



# Forest Murmurs

## February 2026

### 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 is due February 28th. The grace period ends March 31st, after which a late fee is added.

The billing statement for your assessment was sent to you in late December. An example is posted inside this issue.

**If you choose to simply 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

**If you send your mail: Express, Overnight, or Certified,**  
the address is as follows:

Real Property Management  
475 Metro Place South, Suite 330  
Dublin, OH 43017

Please include the Management Company ID #6630 and your account number with your payment. You can find your account number on your statement, and 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. Normally the payment clears the next business day.

*Please review the statement sample on pages 4 & 5.*

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 Semmelmayer (27) .....	frank.semelmayer@forestridgeassociation.org
Faith Richardson (27) .....	faith.richardson@forestridgeassociation.org
Dave Jurcsin (26) .....	dave.jurcsin@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 Jurcsin
Elections & Voting:	Frank Semmelmayer

**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
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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, February 25, 2026**

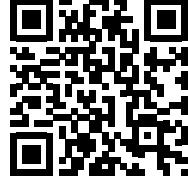
**Articles & Et Cetera: Friday, February 27, 2026**

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  
November 17, 2025

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Trustees Present: Tabitha Bentz, Roberta Havholm, Robert Houle, Dave Jurcsin, Jake Bonitatibus, Faith Richardson (arrived at 7:07pm)

Trustees Absent: Ben Newland, Frank Semmelmayer (virtual attendee), Jesse Morgan

Roberta called the meeting to order at 7: 02 PM

Residents in Attendance: 2 attendee, 2 households

Police Report: Dayton Police in attendance. No new crimes reported in the last month.

Minutes: October Minutes, vote to approve with suggested changes. Frank Semmelmayer voted virtually. Roberta moved to approve, Jake seconded.

Vote 6-0

Budget: Roberta reported. Associa stated reimbursable fees are coming from waived late fees. Miscellaneous Administrative Costs are payments we make to Associa, as is printing. We will have to watch our taxes line, as Riverside property taxes are set to increase. Roberta will speak to Associa and get clarifications on late fee budget lines.

Treasurer: Roberta reported Faith's online report

Operating Funds Financial Report November 2025

Available Funds as of

November 16 2025 ..... \$ 187,057.28

Reserve Funds Financial Report – November 2025

Available Funds as of

November 16 2025 ..... \$ 156,385.87

30 Day Delinquency Balance: ..... \$151,214.70

..... (141 Houses, 12.6%)

Communications: Roberta reported. November Murmurs is online, and not expecting any printed editions next year.

Maintenance & Greens: Jake reported. No current maintenance news.

Infrastructure: Dave reported. No updates

Pool: No report.

Activities: Victoria Kreckman reported.

Nov 22nd- Turkey Trot- 9 am, will have medals this year for the first 40 people and refreshments

Dec 7th- Santa at the Gazebo, 3-5 pm

Dec 19th and 20th- Christmas Lights Judging

March 21st- Easter Egg Hunt

May 23rd- Memorial Day Food Trucks and Craft Show

October 31st- Halloween Parade

Audit: No report

Elections: No report

Old Business: Roberta reported Scott Kreckman's update.

Still awaiting AES to address electrical at the old sign for demolition but expected by the end of the week. Sign is almost ready and should be installed in the next few weeks.

New Business: No report.

Roberta moved to adjourn the meeting, Jake seconded

Vote: 6-0

Meeting adjourned at 7: 35 PM

Forest Ridge Association  
Board of Trustees Regular Meeting  
December 15, 2025

Trustees Present: Tabitha Bentz, Roberta Havholm, Ben Newland, Dave Jurcsisn, Jesse Morgan

Trustees Absent: Faith Richardson, Frank Semmelmayer, Jake Bonitatibus, Robert Houle

Roberta called the meeting to order at 7: 02 PM

Residents in Attendance: 3 attendees, 2 households

Police Report: No Police in attendance.

Minutes: November Minutes will be reviewed in January

Treasurer: No report.

Communications: Roberta reported. Murmurs posted late as information from Associa came late and incorrect.

Maintenance & Greens: No report.

Infrastructure: No report.

Pool: No report.

Activities: Victoria Kreckman reported. She won't be purchasing any new decorations this year as the sign is not yet done.

Dec 19th and 20th- Christmas Lights Judging

Dec 19th- Treats for First Responders

March 21st- Easter Egg Hunt

May 23rd- Memorial Day Food Trucks and Craft Show

October 31st- Halloween Parade

Audit: No report

Elections: No report

Old Business: Roberta reported Scott Kreckman's update. Still awaiting AES to address electrical at the old sign for demolition, but expected by the end of the week. Sign is almost ready and should be installed in the next few weeks.

New Business: Roberta reported. Associa sent out a budget notice through TownSq and mail that was incorrect. Roberta spoke with the Associa representative to make the many needed corrections. Roberta also received an explanation for the large fee numbers the Board was tracking as charges. Those fees are all the fees we collect and are then moved to income. Due to the errors in the budget sent out, Roberta asked Associa to send any communication to her for final approval before any mailers go out.

