:00 PM

Closed for Lunch: 1:00 PM – 2:00 PM

Ph # 561-495-1133

Email:

cocowoodmgr@fsresidential.com

Property Manager:
Christina Hurst

Regional Director:
Mariya Rau

First Service Residential
After Hours 866-378-1099

Message from the Board of Directors – October 2025**Board Resignation**

As many of you already know, **Mike Dorman** resigned from the remainder of his term, which was set to end in February 2026. We would like to thank Mike for his hard work and wish him all the best.

We have been busy the last month completing projects around the clubhouse and working on the 2026 budget:

Clubhouse & Community Improvements:

- The exterior painting at the clubhouse is complete — and it looks fabulous!
- The building's exterior lighting has been replaced with new, modern fixtures featuring dusk-to-dawn sensors for improved efficiency and appearance.
- Gutters were installed to create a seamless transition from the roof, with leaf guards added in areas surrounded by fall foliage.
- The monument signs have been freshly painted and now match the clean, updated aesthetic of the clubhouse.

Next Steps

Our next projects include a landscape refresh around the monument signs on El Claire and Atlantic, in front of the clubhouse, and by the pool area to further enhance the community's curb appeal as well as a monument refresh at Oriole and Jog. We are working with Pugh Pools to get the structure installed over and around the spa equipment.

Reserve Study & Financial Update

The Board also took a detailed look at our 2022 Reserve Study. We reviewed items that should be updated next year and evaluated our current reserve balance compared to the recommended levels.

As of now, we have approximately **\$325,000 in reserves**, which includes a **\$200,000 loan due in about two years**. According to the 2022 Reserve Study, our reserve balance at that time should have been close to **\$1 million**, but it was only **\$130,000**. The study projected that we would need to contribute roughly **\$195,000 in 2023 and 2024** to begin addressing the reserve shortfall — unfortunately, we only contributed \$20,000 in 2023 and \$80,000 in 2024 – far short of the recommended amounts.

To build our reserves to a healthy level (and avoid any potential special assessments), it's critical that we continue increasing our reserve contributions this year and over the next few years. To put this in perspective, our **windstorm deductible alone is \$100,000**, meaning that a significant storm could quickly deplete our current reserves.

We appreciate everyone's understanding and continued support as we work to maintain the community's beauty, safety, and financial stability.

COCO WOOD LAKES

Treasurer's Report - October 28, 2025 For the period ending September 30, 2025

CASH ON HAND

\$	306,092	Operating Account, includes prepaids of \$51,736
\$	148,414	Operating Money Market
\$	324,441	Reserve Account (see analysis below)
\$	778,947	Total

RESERVE ACCOUNT ANALYSIS

\$	324,441	Balance as of 9/30/2025
\$	(200,000)	Loan Due to Sun Enterprises
\$	124,441	Actual Reserve Balance

ACCOUNTS RECEIVABLE (Maintenance fees owed, DELINQUENCIES)

\$	21,707	Total Delinquencies	Decrease of \$6,011 from prior month
\$	13,931	Sent to attorney - accounts over 90 days in arrears	4 accounts
\$	7,668	Late letters issued	Late after 15th of the month 15 accounts
\$	108	Small balances owed by	7 accounts
Total Account			26 accounts

EXPENSE SUMMARY

	Budgeted	Actual Exp	Variance	
\$	78,914	\$ 69,028	\$ 9,886	September Budget vs. September Actual
\$	710,226	\$ 584,715	\$ 125,511	YTD Budget vs. YTD Actual

BALANCE SHEET ANALYSIS

Operating Acct	\$306,092
Prepaids	-\$51,736
less 2 mos. Cushion	<u>-\$157,828</u>
Avail for exp.	\$96,528
1 month Expenses (budgeted)	\$78,914
Avg Monthly Exp ytd	\$64,968

based on 2025 budget



2026 Budget Approved

We are pleased to announce that the 2026 Budget has been approved.

Maintenance Fees:

Non-Lake Owners:	\$593 per quarter
Lake Owners:	\$612 per quarter

Please note: You will NOT receive a coupon book.
Payments must be made online or by mail.

We would like to remind everyone that First Notice of the Annual Meeting will be sent out 60 days prior, **December 10, 2025**, prior to the Annual Meeting.

If you have not yet signed up to receive electronic notice and voting, please do so. To ensure you receive the notice on time, contact the office today with your email address, and we will assist you in signing up for electronic notices.

Important Dates To Remember:

The Annual Meeting and Elections will be on
Wednesday, February 11, 2026 at 7:00PM

Members desiring to run for the Board must submit their Intent to Run form no later than 40 days, **January 3, 2026**, prior to the Annual Meeting.

Any candidate desiring to run for the board should include a copy of his/her information which may not exceed one side of an 8 1/2" x 11" sheet to the office no later than 35 days, **January 8, 2026**, prior to the Annual Meeting.

