

COCO WOOD LAKES NEWSLETTER

WELCOME 2026

Meet the Candidates Town Hall

January 20th at 7:00pm

Board Meeting

January 27th at 7:00pm

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

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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

cocowoodmgr@fsresidential.com

Property Manager:
Christina Hurst

Regional Director:
Mariya Rau

First Service Residential
After Hours 866-378-1099

Interesting CWL 2025 facts ...

- ◆ Our property insurance went from uninsurable status to a premium decrease for 2026.
- ◆ 27 CWL homes were sold in 2025 with selling prices from \$260,000 to \$589,000.
- ◆ 76 ARC Requests were approved
- ◆ 2 TVs were installed in the Clubhouse
- ◆ 108 violation letters sent
- ◆ 306,000 kw of electricity were used
- ◆ 13,200 gallons of water
- ◆ 1,088 slices of pizza served at pizza nights
- ◆ 93 gallons of paint was used to freshen up our campus
- ◆ 30 special events were planned by the Entertainment Committee (not including pizza or game nights)

Residents are reaching out to board members and asking questions rather than listening to rumors or making assumptions. We love it! The Board continues to be transparent, and we welcome Residents to reach out anytime with your questions or position on issues and/or upcoming votes.

As the year comes to a close, the Board would like to extend our warmest holiday wishes to all our residents.

This season is a wonderful time to reflect on the sense of community that makes our neighborhood such a special place to live. We are grateful for your involvement, your cooperation, and the many ways residents contribute to keeping our community welcoming, vibrant, and strong.

We hope the holidays bring you joy, good health, and time well spent with family, friends, and neighbors. As we look ahead to the new year, we remain committed to working on behalf of the community and continuing to enhance the quality of life for all who call this neighborhood home.

Wishing you a safe, happy, and peaceful holiday season and a bright New Year.

Season's Greetings from Your HOA Board

Meet the Candidates Town Hall Tuesday, January 20 at 7:00pm
Attend in person or on zoom (CocoWoodLakes.com/zoom)

COCO WOOD LAKES

Treasurer's Report - December 16, 2025
For the period ending November 30, 2025

CASH ON HAND

\$	336,957	Operating Account, includes prepays of \$29,957
\$	149,280	Operating Money Market
\$	345,008	Reserve Account (see analysis below)
\$	831,245	Total

RESERVE ACCOUNT ANALYSIS

\$	345,008	Balance as of 9/30/2025
\$	(200,000)	Loan Due to Sun Enterprises
\$	145,008	Actual Reserve Balance

ACCOUNTS RECEIVABLE (Maintenance fees owed, DELINQUENCIES)

\$	26,190	Total Delinquencies	Decrease of \$15,317 from prior month
\$	16,459	At Attorney - Accounts over 90 days in arrears	5 accounts
\$	9,685	Late letters issued	Late after 15th of the month 18 accounts
\$	46	Small balances owed by	11 accounts
		Total Accounts	34 accounts

EXPENSE SUMMARY

	Budgeted	Actual Exp	Variance	
\$	78,914	\$ 68,473	\$ 10,441	November Budget vs. November Actual
\$	868,054	\$ 749,454	\$ 118,600	YTD Budget vs. YTD Actual

BALANCE SHEET ANALYSIS

Operating Acct	\$336,957
Less Prepays	-\$29,957
less 2 mos. Cushion	<u>-\$157,828</u>
Avail for expenses	\$149,172
1 month Expenses	\$78,914
(budgeted)	
Avg Monthly Exp ytd	\$68,098

based on 2025 budget



We would like to extend our sincere and heartfelt thanks to everyone who generously donated to the **Forgotten Soldiers**. Your kindness, compassion, and support truly made a meaningful impact.

