



Christina News

• Newsletter of Christina Homeowners Association Inc. • January 2026 •

Cliffside Estates. . . Christina Lakes. . . Christina Woods. . . Christina Woods Unit 1
Christina Woods Annex. . . Christina Woods Phase 5. . . Christina Woods Phase 6

Annual Membership Dues Payments are Due Now



The Board of Directors for 2025-2026

Holly Scarangella, President
Mike Powell, Vice President
Dave Mueller, Secretary
Dave Mueller, Treasurer
Caleb McAllister

Mark Your Calendars!!

CHOA Meeting Schedule for 2026 (through the next BOD election in April)

2026 - Usually, 3rd Thursday

January 15 BOD

April 16 BOD

April 23 Election/Annual Mtg

All meetings are at **7:00 pm** via virtual meeting unless otherwise announced. Check the christinahoa.org website for links to the Google Meet meeting and latest schedule of meetings.

Please sign up for our Social Media:

Our plan is to communicate two times a year through mailed newsletters in order to reduce the amount of work and cost associated with mailing. Minor and urgent notices will be sent via our social media accounts. Lorin is actively monitoring the FB pages to reduce the amount of spam, so the timeline should be a lot cleaner. You can follow us on

Facebook (Christina Community Club ... <https://www.facebook.com/groups/christinaclub/>),

X (Twitter) (ChristinaHOA ... <https://x.com/ChristinaHoA1>), or

Instagram (christinahoa ... <https://www.instagram.com/christinahoa/>).

We plan to publish the same information in each of the tools.

Also, consider joining NextDoor (Christina neighborhood feed) for postings about our neighborhood and the surrounding areas.

Remember to consult our web site at **christinahoa.org** for all sorts of information (go explore!).

Get Involved!! Upcoming Election

The Board of Directors election is coming in April. Please consider joining the BOD. Let us know if you have questions regarding what is required if you wish to help the community by serving on the board.

The bylaws on our [web site](#) show the detailed requirements and duties of directors and office holders (President, Vice President, Treasurer, and Secretary). If you choose to become a director, you will have to attend about 6 meetings a year (under an hour). You will also have to occasionally contribute some of your time addressing issues outside of meetings. Of course, BOD officers have additional responsibilities outside of the meetings.

Other ways to get involved:

Please attend the community meetings, especially the annual meetings (April Board of Director election and October Budget Presentation meetings).

We need additional people to help with Committees. We have not been able to get a Social Committee started despite interest. The Beautification Committee needs occasional help with the community projects (such as planting the islands and Christina Parkway fence area). Helping with these and other projects helps our community funds go further.

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Projects Planned for 2026:

The budget has an allocation to complete additional planting by the fence along Christina Pkwy and complete fence repairs as needed. Please contact Mike Powell if you can help with these projects (or help watering the plants after we get the new ones installed). The email address of the Beautification Committee is christinahoabeaut@gmail.com.

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Reminder on Estoppel Fees: The BOD has approved a fee for estoppel letters as allowed under Florida law. For refinance letter requests and home sales letter requests, we will charge a \$250 fee for non-members and Class B members. **Class A members (dues paid) will not be charged a fee.** Another benefit of HOA membership!

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Other Reminders:

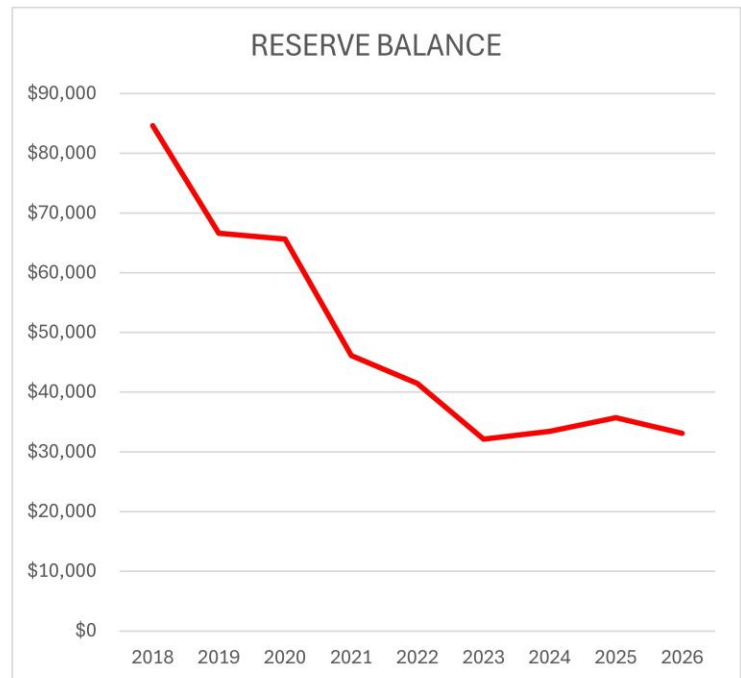
Please do not put yard waste in the medians or islands. Polk County only picks up yard waste from residences (for free) and will not pick up from non-resident properties. In that case, we must pay someone else to haul away the debris at an extra cost to us. **It would be helpful if you find some debris in the road or medians after storms, etc., place it in your yard for pickup.** That will make your dues money go further. Consult the Polk County yard waste pickup rules at <https://www.polk-county.net/services/polk-county-solid-waste/>.

