



# Forest Murmurs

## September 2023

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### MEETING INFO

The Fall General Meeting for the FRA HOA will be

September 11th, at 7 pm at the Forest Ridge Baptist Church.

There will be speakers, Trustee Elections, and Committee Reports.

Please attend and find out what is happening in your association!

### LETTER FROM THE BOARD PRESIDENT

Forest Ridge HOA Members,

\$121,275.42, 152 properties or 13.5% of homes. Those are our current delinquencies as an HOA. Your board is working to recover these funds with liens and with foreclosures. Foreclosures have been processed for the last 3 years now and will continue at a faster pace now that we understand the process better. We just approved 4 more homes on 21AUG23 for foreclosure proceedings and approved a Sheriff's Auction on a foreclosure the same night.

HOA Dues are not an optional expense that can be waived because some of the amenities aren't used. When homeowners moved into this neighborhood the owners had to sign paperwork acknowledging that they understood this was an HOA. All homeowners have a legal obligation to pay these Dues on time, every year. 86.5% of us are doing just that. For the remaining 152 properties who are behind in any way, the board is acting on all legal options to recover those funds and will be accelerating the pace going forward.

We do not want to foreclose on properties within our neighborhood. It does not help our property values and the visual impact of our neighborhood. However, we have obligations as an HOA that must be fulfilled. Per the By-Laws the green spaces must be maintained and the pool must be funded. These two items are not optional funding. Activities such as the Easter Egg hunt, Halloween Parade, Memorial Day Rally, and Pumpkin Carving are optional and can be cut. The Murmurs are technically optional and can be digitized or information sent out on Facebook alone. There are cuts that can be made that will be obvious to all, but we don't want to do that.

If you are behind on your dues, contact Associa to get setup on a payment plan, then abide by that payment plan. There are NO ACTIVE PAYMENT PLANS. If you owe money, you cannot access the pool, you cannot vote in board elections, you cannot vote on reserve funding or other initiatives, and you cannot take part on many activities. Again, DUES ARE NOT OPTIONAL and you have a legal obligation to pay them as is required with all HOA's.

If you do not pay your dues we will place liens on your property. We will proceed with foreclosures as needed and are increasing the frequency of proceedings. We will actively pursue all legal options to recover the funds due to the HOA.

Associa can be reached at 614-766-6500, or 888-612-2299, or 513-701-0559. All three numbers work. They will discuss payment plan options with you at that time. Your access to the pool, voting, and other activities will not be reinstated until your account is current and all dues paid.

Thank you,  
 Scott Kreckman  
 FRA Board President

## BOARD OF TRUSTEES

Scott Kreckman (23).....937-490-9757  
 President president@forestridgeassociation.org

Jesse Morgan (23) .....937-723-9768  
 Vice-President vicepresident@forestridgeassociation.org

Tabitha Bentz (25) .....937-802-0839  
 Secretary tabitha.bentz@forestridgeassociation.org

Larry Ford (25) ..... 937-343-4060  
 larry.ford@forestridgeassociation.org

Jake Bontatibus (25).....jake.bontatibus@forestridgeassociation.org

Roberta Havholm (24).....roberta.havholm@forestridgeassociation.org

Frank Semmelmayr (24) .....  
 frank.semmelmayer@forestridgeassociation.org

Faith Richardson (24).....faith.richardson@forestridgeassociation.org

(-) Term Expiration Date

Matters concerning Forest Ridge policy should be referred to the Trustees.

Board of Trustees Meeting:

Third Monday of every month at 7:00 P.M. (Except July) at the  
 Forest Ridge Baptist Church on Union Schoolhouse Rd.

Meetings are open to all FRA residents.

### Assessment Payments

Assessment payments are accepted by mail and membership cards are issued  
 at the pool Please send all FRA correspondence to:

FOREST RIDGE ASSOCIATION

c/o Associa, Community Management Solutions, P.O. Box 88396

Carol Stream, IL 60188-0396

Customer Service Department.....(8:30 a.m. - 5:00 p.m. M-F) 888-612-2299

Customer Service email ..... customerservice@rpmmanagement.com

### FOREST RIDGE COMMITTEES

Pool Maintenance and Operations:  
 Pool Number ..... 937-236-9691

Green & Maintenance Committee:..... Jake Bontatibus

Activities Committee: ..... Scott Kreckman

Pool Committee: ..... Jesse Morgan

Communications Committee: ..... Roberta Havholm

Audit Committee: ..... vacant

Infrastructure Committee: ..... Larry Ford

Elections & Voting: ..... Larry Ford

**Editorial Policy:** The editor welcomes all articles submitted, but reserves the right to edit any article used for publication. Name and phone number must be included on the article draft.