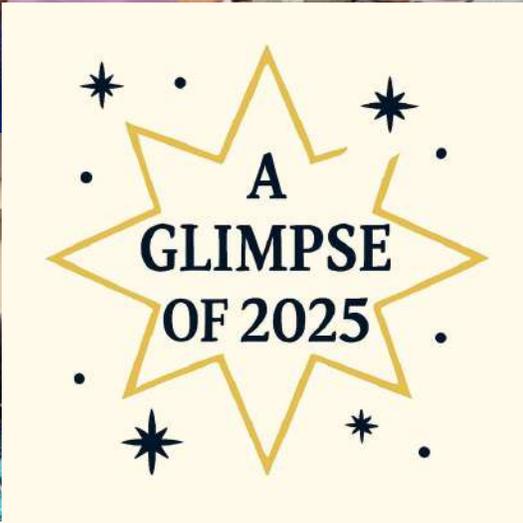
Marianne Regan and Christina Hurst personally delivered the donations. They were met with overwhelming gratitude and appreciation. The organization was extremely happy and deeply thankful for the generosity shown by our community. Thank you again for your generosity and thoughtfulness.



CURRENTLY AS OF 10/20/2025
We are shipping to the following locations:

Kuwait, Iran, Qatar, Jordan, Bahrain, Saudi Arabia, Syria, United Arab Emirates, Israel, Beirut, Poland, Romania, Latvia, Lithuania, Kosovo, Germany, United Kingdom, Japan, Djibouti, South Korea, Navy Ships in the Caribbean Sea, Mediterranean Sea, Red Sea, China Sea, Croatia, South America, Gulf of Oman, to name a few...

[Meet the Candidates Town Hall Tuesday, January 20 at 7:00pm](#)
[Attend in person or on zoom \(CocoWoodLakes.com/zoom\)](https://CocoWoodLakes.com/zoom)



COCO WOOD LAKES Community YARD SALE & BLOOD DRIVE

Saturday, Jan 24th | 8 AM - 1 PM

Sale can be held in your driveway or at the Clubhouse parking lot. This is an annual fund raiser and a \$15 donation to the Entertainment Committee is appreciated. We will be advertising on social media. The Big Red Bus will be in our parking lot 7:30 - 1:30 & will give each donor \$20 egift card & tshirt. 2 food trucks on site. RSVP today to get on the map joannorlando@gmail.com or text 954-803-7316

FOOD TRUCKS:
TACOS WEY &
PUMPKIN'S KITCHEN



954-803-7316 for info



Annual Community Yard Sale

• Please be open at 8 am! It's important we are all open and ready for business as advertised. As you all know, there will be early birds. Have your change ready. Be sure you have water or a snack close at hand.

• Display your items using tables, clothing racks, or large bins that can hold books, frames, tools, or dishes. It helps to organize items by category like kitchen, sports, books. Use bins for items at the same price: All Garden Tools \$1. Try to tag items with non-sticky tags. IDEA: Sell water \$1/bottle!

• Set prices fairly! Too high will scare people away but too low leaves no room for bargaining. Most people love to haggle! If you are unsure about pricing, check eBay, Goodwill, and other sites. Later in the day you may want to drop your prices if you really want to sell them!

Make money on all that stuff cluttering up your garage, cabinets and closets! We've learned some tips over time to help you make more money and keep us all safe! If you have any questions, contact:

JoannOrlando@gmail.com • 954-803-7316
or call Christina • 561-495-1133

•REMEMBER SAFETY FIRST
Keepall doors, garage doors, & windows locked. Keep your keys & cellphone on your body. Have another person on hand to relieve youfor bathroom breaks and as extrapair of eyes & hands.

COCO WOOD LAKES
Saturday, January 24th
8:00 am to 1:00 pm

Hold your sale in your driveway or at a space in the Clubhouse Parking Lot.

\$15 Donation to the Entertainment Committee is appreciated.



• It may not be a good idea to keep your money in a cash box. It belongs on your body in a pouch or apron. Put large bills deep down in a pocket. We suggest that you start with a \$50 to \$75 bank. Have plenty of singles, 5's, and a roll of quarters. Do not accept checks!

• DO NOT ALLOW ANYONE INSIDE YOUR HOME! Please follow these basic rules to be safe. Good luck on all your sales. Most of all, have fun!



swa.org/recyclerright

Recycle Right -every day-



Blue Gets

- ♻️ Plastic bottles and containers
-Lids on; 2 gallons or less
- ♻️ Food and beverage cans
- ♻️ Glass bottles and jars
-Lids off
- ♻️ Milk and juice cartons
-Lids on
- ♻️ Drink boxes
-No pouches
-No straws



PLEASE NO ...

