



# ***Forest Murmurs***

## ***October 2023***

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## BOARD OF TRUSTEES

Scott Kreckman (26).....937-490-9757  
President ..... president@forestridgeassociation.org

Jesse Morgan (26) .....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@rpmanagement.com

### FOREST RIDGE COMMITTEES

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

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 ..... frassoccer@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, October 25th, 2023**

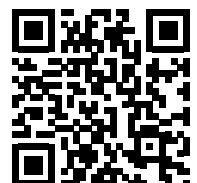
**Articles & Et Cetera: Friday, October 27th, 2023**

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  
August 21, 2023

Trustees Present: Scott Kreckman, Larry Ford, Frank Semmelmayer, Jesse Morgan, Jake Bontatibus, Tabitha Bentz, Roberta Havholm

Trustees Absent: Faith Richardson

Scott Kreckman called the meeting to order at 7:02 PM.

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

Minutes: Juneminutes reviewed. Scott suggested an amendment to the minutes approval vote count. Frank moved to approve as amended, Larry seconded

Minutes approved 7-0

Police Report: Officer Gross from the Dayton Police was in attendance. Dayton Police are doing extra details in the neighborhood with detectives in unmarked vehicles to try to apprehend the man who has been attempting to break into homes. He did take a report about drivers speeding around stopped school buses and said they will try to be out and about around school time.

Treasurer: Frank reported for Faith Richardson. 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- August 2023

Available Funds as of May 31, 2023 .....\$ 139, 095.32

Large change due to the movement of appropriate funds to the reserve fund.

Reserve Funds Financial Report -May 2023

Available Funds as of May 31, 2023 .....\$ 184, 969. 91

Uncollected Assessments and Fees

as of April 17, 2023 .....\$ 121, 275.42  
(from 13.54% of homes in the neighborhood)

Scott reminded members that the Board is continuing to pursue Foreclosures and Liens. Unpaid dues will be collected. With this amount of outstanding debt, the Board will have to cut many things from the budget. By by-laws, we are required to pay for pool maintenance and greens maintenance, but we are going to have to make other cuts and continue to pursue all legal options to collect dues.

Communications: Roberta reported. Roberta will be working on the Murmurs this weekend.

Maintenance & Greens: Jake reported. Greens has had a busy few months. The walking bridge from the parking lot from the pool was replaced with updated material that should last for a long time. Jake is working with our mowing company in order to get reimbursement for work that hasn't been done, and we will be looking for new companies as the contract ends. Jake and Scott have collected 4 quotes to date. The sidewalk to the pool was power washed. He is currently working on quotes for culverts at Jeep Park. Greens has been working to keep trees trimmed back, and the Board is asking residents to check the areas in front of their homes for overgrowth that is blocking the sidewalk and get that trimmed back as well.

Infrastructure: Larry Ford reported. Larry got a quote for the new sign at Silver Oak at \$17, 900. Scott is still looking at other sign options as well, as this is a bit high for a mere replacement. The reserve studies' suggestions are not required on an exact timeline, but it would be good to try to keep up with these repairs to avoid higher costs moving forward, but a tight budget is a restriction. Replacement of some pool furniture is needed, including some shaded areas. Dylan has been painting and doing some repairs at the parks. There are repairs and upgrading needed in the pool office area as well, and it would be ideal to prioritize this in the Fall.

Pool: Jesse Morgan reported. New lights went in and provided a huge improvement, but have had some issues with the covers and will need a replacement. Metronet has been successfully run to the pool, and AT&T will be able to be turned off soon. This will be a large savings for the HOA, as Metronet has a much cheaper rate for greater bandwidth. The Swim Safe contract is also up for renewal: next year will be at the same rate, and the following year at a 3% increase. Scott and a few members did bring up some concerns with potential over-staffing and staff responsiveness, as well as some issues with cleanliness in bathrooms etc, and Jesse says he will discuss it with the lifeguard manager and do a standards tune up.

Activities:

Tory reported. Upcoming Activities

- ☐ August 30<sup>th</sup> the Community Walking Group will begin
  - o Morning group starts at 8:30 am, Evening group starts at 7 pm both at the Gazebo
  - o Saturday 7:30 am, Sunday 7:00 pm
  - o Groups will meet every week at same time
  - o Tracking will be done via the Strava App: Forest Ridge Walking and Running Group
- ☐ September 2<sup>nd</sup> 5-7 pm Labor Day Party outside the pool. We will have 100 burgers and 100 hot dogs. There will also be bounce houses
- ☐ October 14<sup>th</sup> 4-7pm Pumpkin Patch at the Sheds
- ☐ October 28<sup>th</sup>- Halloween Parade and Costume Contest,
- ☐ November 18<sup>th</sup> Turkey Trot
- ☐ December 2<sup>nd</sup> or 9<sup>th</sup> – Santa at the Gazebo

Minutes continued on page 5

# 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



## LATE FEE APPEAL PROCESS

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](mailto:treasurer@forestridgeassociation.org)

[vicepresident@forestridgeassociation.org](mailto:vicepresident@forestridgeassociation.org)

[president@forestridgeassociation.org](mailto:president@forestridgeassociation.org)

Thank you,

Scott Kreckman

FRA Board President

- There will be no luminaries this year, as the cost has been too high and participation has been too low, hoping some will make their own and we can bring it back in future
- 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. Electronic voting will start on September 3<sup>rd</sup> at 12:01 AM and will stop September 10<sup>th</sup> at 6 PM. Larry is working with Craig to make it so no delinquent households will even be able to log in to vote. Voting will be on: Continuing to Fund the Reserve, two board positions have reached term, and three board members are stepping down. Email [FRAVoting@gmail.com](mailto:FRAVoting@gmail.com) or any board member if you are interested. We are in need of having at least 5 members on the Board in order to do any business.

Old Business: Scott reported. Nothing to report

New Business: Scott reported. Brightview's contract ends this year, and a new Greens maintenance crew will need to be selected. Scott has 3 quotes for the Board to review as the Board begins budget review next month.

Jake suggested a combination of the maintenance of the pool building with the Greens/maintenance committee, so that all general maintenance would be combined and easier to maintain.

The Board agreed that this move would make the position function better and allow work to be done easily.

Jake also asked to see what the tree budget is, to see if there was money left for a stump grinder.

Member Comments: There has been a request for the Gazebo to be re-stained before winter, and Jake agreed that it was needed. Larry was going to investigate whether it was listed in the Reserve budget so those funds could be used.

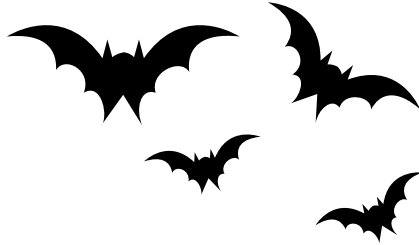
Scott moved to adjourn the meeting, Larry seconded

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.





# Area Events for October



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, 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.





**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 Beavercreek 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](http://www.TeamHartHomes.com)



## 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.

