
Oak Forest Homeowners Association, Inc.

Post Office Box 851121 • Mobile, Alabama 36685 • oakforesthoainc@gmail.com

Donna Ladnier
Mark Aldred

George Cannon (1959-2022)

John Cleverdon
Christina Jones
Renee Walvatne
Steve Struppa
Eric Ernst

December 15, 2023

Dear Oak Forest Homeowner:

The Oak Forest HOA is extremely proud of what we have accomplished this year. Hopefully you are proud of the work in Oak Forest also and are proud to call it your home! There is still some work to do in our parks, but the first phase is completed and we couldn't be more pleased with the results.

Our Annual Neighborhood HOA Meeting will be held at Grace Tabernacle Baptist Church and is scheduled for January 11, 2024 at 7:00pm. All are encouraged to attend to vote on the agenda items and join in the discussion of the progress of the neighborhood. The board has compiled a detailed Profit & Loss statement, which will be made available at the Annual Neighborhood Meeting for review. Please make sure to attend as your Board of Directors election for 2024 will take place at the meeting.

Now back to our playgrounds! In February we were able to complete the first and largest phase of the equipment replacement. So many people have been brought together by being able to use these new spaces to enjoy the outdoors. No other neighborhood in West Mobile has anything like it. We hope you will help us take care of this property by being watchful of our playgrounds and reporting anything suspicious to 251-208-7211. Remember we are all a community here and nothing pleases the board more than seeing our neighbors work together. The board does plan to complete the second phase of the work once funds are available. The cost of the remaining work is roughly \$20,000.

Prior to completing the remaining playground work however the board has put one other project at the front of the line. As you are aware in July of this year a vote was passed that annexed Oak Forest into the city of Mobile. As a result, an opportunity exists for us to buyout our streetlights from Alabama Power at which point the City of Mobile has agreed to pay the costs to run the lights going forward. This would not eliminate our power bills, but it will greatly reduce them. However, the cost to purchase the light poles which we have previously been required to rent is \$28,385.07 (see enclosed invoice). Note that this quote is only valid through 2/21/2024 at which time the costs will likely go up. The \$28,385.07 cost divides out to \$132.02 per lot in Oak Forest. At this time the association cannot afford this cost on the heels of our playground efforts. Once this purchase has occurred however, the association would save on average \$951.73 per month going forward based on this year's bills. Clearly this is something that would be prudent to pursue. As such the board proposes per the by-laws for vote at the 2024 Annual Meeting, a \$135 Special Assessment for the purpose of buying out the lights from Alabama Power. **Purchasing the lights will allow us to lower the dues in 2025.** This assessment would be billed on June 15, 2024 to be due on July 1, 2024. A 2/3 vote of those present at the meeting in person or by proxy will be required to pass the Special Assessment per the by-laws. More information on the process will be available at the Annual Meeting.

The other large upcoming project will be at the main entrance once the widening of Dawes Rd is completed. The county is still in the process of acquiring property to widen Dawes Rd to include a center turn lane and sidewalks on each side from Cottage Hill Rd. to the new roundabout at Jeff Hamilton Rd. As part of this process, the county purchased from our HOA for \$7,669.56 a 25' x 20' plot of land on the NE corner of Dawes & Willow Oak. Our brick entrance signs and fencing will **not** be impacted by this purchase, however all lights and plantings along Dawes Rd. will be removed

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during construction and replaced afterward. The board is working to minimize the impact to our landscaping and lighting as this project is completed. It is anticipated that work may begin in a year.

Input from homeowners on our projects is encouraged, and we look forward to discussion at the meeting. Homeowner feedback and volunteers willing to assist with the projects are welcomed. The board is happy to report that over \$90,000 in back dues has been collected in our 7 ½ years of service, and the collective debt of the neighborhood ownership to the association is down from around \$110,000 where it was in March of 2016, to \$44,389.82 as of the typing of this letter. Our contract with Royal Management terminates on April 30, 2024 at which point we will need to establish a new management contract.

