



# ***Forest Murmurs*** ***December 2024***



**THANK OUR FIRST RESPONDERS WORKING DURING THE HOLIDAY SEASON!**

Please join your neighbors in thanking the first responders who work tirelessly through the holidays to ensure our safety. We are accepting donated treats to give to four different precincts that serve our neighborhood.

Donation ideas: baked goods, homemade candy or treats, snack mixes, apples, oranges, cheese and crackers, summer sausage, salty snacks, favorite store brands of chocolate, candy, treats, or snacks!

Bring donated items to: 4842 Leafburrow Dr.

When: December 14 from 11 a.m. - 2 p.m.

**OR** December 15 from 2:00 p.m. - 5 p.m.

Questions? Contact Megan at 614-395-3733 or [kraigandmeg@gmail.com](mailto:kraigandmeg@gmail.com)

Thank you for showing our first responders how much we value what they do.



## 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

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

Roberta Havholm (27).....roberta.havholm@forestridgeassociation.org

Frank Semmelmayr (27).....frank.semmelmayer@forestridgeassociation.org

Faith Richardson (27) .....faith.richardson@forestridgeassociation.org

Dave Jurcsisn (26).....dave.jurcsisn@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:  
 Pool Number .....937-236-9691

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

Activities Committee: .....Scott Kreckman

Pool Committee: .....Jesse Morgan

Communications Committee: .....Roberta Havholm

Audit Committee: .....Tabitha Bentz

Infrastructure Committee:.....

Elections & Voting: .....Frank Semmelmayr

**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 .....frasoccer@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.

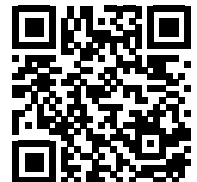
Ads & Et Cetera  
 Sue Hanley.....mahjonggsue@sbcglobal.net

### Forest Murmurs Deadlines

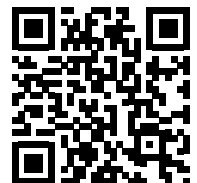
**Advertisers: Wednesday, January 29, 2025**

**Articles & Et Cetera: Friday, January 31, 2025**

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[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  
October 21, 2024

Trustees Present: Scott Kreckman, Jake Bontatibus, Tabitha Bentz, Roberta Havholm, Dave Jurcsisn, Faith Richardson

Trustees Absent: Jesse Morgan

Scott Kreckman called the meeting to order at 7: 01 PM

Police Report: No Police in Attendance

Minutes: Review of September Minutes. Frank moved to approve, Faith seconded

Vote: 7-0

2024 Executive Positions: Dave Jurcsisn volunteered to replace Larry Ford in elections, and Frank Semmelmayr will remain the alternate

Treasurer: Faith reported. Numbers a little higher than reality as

Operating Funds Financial Report– October 2024

Available Funds as of October 2024 . . . . . \$189, 077.23

Reserve Funds Financial Report –October 2024

Available Funds as of October 2024 . . . . . \$196, 545.24

Uncollected Assessments

and Fees as of Oct 21, 2024 . . . . . \$144, 799.14

Communications: Roberta reported. Minutes were just posted and will be posted again at the beginning of November after the Halloween Parade.

Maintenance and Greens: Scott reported. He paused trash dumpster pickup, it will be paused from 4 November 24 through 4 April 2025.

Jake reported. Mowing contract ended two weeks ago. Unseasonably warm weather has lead to higher grass than usual at this time but there is no room in budget for an extra mow.

Infrastructure: No major changes at this point to the infrastructure plan with current projects.

Pool: Scott reported. Pool financial numbers were decent across the summer; no other updates.

Activities:

Oct 26th Halloween Parade and Costume Contest. The road will be closed 9:30-12:30pm, check in will begin at 10 am and parade will be at 11 am

Nov 23- Turkey Trot. Scott ordered new signs for the route.