Jesse suggested the need for an HOA-wide FAQ page to help guide residents to who to contact for different issues.

Roberta will touch base with the Associa representative to develop a comprehensive list from Associa on what issues they will handle.

Dave asked if we will still be closing the pool gate over the winter, and Jesse said yes now that the soccer program is over.

Dave moved to adjourn the meeting, Ben seconded.

Vote: 5-0

Meeting adjourned at 7: 35 PM

	Annual Budget 2026	New Assessment
<b>Operating Income</b>		
Operating Assessments	\$480,026.35	\$427.45
Concessions/POOL PARTIES/GUEST FEES	\$14,000.00	
Collection Monitoring Fees	\$5,000.00	
HOA Late Fees	\$0.00	
Legal Assessments	\$0.00	
Handling Charge	\$0.00	
	\$499,026.35	
<b>Operating Expenses</b>		
Electric	\$6,000.00	
Water & Sewer	\$10,000.00	
Trash and Recycling Service	\$3,000.00	
Telephone Service	\$2,500.00	
	\$21,500.00	
<b>Maintenance and Grounds</b>		
Landscape-Grounds Annual Contract	\$84,050.00	
Landscape-Arbor Care	\$11,000.00	
Contractor Payments	\$16,000.00	
General Repair & Maintenance	\$4,500.00	
	\$115,550.00	
<b>Pool</b>		
Permits & Licenses	\$2,000.00	
Concession Expense	\$4,500.00	
4th of July and Raft Day	\$600.00	
Pool Contract Services	\$106,860.00	
Pool Maintenance - Plumbing	\$8,500.00	
Pool Maintenance - Other	\$10,000.00	
Pool Supplies - Office	\$1,000.00	
	\$133,460.00	
<b>Admin Expenses</b>		
Bad Debt Expense	\$500.00	
Office Supplies	\$6,000.00	
Communications Expense	\$5,000.00	
Misc Admin Expense	\$2,000.00	
Social Activities	\$5,000.00	
Printing & Copying	\$2,000.00	
Postage	\$2,200.00	
Insurance Premiums	\$6,500.00	
Safety & Security	\$1,500.00	
City required repairs	\$5,000.00	
Auditing & Tax Services	\$1,000.00	
Legal Services	\$12,000.00	
Management Fees	\$12,000.00	
Reimbursable Collection Processing	\$1,500.00	
Reimbursable Late Processing	\$4,000.00	
Reserve Study is due	\$5,000.00	
Reimbursable Delinquency Handling	\$6,000.00	
Real Estate Taxes	\$14,000.00	
	\$91,200.00	
<b>TOTAL OPERATING EXPENSE</b>	\$361,710.00	
<b>TRANSFER TO RESERVE</b>	\$95,679.60	
<b>TOTAL EXPENDITURES</b>	\$457,389.60	
over/short	\$41,636.75	

## THE 2026 FOREST RIDGE BUDGET

Here is the planned budget for the coming year. There were several line items removed - some were basically obsolete, some were simply cut from the schedule.

Forest Ridge Association  
c/o Associa Real Property Management  
PO Box 833805  
Richardson TX 75083

ASSOCIATION INFORMATION ENCLOSED



Paying assessments is fast and flexible.  
 Scan to register for TSQ and pay online instantly!

Account ID	As Of Date 12/12/2025	Late On 04/01/2026
Due Date 02/28/2026	Amount Due 427.45	Enclosed \$

Property Address

To ensure proper credit please detach and return with your remittance. Make checks payable to Forest Ridge Association.

Remit to:  
Forest Ridge Association  
c/o Associa Real Property Management  
PO Box 88396  
Carol Stream IL 60188-0396

6630 000361 000000002253787 HAVHOLM00000 042745 2

Forest Ridge Association  
c/o Associa Real Property Management  
PO Box 88396  
Carol Stream IL 60188-0396

Account ID	As Of Date 12/12/2025	Late On 04/01/2026
Due Date 02/28/2026	Amount Due 427.45	

Property Address

614-766-6500

<https://townsq.io/>

Date	Description	Reference	Charges	Payments	Balance
10/31/2025	10-31-2025 Opening Balance	Prior Activity	0.00		0.00
02/01/2026	02-01-2026 Assessment	Annual Charge	427.45		427.45
			Amount Due		\$427.45

## Front Page

**EXPERIENCE COMMUNITY YOUR WAY**  
WITH SECURE AND FLEXIBLE OPTIONS TO PAY ONLINE.

**townSq**

TownSq was developed to keep you easily connected with your neighbors and community. Through our collaborative tools you can:

- Connect with neighbors in community forums
- Participate in community polls
- Get up-to-date community news and events

Not only is it easy to connect with your neighbors, but with TownSq, paying assessments is fast and flexible—pay online instantly with a one-time payment or set up recurring payments with autopay.

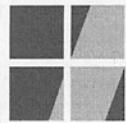
\*Not available in all markets

### WHY WAIT?

Join more than 6 million homeowners powered by TownSq today.  
Login or register now on iOS, Web or Android.