Find us on Facebook:

<https://www.facebook.com/ForestRidgeAssociation/>



## FOREST RIDGE ASSOCIATIONS

Halloween Parade:  
 Victoria Kreckman ..... 937-490-9757

FRA Soccer League Chairman  
 Kraig Neer ..... frasooccer@gmail.com ... 937-671-6273

Welcoming Committee:  
 Maria Ford ..... mytif9@gmail.com

Fighting Fish Swim Team:  
 Rebeca Brooks.....

Local Organizations  
 BSA Troop 169:  
 BSA Troop 5169.  
 Mark Jobe ..... 937-237-3139

### EMERGENCY NUMBERS

EMERGENCY ..... 911

Riverside Residents:  
 Fire/Ambulance (Riverside)..... 911  
 Non-Emergency Number ..... 937-233-2080

Dayton City Residents:  
 Police ..... 937-333-2677  
 Fire/Ambulance ..... 937-333-3473

### FOREST MURMURS STAFF

Editor:  
 Roberta Havholm ..... e-mail: Communications@forestridgeassociation.org  
 4151 Spruce Pine Ct.

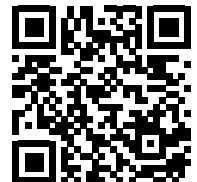
Ads & Et Cetera  
 Sue Hanley ..... mahjonggsue@sbcglobal.net

### Forest Murmurs Deadlines

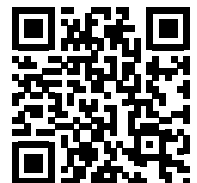
**Advertisers: Wednesday, September 27, 2023**

**Articles & Et Cetera: Friday, September 29, 2023**

Scan to visit our website:  
[forestridgeassociation.org](http://forestridgeassociation.org)



Scan to visit Nextdoor:  
[https://nextdoor.com/news\\_feed/](https://nextdoor.com/news_feed/)



Log in with your credentials.

Forest Ridge Association  
Board of Trustees Regular Meeting  
June 19, 2023

Trustees Present: Scott Kreckman, Larry Ford, Faith Richardson, Frank Semmelmayr, Jesse Morgan, Jake Bontatibus, Youssef Elzein, Tabitha Bentz (via phone/Facebook)

Trustees Absent: Roberta Havholm

Scott Kreckman called the meeting to order at 7:00 PM

Police Report: Dayton police were in attendance. Two motor vehicle thefts last month, but no other issues to report.

Minutes: Minutes reviewed over email. Scott moved to approve, Roberta seconded

Minutes approved 6-0

Treasurer: Faith Richardson reported. Associa has been able to update most reports and so now we are seeing a fuller picture, even though some of the data is still slightly delayed. We did receive more assessment payments; however, the number of residents that owe more than \$1,000 did increase from 9 to 24. Associa has been very effective in delivering late notices and assessing the appropriate late fees.

Operating Funds Financial Report- May 2023

Available Funds as of May 31, 2023 . . . . . \$318,344.26

Reserve Funds Financial Report - May 2023

Available Funds as of May 31, 2023 . . . . . \$91,208.36

Uncollected Assessments and Fees as of April 17, 2023  
.....\$86,725.25

Communications: Scott reported for Roberta. There will be no Murmurs in July.

Maintenance & Greens: Jake reported. He was having an issue with his email and wasn't receiving everyone's concerns, but now has it fixed. We have had a few areas that weren't being mown as they should, but he has addressed it with our lawn company and things have improved. Things have been so dry that there has not been much mowing, but Jake will be keeping an eye over the next few weeks.