Updates on Financial Sustainability

We have communicated previously about the rapidly shrinking reserve fund the Association has in place. The graph below shows the progress in recent years. We have done almost everything we can to reduce the operating expense of the association, but we only have a few more items to address before we have to curtail services. Ideally, we will get more contributions, and we will continue to make some improvements as the budget allows. Unfortunately, unexpected expenses (such as hurricane damage) can affect our ability to control costs.

Reserve Balance by Year

Reserve Balance		
Year	at End of Year	Notes
2018	\$84,666	
2019	\$66,605	
2020	\$65,648	CHOA did not pay the full CMIC assessment
2021	\$46,106	Changed fiscal year with limited dues collection
2022	\$41,467	
2023	\$32,163	
2024	\$33,408	Received 2 Insurance Reimbursements from CMIC
2025	\$35,712	Fence repair not completed
2026	\$33,112	Budget



We have flattened the curve in the last couple of years by eliminating some expenses and doing some of the work using volunteers. Charging estoppel letter fees has also helped to reduce the annual deficit. You can help control costs by volunteering when we have community workdays. Although our insurance costs have really ballooned (we are in the same risk pool as Condo Associations), we now get reimbursed by CMIC for half of the liability insurance costs. The final item we implemented in 2025 was to greatly reduce the side road island maintenance.

Please make your dues contribution!!

Financial Information for the End of 2025:

2025 Fiscal Year

Jan 01, 2025 to Dec 31, 2025

Income

Estoppel Fees	\$2,250
Interest	\$3
Membership Dues	\$24,695
Misc Income	\$0
Total Income	\$26,948

Operating Expenses

CMIC	\$18,535
Landscape Maintenance	\$2,775
Communications	\$657
Insurance – Liability	\$2,883
Improvement Projects	\$0
Other	(\$205)
Total Operating Expenses	\$24,644