[townsq.io](https://townsq.io)



# Associa® Real Property Management

Attention Residents. Upon the sale of property in your community, your management company may charge two settlement fees in exchange for services that it performs in connection with the sale: a processing fee and a post-settlement fee. The processing fee reimburses your management company for information that it provides to title agents, buyers, and sellers upon request prior to settlement, including the current balance of any fees and/or assessments due to the association, general fee/assessment information (amount, frequency, due date, and identification of any late fees and/or special assessments), information regarding utilities, and disclosure of any pending litigation involving the association. Additional information may also be provided upon request, such as the association's governing documents, its budget and annual financial report, its insurance information, and other general information relating to the association. The amount of the processing fee varies depending upon the information requested and the turnaround time for the order. The post-settlement fee reimburses your management company for services that it provides after the settlement, including closing the seller's account, updating its records to reflect new ownership, preparing and providing a welcome package for the new owner, and providing keys, pass codes, and/or other devices for access to common areas, where applicable.

## Back Page

<https://townsq.io/>

Whether it's helping you manage your community or manage your day, as your community management partner, our priority is to ensure convenience at every turn. That's why we offer simple, flexible ways for you to pay your assessment. Choose from our convenient payment options.



Making payments is fast, flexible and secure when you use TownSq. To manage your account and pay assessments, visit [www.townsq.io](http://www.townsq.io) or download the app and register with your zip code and account ID located on your statement.

NOTE: TownSq not available to all communities.

If remitting your payment by mail, carefully read the tips below:

- Checks or money orders should be made payable to your homeowners association and include your account number on the memo line. Please also detach and include your coupon with your payment.
- All payments should be mailed to the below address. Please do not mail checks to branch offices or other locations as this may cause a processing delay resulting in late and/or collection fees.

Forest Ridge Association  
c/o Associa Real Property Management  
PO Box 88396  
Carol Stream IL 60188-0396



- The PO Box address provided above is for billing purposes only. No other communications are to be sent to that address. See branch website for physical address.
- Payments are posted by the date they were received. We do not accept postdated checks.
- EXCEPTIONS: (1) Special delivery mail (express, overnight or certified), (2) endorsed checks, and/or (3) disputed amounts will not be accepted via the PO Box and therefore must be sent to our office address:

Real Property Management  
475 Metro Place South, Suite 330  
Dublin OH 43017



Please allow time for your payment to be forwarded to the PO Box to prevent late and/or collection fees. And, any written communications concerning disputed amounts, including any checks or other payment instruction (i) sent in an amount less than the full amount due marked "Paid in Full," (ii) tendered with other conditions or limitations, or (iii) otherwise tendered as full satisfaction of a disputed amount should be included.

Questions? Please post any general inquiries or correspondence as a request on TownSq or contact your branch at 614-766-6500.

To view your account, make a one-time payment, or schedule recurring payments, simply:

1. Login to TownSq via the app or at <http://www.townsq.io>
2. View your account balance and click "make a payment" at the top of the feed
3. Add your preferred payment method (credit card or ACH) to our secure environment

NOTE: If you prefer to pay via mail, please send your payment to the remit address above.

Any payment received after the due date may be subject to penalties. In the event you do not receive your statement prior to the due date, payment is still due on the due date. If your account has a past-due balance, you may incur additional charges. Depending on mailing schedules, please note that your last payment may not necessarily be reflected on this statement. To find your current balance, please log in to TownSq on your desktop or mobile device.

# ET CETERA...

**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.

**In-home Pet Care:** My name is Kort and I am a Registered Veterinary Technician (like an RN or Nurse for animals). I started my own business, Empowered Pet Care LLC, last spring providing mobile, in-home pet care. I offer services such as drop-in visits & dog walks, nail trims, gland expressions, ear cleanings, minor grooming, help with medications, pet transportation and education sessions for clients. Empowered Pet Care is all about helping people get the care their pets need and deserve, all in the comfort and convenience of their own homes. I have been an RVT for 6 years and I am Fear Free®, Pet CPR, and Feline Friendly Veterinary Professional Certified. I have lived in Forest Ridge for 20 years and I'm excited to offer my knowledge and skills to all of my pet loving neighbors.

Find and like my business on Facebook and visit [www.empoweredpetcare.com](http://www.empoweredpetcare.com) for more information.

Questions? Contact Kort Dahlston at [kort@empoweredpetcare.com](mailto:kort@empoweredpetcare.com)

**Maid To Clean**  
 Phone: 937-319-1002  
 4003 E. 4th St, Dayton, OH 45403  
[maidto cleandayton.com](http://maidto cleandayton.com)  
[lauramaidtoclean@yahoo.com](mailto:lauramaidtoclean@yahoo.com)  
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.

**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](mailto:RC@TeamHartHomes.com)



[www.TeamHartHomes.com](http://www.TeamHartHomes.com)

## ACTIVITIES

**Future Events Include:**

**Tentatively March 21st**

Annual Easter Egg Hunt

**May 23rd -**

Memorial Day Food Truck Rally

**October 31st**

Halloween Parade