Several trees have been trimmed or removed. Swings have been repaired as needed. There are several equipment issues Jake and Scott are working on. There are more trees that need to be mown and some debris to remove, and we will be painting swing sets. The City of Dayton did actually address some trees we were going to need to take down. Jake is also going to have Dylan do some power washing if a power washer is available. Community Garden is going very well and looks great. Jake also added gravel to the pool path.

Infrastructure: Larry Ford reported. Larry got a quote for the repairs to the Silver Oak sign at \$17,900. He is still waiting on a few more quotes. He is hoping they will arrive soon, as this quote took about 2 months. Once they arrive, Larry will forward them to the Board.

Pool: Jesse Morgan reported. June has been a busy month for the pool. Jesse and Scott have been working to update our phone and internet service for the pool and sheds, as our current bill was extremely high. The pool did have to operate its first week without a landline and internet, which did provide some challenges with accepting card payments and required a cell phone always plugged in at the desk for emergency purposes. New grill at the pool for Member usage. It requires a \$25.00 deposit, if the grill was cleaned properly, then you receive \$20.00 back with the \$5.00 covering gas usage and upkeep. The hot water heater gave out at the pool but has now been replaced, and a small crack has been re-plastered.

Activities:

Victoria Kreckman reported. Upcoming Activities

June 24th Community Garage Sale. 8am-4pm. Map will be posted online multiple places, and a QR code and a laminated copy of the map will be at the Gazebo at 7:30 am the day of the sale

Summer Movie Night- TBD

October 14th Hayride if tractor is functioning, October Pumpkin Decorating, and the evening Movie

October 28th- Halloween Parade and Costume Contest,  
November 18th Turkey Trot

December 2nd or 9th - Santa at the Gazebo

Memorial Day event was a great success-many visitors, more participants, and will address parking issues for next year.

If you have anything that you would like to see happen in the Ridge or would like to be involved in activities, please email [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org). The committee is currently evaluating what activities will be continuing and what needs to be retired.

Audit: Scott reported. No updates at this time.

Elections: Larry Reported. Two spots are currently up for election in September, so information about this will go out shortly.

Old Business: Scott reported. Nothing to report

New Business: Scott reported. Montgomery County Auditor Karl Keith will be at the September meeting to give a 15 minute presentation on how Property evaluations will be done this year.

*Minutes Continued on page 5*

# BOARD OF TRUSTEES VOTING PROTOCOL

“September 11, 2023 will be our Annual HOA Board Meeting. If you are interested in becoming a Board member, please send me your name and a short bio containing why you want to join the Board. We have 2 Board members that their terms are over this year and one that is stepping down. You must be in good standing with the HOA meaning your HOA Dues must be up to date. Please send your information to [fravoting@gmail.com](mailto:fravoting@gmail.com) no later than August 31.

Electronic Voting will begin this year on September 3 at 00:01 and close on September 10 at 6PM. If you vote electronically, you cannot vote in-person at our semi-annual meeting on September 11. To be eligible to vote you must be current on your dues and a homeowner, renters are not eligible to vote. You will be voting for 3 Board Member Positions and to continue to fund the reserve. This vote will automatically pass unless we have enough members that say NO. This is the link to use when electronic voting begins.

<https://www.balloteer.com/bp/nph-bstart?&eid=14583755373543888127>

Larry Ford, FRA HOA Elections Committee Chair”

## WALK/JOG/RUN GROUP

Hey Forest Ridge, any interest in a walk/jog/run group? Like a one morning group and one evening group, each meeting once a week. Meet at the gazebo, have a group to motivate and help hold accountable. We could even choose an app that we could share our walks/runs on to help motivate as well. Maybe even t-shirts, we all love those! Added bonus- we would have a group to create teams for area 5ks/10ks. Message Victoria Kreckman, Activities Chairman on Next Door if interested.



## ACTIVITIES IN THE RIDGE

Forest Ridge Walkers and Runners group will be meeting at the Gazebo on Wednesday's at 830am, and 7pm. Saturdays at 730am and Sundays at 7pm. Anyone and everyone are welcome to join any of the times. This group is for all speeds of walkers and runners. We are also using the "Strava" application that can be downloaded to any smart phone. We have a group on it called "Forest Ridge Walkers and Runners." We can use this app to share our progress and to motivate each other, using the app is NOT required.

