



# **Forest Murmurs**

## **December 2025**

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### **2026 Forest Ridge Association Assessment Announcement**

Associa (our financial HOA manager) sent out the Budget Notice to the residents of Forest Ridge through the Town Square site. For those who have not seen it, let's go over the essentials.....

The 2026 Forest Ridge Association Assessment is \$427.45, which will be due February 28th.

Soon, Associa will be mailing a statement for payment to all property owners. If the payment is not **received by Associa by March 31, 2026, your payment is considered late**. The **late fee of \$25.00** will be applied **quarterly** to your account after April 1st. In addition, a **handling fee of \$18.00** will be applied **Quarterly** after April 1st for **ANY** past due balances.

**If you choose to mail your payment, the address is as follows:**

Forest Ridge Association  
C/O Associa Real Property Management  
PO Box 88396  
Carol Stream, IL 30188-0396

Please include the Management Company ID #6630 and your account number with your payment. You can find your account number on your statement, also on Town Square.

**If you choose to pay online:**

Visit the website [www.townsq.io](http://www.townsq.io) and log in. If you're first time user, you'll have to register, and you'll have to have your Association account number for this. You will be able to pay by credit card or e-check.

Credit Cards have a convenience fee of 3.5% PLUS \$2.95.

E checks have a convenience fee of \$2.95.

If you choose to mail your payment to Carol Stream, Illinois, it must be **RECEIVED** in their office by March 31st. **The Postmark date is irrelevant** and will **not** be considered by Associa as a timely payment effort if received after March 31st..

If you choose to pay online, please check your bank account/credit card afterwards to ensure the transaction cleared properly.

Thank you for your attention.

Roberta Havholm  
President, Forest Ridge Association

## BOARD OF TRUSTEES

Roberta Havholm (27) ..... 937-684-5427  
 President ..... president@forestridgeassociation.org

Jesse Morgan (26) ..... 937-723-9768  
 Vice-President ..... vicepresident@forestridgeassociation.org

Tabitha Bentz (28) ..... 937-802-0839  
 Secretary ..... tabitha.bentz@forestridgeassociation.org

Jake Bontatibus (28) ..... jake.bontatibus@forestridgeassociation.org

Ben Newland (26) ..... ben.newland@forestridgeassociation.org

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

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

Dave Jurcsisn (26) ..... dave.jurcsisn@forestridgeassociation.org

Robert Houle (28) ..... robert.houle@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: ..... Jake Bontatibus

Activities: ..... Scott Kreckman

Pool: ..... Jesse Morgan

Communications: ..... Roberta Havholm

Audit: ..... Tabitha Bentz

Infrastructure: ..... Dave Jurcsisn

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.

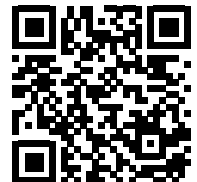
Ads & Et Cetera  
 Sue Hanley ..... vt.gal1944@gmail.com.

### Forest Murmurs Deadlines

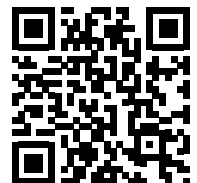
**Advertisers: Wednesday, January 28, 2026**

**Articles & Et Cetera: Friday, January 30, 2026**

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  
October 20, 2025

Trustees Present: Tabitha Bentz, Roberta Havholm, Jesse Morgan, Frank Semmelmayr, Robert Houle, Dave Jurcsisn, Ben Newland

Trustees Absent: Jake Bonitatibus, Faith Richardson

Roberta called the meeting to order at 7: 05 PM

**Residents in Attendance: 1 attendee, 1 household**

**Police Report:** Dayton Police in attendance. September 22<sup>nd</sup>-October 20<sup>th</sup>: two motor vehicle thefts, two simple assaults, and one criminal damaging.

**Minutes:** September Minutes, vote to approve with suggested changes.

**VOTE: 7-0**

**Budget:** Current CPI has been delayed due to the Government Shutdown; it will be released by the end of this week. We will base current budget on the August number and approve HOA dues increase based on CPI via email.