Net Profit **\$2,304**

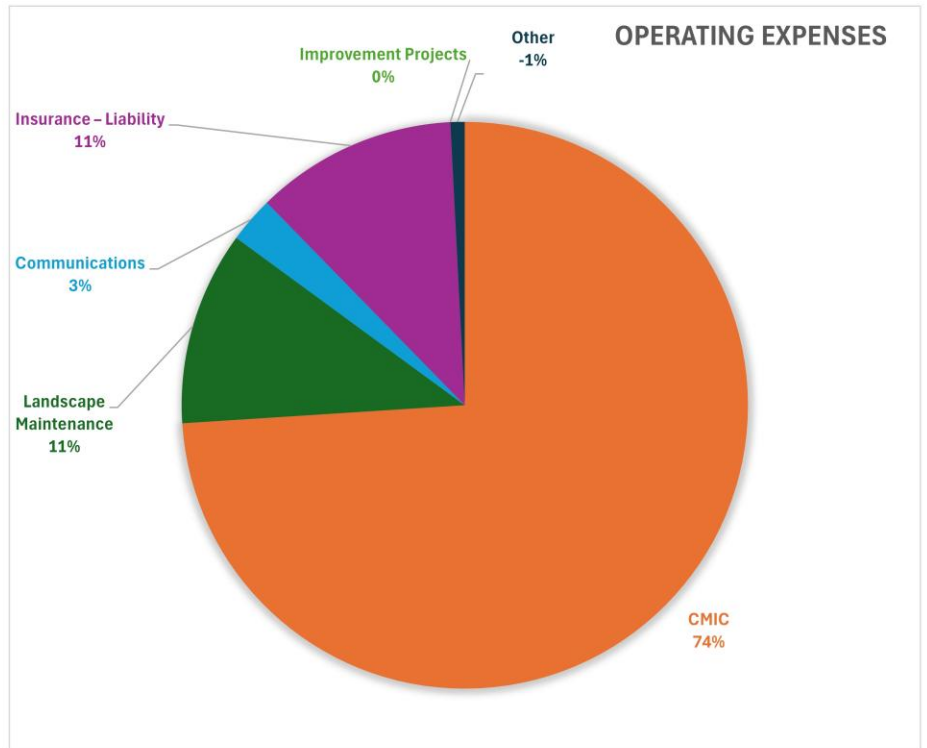
End of Year Bank Balance **\$35,712**

Notes:

CMIC Assessment was \$55, insurance claims received not yet spent

Other includes Taxes, Bank Fees, Corp Misc, Repairs/Maint

Liability Insurance includes reimbursements from CMIC



Financial Information for the 2026 Budget:

2026 Fiscal Year - Budget

Jan 01, 2026 to Dec 31, 2026

Income

Estoppel Fees	\$2,500
Interest	\$0
Membership Dues	\$22,000
Misc Income	\$0
Total Income	\$24,500

Operating Expenses

CMIC	\$19,000
Landscape Maintenance	\$1,200
Communications	\$1,000
Insurance – Liability	\$3,000
Improvement Projects	\$500
Other	\$2,400
Total Operating Expenses	\$27,100

Net Profit **(\$2,600)**

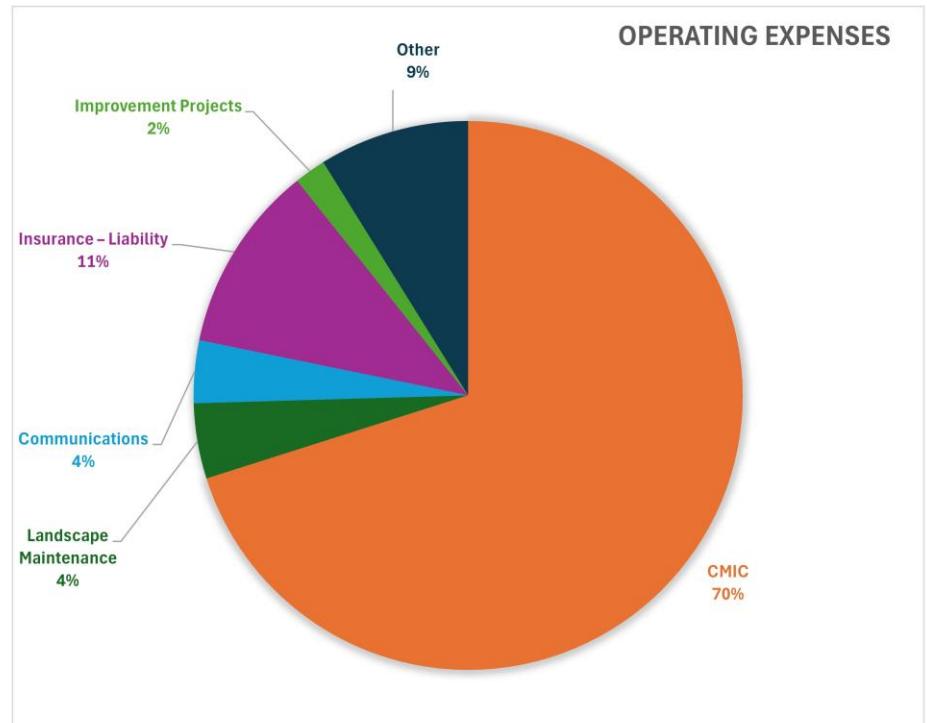
End of Year Bank Balance **\$33,112**

Notes:

CMIC Assessment is expected to be \$55 per house

Other includes Taxes, Bank Fees, Corp Misc, Repairs/Maint

Liability Insurance includes reimbursements from CMIC



Membership Dues Statement

The Christina HOA Inc. membership dues amount has been set at \$200 for the 2026 calendar / fiscal year. Your dues are vital to maintaining the neighborhood common areas (roadway medians, entrances, side road islands, etc.). Keeping these areas well maintained benefits everyone both in improved property values and better quality of living.