Saturday, Sept 2nd, 5pm to 7pm- Labor Day Picnic. FRA Members, join us at the Pool on Sept 2nd, from 5p to 7p. Forest Ridge will provide hot dogs, hamburgers and chips (while they last). Bring your own drinks and extras and celebrate the unofficial end of summer with your neighbors.

Forest Ridge Baptist Church will be providing a bounce house and some extras to add to the fun.

Saturday, October 14th, 4pm-7pm at the Sheds on Meadowsweet- Pumpkin Patch and Halloween Movie

Saturday, October 28th at 11a- Halloween Parade. VOLUNTEERS NEEDED. This event is made possible by volunteers. We need 6 volunteers for Traffic, 3 volunteer judges and a few extras for helping out. Please email [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org) or contact Tory Kreckman if you can volunteer.

# LATE FEE APPEAL PROCESS

*Minutes Continued from page 3*

Forest Ridge HOA Members,

In the past when a member believed they were assessed a late fee unjustly by our financial management company there was a roundabout process to get it reviewed. We as a board have decided on a better process to hopefully make this easier for everyone. The new process is below.

In the event you feel your late fees are unfounded you must do the following:

- Email the Treasurer, Vice President, or President of the Board no later than midnight 8 days before a scheduled Board Meeting (all regular Board Meetings are the 3rd Monday of the month). This email must contain the following information:
- The fees you feel are incorrect or assessed incorrectly.
- Evidence that proves the fees were assessed incorrectly.
- Your property address or account number.

The board member will reach out to Associa to get all the pertinent account information and then, in Executive Session to protect individual financial discussions.

The board will discuss and vote on actions for the property at the end of the regularly scheduled board meeting.

After the vote, the board will reach back out to the homeowner via email with a determination based on the evidence brought and the evidence presented by Associa. The board will also reach out to Associa in the event any fees are approved to be waived.

All correspondence must be via email to maintain a chain of information. We hope this will streamline the process for all involved. The emails for these requests are as follows:

treasurer@forestridgeassociation.org

vicepresident@forestridgeassociation.org

president@forestridgeassociation.org

Thank you,

Scott Kreckman

FRA Board President

Jake reported on current issues with Swim Team. Following the first swim meet of the season, lifeguards were left with a huge mess, and they reported poor treatment during the event. Jake did help clean up everything after this first meet. The swim team also used the member only grill due to a miscommunication, but it was left dirty. Patty Cates and Rachel Houle were in attendance to represent the swim team. They insisted there was no poor treatment of the staff reported to them and they did not witness any, and to the contrary felt interactions were positive. They apologized for the miscommunication over the grill, and the Swim Team is considering purchasing their own grill for future use. Some board members did not realize that the swim team did not pay any fees to utilize the pool facilities, and wished to discuss this at future budgeting meetings. The Swim Team estimates about 50% of swim team participants are residents of Forest Ridge residents, but were not sure of exact numbers.

Associa has been receiving many requests for a waiver of late fees. The current process for relaying this request has been slow. Scott would like to update the process so that all requests must be submitted in writing and with evidence of the reason for requesting the waiver to the President, Vice President or Treasurer the Monday before the next Board Meeting. Any requests will be considered by the Board during an Executive Session and the member will receive an answer via email following the Board meeting. Scott will have a written policy available for Board vote in August, and the new policy will be presented at the September meeting.

Scott moved to adjourn the meeting, Larry seconded

Vote:8-0

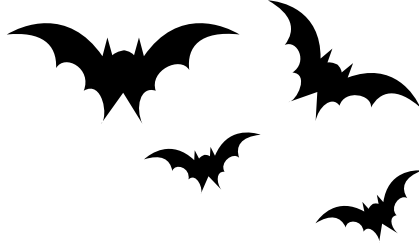
Meeting adjourned at 8:19PM





# FOREST RIDGE HALLOWEEN PARADE

Forest Ridge Halloween Parade is Saturday, October 28th. Costume Contest Sign-Ups begin at 10am, the parade kicks off at 11am.