- ❌ Plastic bags
- ❌ Foam products
- ❌ Aluminum foil or pans
- ❌ Shredded paper
- ❌ Plastic eating utensils or straws
- ❌ Paper plates
- ❌ Paper towels or napkins
- ❌ Coat hangers
- ❌ Light bulbs

When in doubt, throw it out.

DO NOT PUT INTO TRASH OR RECYCLING BINS:

- ❌ Needles. Call 561-837-5900 for disposal.
- ❌ Lithium batteries. Drop at Home Chemical & Recycling Center or retailer near you. Visit swa.org/lib to learn more.

Yellow Gets

- ♻️ Cardboard
-Flattened
-Remove packing material
- ♻️ Newspaper and inserts
-No plastic bags
- ♻️ Dry food and pizza boxes
-No food stains
- ♻️ Office and school paper
- ♻️ Cardboard paper rolls
- ♻️ Mail
- ♻️ Magazines
- ♻️ Paper bags



For recycling bins, call 866-NEW-BINS.
(639-2467)

- * This cart is only available to multi-family complexes.
- ** This bin is provided for curbside collection.



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

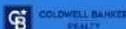
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Listed	Sold	Address	Bed/Bath	List Price	Sold Price	DOM
11/10/20...		14656 Country Side Lane	2/2	\$649,900		39
8/19/2025		6251 Hitchin Post	3/2	\$599,000		122
2/12/2025		6335 Hitchiin Post	2/2	\$469,900		305
10/4/2024		6334 Whispering Wind Way	3/2	\$399,500		435
7/10/2025		14731 Summersong Lane	2/2	\$340,000		29
10/16/20...	under contract	14663 Hideaway Lake Ln	2/2	\$350,000		60
9/29/2025	under contract	14690 Country Side Lane	3/2	\$510,000		80
9/23/2025	12/15/2025	14734 Wood Lodge Lane	3/2	\$439,900	415,000	80
10/15/20...	11/5/2025	14888 Sunnyview Lane	2/2	\$299,000	\$275,000	1
7/10/2025	11/4/2025	6334 Winding Brooke Way	2/2	\$365,000	\$355,000	81

This dog is trained to sniff out people who should call me to sell their house



Jo-Ann Orlando
Realtor
Senior Real Estate Specialist
954-803-7316
joannorlando@gmail.com



*Happy
New Year*



**MEET MY
PREFERRED
LENDER**



954-684-7637



Your Local CrossCountry Mortgage Loan Officer
Heather Craig
Heather.Craig@ccm.com

Loan Officer
Delray Beach, FL Mortgage Loan Officer
NMLS #325921

January 2026 Home & Finance Update ~ New Year. New Opportunities. Smarter Home Decisions.

As we welcome this New Year, many homeowners are reviewing goals around cash flow, home upgrades, and long-term financial comfort. Whether you're planning to stay put or thinking ahead, January is an ideal time to explore how your home can continue working for you.

Start your New Year with Savings.

A quick confidential conversation can reveal how your home equity might improve cash flow and reduce monthly expenses. Explore with me how using home equity wisely can create savings and support the lifestyle you enjoy.

Outdoor Living, Delray Style

- Shaded patio or covered lanai
- Space for morning coffee and evening gatherings
- Low-maintenance landscaping
- Outdoor lighting for beauty and safety

Vision Tip for 2026

Your home can be your oasis to support the life you want to live. Small improvements today can create big comfort and confidence for years to come. Your equity can further your retirement savings while giving more flexibility and funding those lifelong dreams.

Reach out to me today and let's make this the best 2026 for you! 🌸

Your Local Mortgage Resource Reach out anytime at 954-684-7637

As a South Florida native with decades of experience in home financing, I'm here to provide **clear guidance, hands-on service, and trusted resources** — whether you're curious, planning, or ready to take action I provide • Home value reviews • Equity & refinancing options • Purchase or downsizing planning • Renovation financing guidance • Investment property solutions, and more.