The Second Notice will be sent, including the candidates information sheets, no later than 14 days, **January 29, 2026**, prior to the Annual Meeting.



VETERANS DAY

HONORING ALL WHO SERVED



THANK YOU CWL VETERANS

WE SALUTE YOU

André Amacker – Navy

Ed Booker – Marines

Scott Brown - Navy

George Claudio – Marines

Chuck David – Army

Steve Feinberg – Air Force

David Feinstein – Air Force

Lenny Feld – Army

Don Frieberg - Army

Louis Gilardi – Air Force

David Grant – Navy

Kenneth Leech – Navy

Rod McKinney – Coast Guard & Navy Reserve

Lehman Nelson – Veteran

Tim Parnes – Navy

Aaron Pepis – Navy

Tom Prevratil – Green Beret & National Guard

Bruce Richard – Air Force

Lou Shimkin – Army

Isidor Soto – Marine

Seth Taylor – Signal Corps

Richard Tobier – Air Force

Jose Torres – Army

Terrance Whitlock - Air Force

Jim Wilson—Army National Guard

In addition, we continue to support the **Jacobson Family Food Pantry**, and the donation box that has always been in the lobby will remain available.

Coco Wood Lakes Ladies Club

We're excited to kick off the season!

First Meeting: November 12 at 1:00 PM

Location: Restaurant to be announced

All lady neighbors and friends are invited! If you're new to Coco Wood Lakes or not yet a member, come see what we're all about — the more the merrier! 🌸

Thanksgiving Food Drive

Help us reach our goal of **10+ boxes** for the **Jacobson Family Food Pantry**.

Please drop off items in the **Lobby food box**.

Each box includes:

2 boxes potatoes • 1 can evaporated milk • 2 boxes stuffing mix • 4 cans yams • 6 cans veggies • 3 cans cranberry sauce • 2 dessert or cake mixes

Contact: Sandy Steinberg

 shs54@juno.com |  561-699-3491

Do you have a green thumb and a flare for design?

Our community is looking for talented gardeners to help reimagine the landscaping around our monument and clubhouse building.

Bring your expertise and creative ideas to shape a space we can all enjoy and be proud of! 🌿 ✨



To learn more or get involved, contact Christina in the Property Manager's office. 👤

Saturday, November 15th SECURE SHRED DAY



**342 N Swinton Ave
Delray Beach, FL 33444**

The red shredder will be onsite and offers secure mobile paper shredding in the church parking lot. You can watch as your sensitive paperwork goes straight into the shredder.

\$5 per box (banker's box size) \$10 for a bag
Cash is preferred, but credit card accepted with a \$25 minimum

Please contact Tricia 561-788-2822



**I LIVE, WORK
& PLAY IN CWL**

Listed	Sold	Address	Bed/Bath	List Price	Sold Price	DOM
8/19/2025		6251 Hitchin Post	3/2	\$599,000		63
9/29/2025		14690 Country Side Lane	3/2	\$499,000		22
2/12/2025		6335 Hitchin Post	2/2	\$469,000		246
9/23/2025		14734 Wood Lodge Lane	3/2	\$454,900		28
10/4/2025		6334 Whispering Wind Way	3/2	\$399,500		376
10/16/20...		14663 Hideaway Lake Ln	3/2	\$385,000		5
10/16/20...		14663 Hideaway Lake Ln	2/2	\$385,000		5
7/10/2025	under contract	6334 Winding Brooke Way	2/2	\$365,000		81
4/20/2025	under contract	6125 Winding Brooke Way	2/2	\$574,900		178
10/15/20...	under contract	14888 Sunnyview Lane	2/2	\$299,000		1
7/10/2025	under contract	14731 Summersong Lane	2/2	\$330,000		16
4/12/2025	10/6/2025	6391 Sagewood Way	2/2	\$365,000	\$322,000	91
2/24/2025	9/30/2025	14765 Wood Lodge Lane	2/2	\$365,000	\$328,500	131
6/8/2025	9/17/2025	6404 Moonstone Way	2/2	359,000	\$330,000	71

My Listings



63334 WINDING BROOKE

2 bed | 2 bath | 1 car



BOYNTON BEACH

2 bed | 2 bath



POMPANO BEACH

2 / 2 Intracoastal



Important Homeowner info: PROPERTY FRAUD and how it affects you ...

PROPERTY FRAUD is real and growing, but you don't have to cross your fingers and hope it won't happen to you. Palm Beach County's free Property Fraud Alert is an easy, low-effort step that gives you an early warning if someone tries to record documents using your name or property. Sign up today and sleep a little easier.

Protect Your Property: Set Up a Free Fraud Alert in Palm Beach County

Property fraud, also known as deed or title fraud, happens when someone records a fake deed, mortgage, or lien to make it look like they own your home. Scammers often target seniors, absentee owners, or vacant properties, using forged signatures or stolen identities to take advantage.