Dec 7th- Santa at the Gazebo

Dec- There will be a light fight of sorts this year-houses that are the best decorated will receive a surprise

Audit: Scott reported. All is believed to be on track for our current audit.

Old Business: There was a slight miscommunication about the fencing at the tennis courts, so there will be an increase in cost, but it allowed for a much better result with the asphalt. Scott ordered new signs for the parks and tennis courts. Pool sound system will go in Wednesday, and still awaiting for flooring shipment. The tractor repair was cheaper than anticipated-everything fixed for \$1,800. It is now listed for sale. Scott used some of the profits from the sale of our old equipment to purchase a better trailer for moving around our snowblower. It will be easier to use and is street legal.

Three houses that have late dues have been sent to small claims court, and will update as we move through that process.

Green Space Cameras: Resident Josh came to present on possible camera solutions for green spaces and playgrounds to discourage vandalism-particularly in Little Jeep Park and Pool Parking Lot. One great option is an advanced trail camera with solar charging. It has an AI filter that allows you to filter out natural movement and focus on just people. It would require frequent visits to these areas to check for damage to narrow down when to review footage. The footage could be used to post perpetrators on social media and the Murmurs, but also be shared with Police. Each camera will cost \$333, half of which is a yearly recurring cost for the SD card and the app. Jake clarified that these are also very easy to move from location to location as issues occur.

Unfortunately, we aren't able to share photos of minors online, so it will limit our ability to utilize images we capture, but can provide those to the police. Scott requested a few photos of what these cameras are capable of that he will forward to the Board to assist in making the decision. Jake asked how much sunlight is needed to charge these cameras; Josh answered that 10 minutes of filtered sunlight will give us 48 hours of power. Jake also asked how the night vision is on the cameras, and was answered that they are quite good at night. General concern about where they could be mounted, but Josh will look at the areas and update the Board. Board will revisit this discussion next month.

Budget Discussion: Scott reported. CPI was 2.4%. Scott suggested an increase of only 2% which would raise dues from \$406.18 to \$414.30. Frank and Roberta raised objection, as we have had many issues in the past due to not raising dues over time leading to many delayed projects and ballooning costs for the HOA now. Budget was made based on only a 2% increase. Scott found \$9,165 in total cuts despite raising the two main contract lines. This would lead to a surplus of \$50,000 IF everyone pays their dues, allowing us to make necessary investments in our Reserve Fund. We have a major goal of putting \$500,000 in the reserve fund by 2027 in order to be able to handle any unforeseen expenses.

Board votes on next year's dues:

Scott moved to increase dues by 2%

Vote 1-6

Scott moved to increase dues to \$415.00

Vote: 3-4

Scott moved to increase dues by 2.4%

Vote: 3-4

The tie required a revote, with the least popular option removed.

Scott moved to increase dues to 415

Vote: 3-4

Scott moved to increase dues by 2.4%

Vote: 3-3-1

Dues next year will be \$415.00.

Line by line review of Budget was done. Full budget will be posted in Murmurs.

We will be removing soccer fees and soccer income from budget as it will be a separate entity, pool charges will be streamlined, and we do not count late fees in our budget as we hope those will be at zero. Electric budget will stay the same, although Frank suggested we look into a negotiated electric rate.

Water was on track to meet budget, but a leak cost us. Scott suggested we keep that budget line at 7,000 but due to the leak issues, Jake suggested it be raised to \$7500. Trash and recycling is on track, and the budget allows us to have needed extra pick ups.

Maintenance and grounds has increased \$8,000 due to increased mowing contract, although this is now only \$82,000 after negotiation down from \$86,000. Pool contract will remain the same.

The concession expense line is unusually high because some of the wrong items were put on this line, so budget line will remain the same. We are keeping permit amounts somewhat higher in the event rates rise, and keeping supply numbers high to pay for new badge supplies.