Please contribute to the betterment of the neighborhood by paying your dues promptly. You may use this page as your “invoice” for returning the payment by mail if desired.

You may also pay online via Zelle or PayPal (to pay by bank draft or credit card). A PayPal account is not required to make a payment through PayPal. The payment information and link are shown on our web site at <https://www.christinahoa.org/community/> . **Zelle payments are preferred due to the lower fees for us.** If you pay online, please ensure your address and name are included in the notes. Mail checks to Christina Homeowners Association Inc. PO Box 6461 Lakeland FL 33807-6461

2026 Membership Dues Payment

Name: _____

Property Address: _____

Contact Information Updates (e.g. email, phone number ... won't be shared):

Notes / Comments: _____

Please contact the CHOA Secretary at christinahoa.secretary@gmail.com if you have any questions about membership dues or how your dues are spent.

Over 85% of the dues collected goes towards maintaining and improving the median and island areas in our neighborhood. The remainder is spent on administrative expenses (insurance, communications, etc.). Pie charts on recent years have been published on our Communities web page.

Thank You Friends of Christina!

The following homes have paid for the 2025 calendar year (as of Dec 31):

218 Ash Ln	124 Christina Blvd W	6235 Elm Sq W	6204 Pine Ln	101 Shadow Ln
234 Ash Ln	126 Christina Blvd W	6314 Fern Ln	6212 Pine Ln	114 Shadow Ln
242 Ash Ln	129 Christina Blvd W	6315 Fern Ln	6215 Pine Ln	121 Shadow Ln
212 Birch Ln	133 Christina Blvd W	6320 Fern Ln	6223 Pine Ln	129 Shadow Ln
222 Birch Ln	134 Christina Blvd W	6321 Fern Ln	6224 Pine Ln	130 Shadow Ln
226 Birch Ln	156 Christina Blvd W	6341 Fern Ln	6310 Pine Ln	133 Shadow Ln
231 Birch Ln	165 Christina Blvd W	6325 Oak Ct	6320 Pine Ln	156 Shadow Ln
236 Birch Ln	310 Christina Blvd W	6318 Oak Sq E	6517 Shadow Ct	157 Shadow Ln
243 Birch Ln	201 Christina Blvd W	6323 Oak Sq E	6518 Shadow Ct	165 Shadow Ln
252 Birch Ln	6324 Christina Pkwy	6326 Oak Sq E	6529 Shadow Ct	6716 Woodside Ct
6338 Cedar Ct	110 Elm Ct	6327 Oak Sq E	39 Shadow Ln	6717 Woodside Ct
6319 Cedar Ln	128 Elm Ct	6330 Oak Sq E	47 Shadow Ln	70 Woodside Dr
6325 Cedar Ln	6221 Elm Sq E	107 Oak Sq N	53 Shadow Ln	76 Woodside Dr
6341 Cedar Ln	6222 Elm Sq E	115 Oak Sq N	59 Shadow Ln	89 Woodside Dr
6349 Cedar Ln	111 Elm Sq N	121 Oak Sq N	65 Shadow Ln	94 Woodside Dr
6354 Cedar Ln	112 Elm Sq N	139 Oak Sq N	71 Shadow Ln	117 Woodside Dr
6357 Cedar Ln	119 Elm Sq N	105 Oak Sq S	77 Shadow Ln	118 Woodside Dr
6358 Cedar Ln	123 Elm Sq N	106 Oak Sq S	89 Shadow Ln	125 Woodside Dr
6365 Cedar Ln	130 Elm Sq N	114 Oak Sq S	95 Shadow Ln	140 Woodside Dr
103 Christina Blvd W	115 Elm Sq S	142 Oak Sq S		146 Woodside Dr
104 Christina Blvd W	119 Elm Sq S	146 Oak Sq S		149 Woodside Dr
111 Christina Blvd W	130 Elm Sq S	6311 Oak Sq W		205 Woodside Dr
117 Christina Blvd W	137 Elm Sq S	6318 Oak Sq W		
119 Christina Blvd W		6322 Oak Sq W		

Please email us at help@christinahoa.org if you feel we have erred.