Categories this year are-

**Blood and gore-** Are you a bloody zombie or scary ghoul? You will fit in here!

**Kids Movie and TV Characters-** Mickey Mouse, Disney Princesses and Bluey all will find a home here.

**Teen/Adult Movie and TV Characters-** Come on down Michael Meyers and Star Wars, you belong here!

**Group-** If you are a group or 3 or more coordinated costumes, you can compete here.

**Dress Your Dog-** Dress up yourself and your pup here!

**Random/Wacky-** Don't fit anywhere else, well you fit in here.



We need volunteers to make our parade happen! If you can stand at a road block and watch the parade let me know at [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org). If you have really pretty handwriting and want to help people sign up, let me know at [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org). If you are really good at judging people, I need help picking our winners, let me know at [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org)!

Reminder to those that live on Forest Ridge Boulevard, and residents in the area. The Boulevard will be CLOSED 930a to 1230p on Saturday, October 28th. Please park cars in driveways and off the street if you live on Forest Ridge Blvd between Union Schoolhouse and Silver Oak. Thank you for your cooperation.



# Noise Complaints



The Dayton City Commission has passed two ordinances pertaining to loud noises. These ordinances are referred to as:

## **94.05 Unnecessary Noise Enumerated**

## **94.12 Sound Amplification Systems in Motor Vehicles**

*These ordinances state that loud noises such as stereos, horns, loudspeakers, barking dogs, etc., shall be in violation if they can be **plainly heard at a distance of 25 feet.***





**FREE Service:** Appliance and Metal Removal – Will pick up for FREE washers, dryers, dishwashers, grills, bicycles, lawn mowers or any other metal objects. I will pick up refrigerators, freezers and air conditioners for a fee of \$5.00 each. The scrap yards now charge an environmental charge for each item with Freon. Call Tom at 937-371-9163 to answer your questions or to make an appointment for a pickup. Thank you.

**For Sale:** Golf Clubs: almost full set of clubs plus bag. Also includes extra and special clubs. \$300 4972 Sweetleaf or call 937-559-0014. Arthur Sherman

**Yarn needed:** Do you have yarn you're not going to use? A resident is crocheting afghans for the homeless. Drop your unused yarn at the little green library box or the green bench at 4073 Quailbush. Thanks in advance.

**Wanted Mah Jongg** players who play the Wright-Patterson rules. We have a group that plays every Thursday from 9-2ish. We play, chat and eat. We will even teach you the game. We play in Beaver creek and all you need to bring is yourself, some money and a snack item. Call Sue @ 937-236-7141 or mahjonggsue@sbcglobal.net

**We Want YOUR Coins!** Sell us your Spare Change, Old Coins, or Foreign Coins that are kept in bags, boxes, bottles, or banks that you may have inherited or just no longer want. For pocket change, coin exchanges at your local grocery charge you 10% or more, and your bank or credit union just gives you face value, but for approved submissions we will give you between 2% and 10% above face value depending on what you have in the collection of coins you want to part with. Examination and Pickup can be at your home or any public location that is convenient for you and our CCaC representative. Send description and picture to (937) 241-0452 or ccac.coins@gmail.com

*Your Neighbor, Your Realtor.*  
Hear what your neighbors are saying about Team Hart...

Rick did an outstanding job in the recent sale of our home. He was able to advise me as a professional realtor as he kept me informed of details and options during the selling process. I believe that Rick truly had my best interests at heart as he admirably performed his job. I would highly recommend, and I have, Rick Hart to my friends and family for their realtor needs.

**~Home Sold Meadowsweet**

Rick helped me buy my current home and sell my previous home. He is very knowledgeable and explained the whole process. Rick is excellent and I would recommend him to anyone.

**~Home Sold Meadowsweet & Purchase Forest Ridge Blvd**



Team Hart  
937-286-2344  
RC@TeamHartHomes.com



www.TeamHartHomes.com



**First Day of Fall!**

**September 23rd**

**ATTENTION NEW RESIDENTS:**

If you have moved in during the year, you have the opportunity to receive a welcome packet. This packet has lots of useful information in it which can help you get your “bearings” a little sooner, and with less effort. When a house is sold, we can easily find out who is there and when they got there. When a rental property has new tenants, it is much more difficult for the Welcome Committee to get that information. New to the area? Need information? Send Maria Ford a private message on NextDoor.