Budget proposal was evaluated line by line.

Decision made to keep Pool Operating Income line the same as listed.

Confusion over the Collection Monitoring Fees line defined by Associa, and will need some clarification on this line in order to properly estimate. Roberta will contact Associa tomorrow about this line.

Electric costs were well below budget this year, so the Board will drop electric budget from \$8,000 to \$6, 000 for next year.

Water & Sewer was overbudget this year due to another leak at the Pool. Since this continues to be an issue, the Board is raising the budget for this to \$10, 000.

Trash and Recycling is estimated to be the same as last year, and new camera should limit illegal dumping an excess fees.

Telephone and Internet Service is on track to be slightly over \$2,000, Board raising budget to \$2, 500 for next year.

Contract for Grounds is set for next year.

Tree Removal did go over budget this year, so Board suggested increasing tree removal budget to \$11, 000.

General Repair and Maintenance was also over budget this year due to vandalism. Board suggested increasing the budget to \$4, 500.

Pool permits should be consistent in cost.

Concession expenses will need to increase, as sales have also increased, and more stock will be needed.

After this year's staff performance, the Board voted to eliminate the staff party at the pool and that Budget line will be eliminated.

Pool contract with Swim Safe is set at \$106, 860 for next year.

Pool Maintenance will need to be closer to \$18, 500 than \$10,000 as plumbing costs have greatly increased. Added a separate line item for plumbing at \$8, 500. Maintenance will remain at \$10, 000

Pool supplies were more expensive this year due to new cards, but can be lowered to \$1000 for next year.

Bad debt expense will need to be accounted for moving forward, and the Board estimates needs for next year at \$500.

Clarification is needed on Admin and printing costs.

Safety and Security will need to be increased to \$1, 500 to cover ADT and Ring fees

Auditing, legal and management fees are stagnant and will remain at current budget.

Board budgeting a small cushion for Real Estate taxes, as new levy will increase property tax next year.

Roberta will email out the Board's discussed Budget with clarifications from Associa and updated numbers for an email vote.



## 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!

*\*Cash donations accepted- cash or checks payable to Roberta Havholm at 4151 Spruce Pine Ct, Dayton, OH 45424 by Dec. 14*

Bring donated items to: 4842 Leafburrow Dr.

When: December 20 from 11 a.m. - 2 p.m.

**OR** December 21 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.



**Treasurer:** Roberta reported Faith's online report.

**Operating Funds Financial Report  
October 16 2025**

Available Funds as of October 16, 2025  
**\$ 196,389.80**

**Reserve Funds Financial Report – October 16 2025**

Available Funds as of October 16 2025  
**\$ 156,290.50**

**Communications:** Roberta reported. Hoping to put out a printed Murmurs after the Halloween Parade.

**Maintenance & Greens:** No report.

**Infrastructure:** Dave reported. New sign work will be managed by Scott as he started the process. Will need to seek out a new reserve study to look at future repairs and improvements.

**Pool:** Jesse reported. Still need to find someone to install new board base. Swim Safe is currently chasing a leak at the pool now in hopes to fix it before the winter.

**Activities:** Victoria Kreckman reported.  
Oct 25<sup>th</sup> Halloween Parade and Costume Contest- this weekend. Roberta and Dave will help judge this year. Sign ups start at 10:15 am, parade will be at 11 am.

Nov 22<sup>nd</sup>- Turkey Trot- will have medals this year

Dec 7<sup>th</sup>- Santa at the Gazebo  
Dec 19<sup>th</sup> and 20<sup>th</sup>- Christmas Lights Judging

New Christmas decorations will be purchased this year.

**Audit:** No report  
**Elections:** No report

**Old Business:** Slides have been delivered and installed at Jeep Park. We do have an outstanding bill, but are clarifying responsibility with insurance. New sign still being worked.