Dropped social activities budget to \$5,000 from \$6,000. Keeping the printing and copying at \$1000 to allow for mailings for two meetings. Slight reduction in Murmurs printing cost, despite a much lower cost this year due to few going to print. Board will keep the budget to allow for more printing if there is increased interest this year.

Budget must be voted on in November.

Scott moved to adjourn the meeting, Roberta seconded

Vote: 7-0

Meeting adjourned at 7:47 pm



**THE MURMURS WILL NOT BE PUBLISHED  
IN JANUARY. THE MURMURS STAFF WILL  
BE BUSY BAKING COOKIES AND HELPING  
SANTA CLAUS. THE NEXT ISSUE WILL  
BE PUBLISHED IN FEBRUARY 2025.**



Members of Forest Ridge Association,

2024 is coming to a close and as is customary for me to do I wanted to wrap up the year with a review of what we accomplished, inform everyone of next years Dues, and provide the budget as approved by the board.

2024 was a very big year for the FRA. We purchased all new tables for the pool, a new diving board for the pool, and began a tree planting initiative for the boulevard to beautify our main drag for years to come. We had some hiccups early on with mowing, but eventually got caught up prior to the draught. A new contractor was signed at the end of the season with a greater capacity to help alleviate those issues going forward.

The big swing this year was my Vision 2024 plan which sought to revitalize several areas at once. First was the heavily utilized basketball court at the pool. A new topcoat of asphalt and newly painted lines refreshed this area to its original state and leveled some of the playable area. Next, we upgraded the dated sound system at the pool to provide better sound during pool hours, parties, and swim meets; and included a wireless microphone that can be utilized by the swim staff for events and the swim team during meets for announcements. We also purchased new floor tiles for the pool house that will need some volunteer help to install in the spring. Next, we dethatched, aerated, seeded, and fall fertilized the soccer field near the pool to try and revitalize the playable field. This field will be part of the 3 applications of fertilizer and weed stop applied in 2025.

The last, and biggest piece of Vision 2024 was the Mel Fenton Recreational Complex. This complex has been patched a few times in recent years but needed a full overhaul. The tennis court paint was gone, the lines on the basketball court were faded to near nothing, and fence was warped. As part of Vision 2024 we had the entire facility re-asphalted, lines painted for a single key on the basketball court, lines painted for parking spots in the parking lot, new fencing put up all the way around the facility, and a new landscape planted. New signage will be placed soon and in the spring the courts themselves will be painted with proper tennis court paint, new posts, and new nets installed. This will complete Vision 2024.

On 18NOV24 the Forest Ridge Board voted on and approved the 2025 budget for the Forest Ridge Homeowners Association. The first thing we had to do was establish what, if any increase in dues there would be for 2025. After some deliberations, despite CPI being 2.4% we did not increase the full amount for 2025. Instead, it was only raised enough to cover some of the increased costs we are seeing for contracts, and to make it an even number. **The 2025 Dues will be an even \$415**, and as always, will be due February 28th, 2025. These are your important dates for Dues in 2025:

- **February 28, 2025: \$415 (not including fees for credit cards) Dues are due into Associa by this date. Postmarks are not tracked, so you MUST plan and get these payments in before this date.**

- **March 30, 2025: Late fees begin to be assessed if the payment is not RECEIVED before this date.**

Your HOA Board has been working on multiple options to shore up late payments and non-payments as the Dues are not optional and are required to be paid. These payments fund the host of amenities we enjoy. To assist in shoring up delinquencies we have been utilizing foreclosures for the egregiously behind accounts and have begun Small Claims Court actions on others. Leins are still utilized for lesser accounts which prevent home sales or refinancing while the homeowners still owe the HOA money. As of 18NOV2024, a newly established policy has been put in place for repeat egregiously behind offenders. Accounts that we must take legal action on twice will have a lower threshold for legal action going forward.