Fortunately, Palm Beach County offers a free Property Fraud Alert to help you stay protected.

How It Works

The Clerk of the Circuit Court's alert system notifies you whenever a document is recorded in your name or connected to your property. If you receive an alert, you can quickly check the Clerk's Official Records to confirm whether it's legitimate.

How to Sign Up

Go to www.mypalmbeachclerk.com.

Search for "Property Fraud Alert."

Click Sign Up and enter your name, property address, and email address.

Register name variations (for example, with and without a middle initial) for extra protection.

Once enrolled, you'll get an email whenever a document is filed under your registered name or parcel number.

If You Receive an Alert

Review the document online at the Clerk's website.

If it looks suspicious, contact the Clerk's Office and local law enforcement immediately.

You may also wish to consult your title company or a real estate attorney.

Stay Vigilant. Property fraud can go unnoticed for months. Signing up for Palm Beach County's free alert takes just minutes and gives you valuable peace of mind.

Sign up today to keep your home, and your good name, protected.

Feel free to call me if you need help with this ...



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SUNDAY

23

NOVEMBER

DOORS OPEN 12:30 PM

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SIDE DISH, DESSERT, YOUR
FAMILY FAVORITE OR
CONTRIBUTE \$15 TOWARDS
TURKEY & HAM

RSVP: TEXT: JOANNORLANDO@YMAIL.COM
TEXT 954-803-7316

CALL CHRISTINA 561-495-1133

SIGN UP ON THE WHITE BOARD IN THE LOBBY



Hello November

Sunday, Nov 9th Mexican Train Dominoes 10:00am

Monday, Nov 10th Veterans Day Celebration 6:00pm

Wednesday, Nov 12th Game Night 6:00pm

Saturday, Nov 15th SINGO 7:00pm

Thursday Nov 20th Pizza Night 5:30 pm

Sunday, Nov 23rd Friendsgiving 12:30 pm

Sunday, Nov 30th Holiday Decorating & Coffee 10:00am

Save the Date

Saturday, December 6th Holiday White Elephant Gift Exchange

Thursday, December 11th - Craft Night

Thursday, January 1st - New Years Day Celebration

Saturday, January 24th CWL Community Yard Sale

Sunday, February 8th Super Bowl Party

Wednesday, February 11th - CWL Annual Meeting

Saturday, March 21st Murder Mystery Dinner

Saturday, April 11th Delray Beach Playhouse Something Rotten

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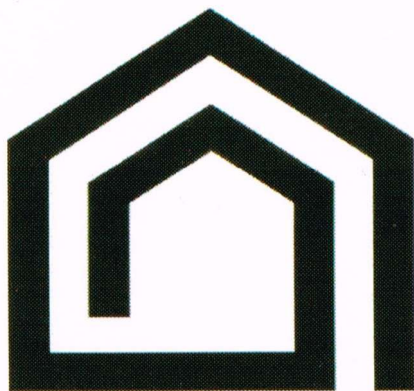
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But all CWL homeowners can enjoy the same certainty as we do. Our Community Bulk Contract provides discounted prices for repair and replacement that can't be beat. Most likely, membership dues will more than cover any fixes you're going to need.

This is a Coco Wood Lakes Homeowner's Amenity exclusively.

Take advantage of it.

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



Coco Wood Lakes HOA does not endorse or recommend any

Advertisements

Promote Your Business in the CWL Newsletter!

Are you doing business in Palm Beach County!

Reach a supportive and engaged community by advertising in our **CWL Newsletter!**

A fantastic way to connect with Coco Wood Lakes members and grow your business.

Annual Rates:

Business Card Size – **\$100**

Quarter Page – **\$185**

Half Page – **\$500**

Full Page – **\$700**

Try our 3-month minimum options:

Business Card Size – **\$50**

Quarter Page – **\$75**

Half Page – **\$150**

Full Page – **\$200**

Let our community know what you do and support one another while you're at it!

To reserve your ad space, contact Christina Hurst Property Manager

Email: newsletter@cocowoodlakes.com



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November 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
TRASH PICKUP Monday: Landscaping and regular pickup of household trash. Thursday: Bulk, recycling and regular pickup of household trash.						1
2  Don't Forget! Daylight Savings ends FALL BACK	3	4  Office Closed	5	6	7	8
9  Mexican Train Dominoes 10:00am	10  Veteran's Celebration 6:00 pm	11  Veterans Day Office Closed	12  GAME NIGHT 6:00pm	13	14	15  SINGO 7:00pm
16	17	18	19	20  PIZZA PARTY 5:30p	21	22
23  FRIENDS GIVING Doors open at 12:30	24	25  Board of Directors Meeting 7:00p	26	27  Thanksgiving Day Office Closed	28 Office Closed	29
30  MERRY CHRISMUUKKAAH Decorate for Holiday 10:00am	 Are your recycling bins broken? Get new ones free by calling 866-NEW-BINS					