**New Business:** Riverside will be getting a new trash service for the next year, and Riverside, along with the trash contracting, will also be adding a storm water utility fee.

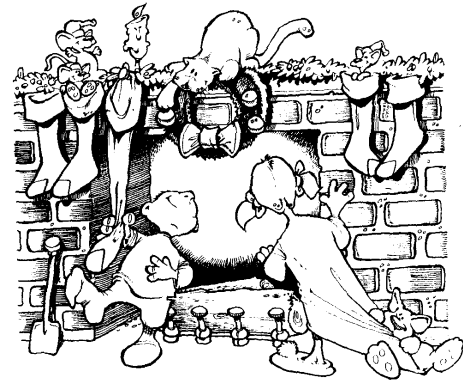
An EV Charging company asked about adding a location in the neighborhood at Mel Fenton complex. Board voted to decline this offer.

**VOTE: 8-0**

Frank moved to adjourn the meeting; Tabitha seconded.

**VOTE: 8-0**

Meeting adjourned at 9: 01 PM.



***No Murmurs in January!***

***The next issue of the Forest Murmurs will be published online in early February.***

***The Murmurs staff will be busy wrapping gifts, baking cookies, and generally helping out Santa Claus.***

***Have a wonderful and safe Holiday Season...***

***See you all in February!***



# ACTIVITIES

## *Future Events Include:*

**Dec 7th - Santa at the Gazebo**

**Dec 19th-20th Light fight**

Make sure your lights are on, we will be sipping hot chocolate and driving through the neighborhood looking for the best lights in the Ridge!

Want to make sure we see your house?

email [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org) with your address or

send it on Facebook messenger to make sure we see it.

***Tentatively March 28th at 1:30pm.*** - Annual Easter Egg Hunt

**May 23rd** - Memorial Day food Truck Rally and Craft Show





**FREE Service:** Will haul away for FREE any metal appliances: refrigerators, stoves, washers, dryers, grills (no propane tanks), bicycles or any other metal objects. Call Tom at 937-371-9163 to make an appointment for pickup. If I don't answer, it is because I can't. However, leave a message and I will call back as soon as possible.

**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.

**Items for sale:** Brand new, never used lift chair. All paperwork is included; fabric is brown. Paid \$3,300 + tax, asking \$1,500.

Electric stair lift, used by one person for 7 months. Paperwork included. Straight rail, 14.5" long. Paid \$3,195, asking \$1,500.

Serious inquiries only. I have photos of all that I can text, or a meeting time can be scheduled. Located on Blue Spruce Ct. Reasonable offers considered. Please call or text Connie at 937.657.2488.

*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**

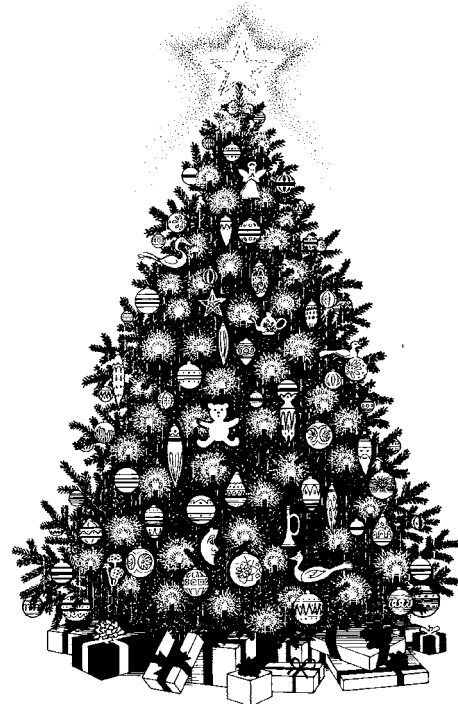


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INSURED & BONDED, CHRISTIAN OWNED & OPERATED



**ATTENTION NEW RESIDENTS:**

If you have moved in during the year, Please reach out to Associa at (888) 612-2299 for this information. They are our Financial Management Company and have helpful information for new residents.