Do not let your accounts go into delinquent status. The late fees are assessed quickly and quarterly. If they are still not received by the end of second quarter, sometime in 3rd quarter a demand letter is sent out by the legal team. All these fees are assessed to your account and will not be waived. Everyone in this HOA either was around for its formation or signed paperwork acknowledging they were part of an HOA and had dues that they were responsible for paying annually.

Next years budget is being supplied so all can see where the money is being spent, what money is being saved for future investment in our neighborhood, and for full transparency.

Thank you,

Scott Kreckman  
FRA Board President

# 2025 FRA OPERATING BUDGET

Operating Income	Annual Budget 2024	Annual Budget 2025
Operating Assesmtments	\$0.00	\$466,045.00
Concessions/POOL PARTIES/GUEST FEES	\$3,500.00	\$7,000.00
Collection Monitoring Fees	\$0.00	\$17,500.00
HOA Late Fees	\$0.00	\$0.00
Legal Assessments	\$0.00	\$0.00
Handling Charge	\$0.00	\$0.00
	\$3,500.00	\$490,545.00

Operating Expenses		
Electric	\$8,000.00	\$8,000.00
Water & Sewer	\$10,000.00	\$7,500.00
Telephone Service	\$3,500.00	\$3,000.00
Trash and Recycling Service	\$3,000.00	\$3,000.00
	\$24,500.00	\$21,500.00

Maintenance and Grounds		
Contractor Payments	\$17,000.00	\$16,000.00
Landscape-Arbor Care	\$9,000.00	\$9,000.00
Landscape-Grounds Annual Contract	\$71,865.00	\$82,000.00
General Repair & Maintenance	\$3,000.00	\$4,000.00
	\$100,865.00	\$111,000.00

Pool		
Pool Contract Services	\$100,750.00	\$104,000.00
Concession Expense	\$1,500.00	\$3,500.00
4th of July and Raft Day	\$600.00	\$600.00
Staff Party	\$400.00	\$400.00
Pool Maintenance	\$10,000.00	\$10,000.00
Permits & Licenses	\$2,100.00	\$2,000.00
Pool Supplies	\$3,000.00	\$2,200.00
	\$118,350.00	\$122,700.00

Admin Expenses		
Legal Services	\$12,000.00	\$12,000.00
Auditing & Tax Services	\$5,000.00	\$1,000.00
Social Activities	\$6,000.00	\$5,000.00
Soccer Expenses	\$2,000.00	\$0.00
City required repairs	\$5,000.00	\$5,000.00
Office Supplies	\$1,200.00	\$1,000.00
Printing & Copying	\$1,500.00	\$1,000.00
Misc Admin Expense	\$2,000.00	\$3,000.00
Bad Debt Expense	\$2,000.00	\$0.00
Reimbursable Collection Processing	\$0.00	\$1,500.00
Reimbursable Late Processing	\$0.00	\$4,000.00
Reimbursable Delinquency Handling	\$0.00	\$12,000.00
Communications Expense	\$7,500.00	\$5,000.00
Postage	\$2,000.00	\$2,000.00
Management Fees	\$12,000.00	\$12,000.00
Real Estate Taxes	\$18,000.00	\$14,000.00
Insurance Premiums	\$8,500.00	\$6,500.00
Safety & Security	\$1,000.00	\$1,000.00
	\$85,700.00	\$86,000.00

TOTAL OPERATING EXPENSE	\$329,415.00	\$341,200.00
TRANSFER TO RESERVE	\$95,679.60	\$95,679.60
TOTAL EXPENDITURES	\$425,094.60	\$436,879.60





**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.

**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 mahjongsue@sbcglobal.net

**For Sale:** loveseat, 56" wood, red cloth, foam seats, matching chair and footstool for screened porch. \$25.00 for all three. 937 237-9127

**Lawn Service:** Local lawn service looking to fill schedule. Service includes mowing, trimming, edging, and blowing off paved surfaces weekly. Text/Call TJ at 937-245-2008 or email castleslawncarellc@gmail.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.

## 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**



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