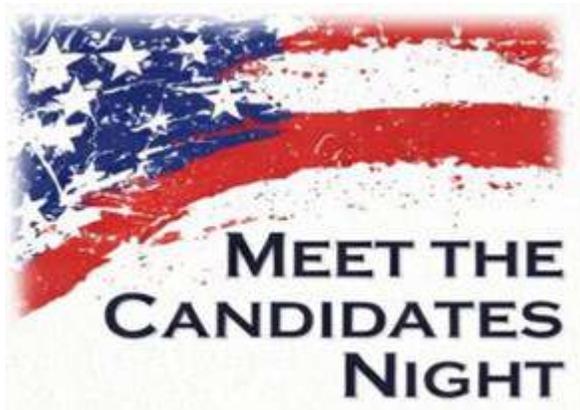
Working with a well-versed professional team serving families since 1989, I'm here to help you maximize savings through tax-smart planning, renovating, consolidating, relocating, purchasing, refinancing, or insurance review.

Heather Craig NMLS 325921— Licensed Loan Specialist (FL, GA, TN, VA)  ccm.com/heather-craig 900 NW 17th Avenue, Unit 202 Delray Beach, FL 33445 Equal Housing Opportunity. All loans are subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 1623515



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Meet the Candidates Night

Tuesday, January 20th | 7:00 PM
Clubhouse Auditorium

Meet the individuals running for the **board**, ask your questions, and hear directly from the candidates. This is your opportunity to learn about their vision for our community and what they have to say before casting your vote.

Attend in person or via Zoom:

CocoWoodLakes.com/Zoom

Don't miss this important chance to get informed—your vote matters!

Call 561-495-1133 to sign up for E-Voting if you have not done so. Election is Wednesday February 11.

Coco Wood Lakes

Upcoming Events

January

2026

JAN 7	GAME NIGHT 6:00 pm BYO Everything
JAN 11	MEXICAN TRAIN DOMINOES 10:00 am to Noon
JAN 15	PIZZA NIGHT 5:30 pm
JAN 20	CWL TOWN HALL 7:00 pm Meet the Candidates
JAN 24	CWL COMMUNITY YARD SALE & BLOOD DRIVE 8am - 1 pm
JAN 27	CWL BOARD MEETING 7:00 pm

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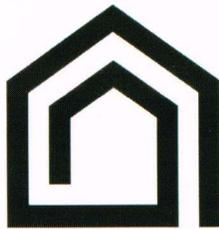
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After



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As members of CWL Appliance Service, we face the future with confidence. We know that our A/C and appliances will continue to work and all repairs will be hassle free. Even a leaky toilet or a broken light switch won't make us sweat.

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



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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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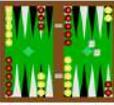
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January 2026



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>The election for Board of Directors is Wednesday February 11. Call 561-495-1133 if you have not signed up for e-voting.</p>				<p>1</p>  <p>Office is Closed</p>	<p>2</p>	<p>3</p>
<p>4</p>	<p>5</p>	<p>6</p>	<p>7</p>  <p>Game Night 6:00pm</p>	<p>8</p>	<p>9</p>	<p>10</p>
<p>11</p>  <p>Mexican Train Dominoes 10:00am</p>	<p>12</p>	<p>13</p>	<p>14</p>	<p>15</p>  <p>Pizza Party 5:30pm</p>	<p>16</p>	<p>17</p>
<p>18</p>	<p>19</p> <p>I HAVE A DREAM MARTIN LUTHER KING JR. DAY</p>  <p>Office is Closed</p>	<p>20</p>  <p>MEET THE CANDIDATES 7pm</p>	<p>21</p>	<p>22</p>	<p>23</p>	<p>24</p>  <p>COMMUNITY-WIDE GARAGE SALE</p>
<p>25</p>	<p>26</p>	<p>27</p> <p>Board of Directors Meeting 7:00p</p> 	<p>28</p>	<p>29</p>	<p>30</p>	<p>31</p>