As a part of the new playground project, we established insurance coverage on the new equipment. The equipment coverage is \$876 annually for a 5% wind and hail deductible and a \$1,000 all other perils deductible. Along with this additional coverage our liability and comprehensive rates have increased. Based on this cost increase below are the actual and anticipated per lot basic maintenance costs to keep the HOA running:

2021: \$233.53/lot 2022: \$247.62/lot 2023: \$256.05/lot 2024: \$274.32/lot

Keep in mind that most of the nicer neighborhoods around have dues in amounts of \$250 per year or higher and they do NOT have any parks to maintain!

Enclosed you will find the first semi-annual statement for 2024, with payment due by January 1, 2024. **Your HOA Dues are now \$137.50 semiannually (\$275 annually) to balance out the increasing operating cost. Please remember that all past due amounts will be charged 1.5% interest monthly on the 15th.** Additionally, the HOA can place a lien on your property and bill your account \$88.50 for the filing fees, and/or send you to a collection agency for the collection of the debt which can involve filing suit. In extreme cases, the association also holds the right to foreclose on the lien against your property. Please understand that there is an enormous amount of work involved in running an association, and everything can run a lot more smoothly when dues are paid promptly without the property manager spending their time and effort reaching out to you to collect the dues. Please understand that the standard operating costs as shown above just cover the basics, without funding of projects. Dues have increased as discussed in the June 2023 newsletter to align with the increasing costs to run the association. We are fortunate that diligent efforts to recoup dues that went unpaid for a handful of years were able to be collected to fund most of the recent large projects to improve our neighborhood. Revised by-laws are enclosed that capture the new dues amount. Please keep a copy for your records.

As for a report on the financial status of the HOA and its ownership, over \$7,600 in back dues have been collected this year. Currently 195 of the 215 properties have a balance of less than \$10 owed to the association. The remaining 20 properties have balances totaling \$45,837.61 with 14 having liens on them and 9 currently in collections. Suit has been filed against some. The majority of these 20 properties are currently paying down their balance and working toward paying off the balance. The current balance of the association bank account is \$2,778.08. (a decrease of \$13,047.96 since last year)

As a reminder, new curb ramps are now required to be rubber removable ramps by Bridjit. Rubber removable ramps can be found at <https://www.bridjit.com>. No other brand will be accepted. Violations will be issued for those who do not comply. Also, it is the homeowner's responsibility to keep their ramps clean and allowing free flow of water.

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At the Annual Neighborhood Meeting, we will also elect Board members for 2024. It is important that everyone show up to vote or otherwise selects a proxy to vote on their behalf. The following nominees have agreed to serve on the board for 2024: Donna Ladnier, Mark Aldred, John Cleverdon, Christina Jones, Eric Ernst, Renee Walvatne, & Steve Struppa. If anyone else is seriously interested in contributing to the work of the Board, please attend the meeting, or otherwise email the board prior. Please remember that **all Board members are unpaid volunteers** using their personal time to benefit the neighborhood and run the association. Please give us some of your time by coming to the meeting.

Each lot can cast one vote, but only if your dues balance is \$137.50 or less per the by-laws. If you will not be able to attend and would like to have a proxy who will be attending to vote on your behalf, please fill out the attached proxy form and email it to the board. It must be delivered to our inbox prior to 7:00pm on January 8, 2024. It must be filled out completely, signed by you, and have the name of the proxy you have chosen listed on the form. Additionally, your proxy must meet the eligibility requirements and attend the HOA meeting to cast your vote.

See the reverse of this page for important information worth saving. The final page shows the quote from Alabama Power.

Regards

Your HOA Board

Proxy for election of 2024 Oak Forest Board of Directors

If you cannot attend the Annual Meeting on January 11, 2024 and would like your vote to be counted, you must qualify for the below.

- Be a homeowner in phases 1-4 of Oak Forest
- Be current on your dues (\$137.50 current balance or lower)
- Complete & sign the below form entirely and email it to oakforesthoinc@gmail.com prior to 7pm on January 8, 2024.
- Your proxy must also be a voting eligible homeowner!

Items up for election:

For or against the election of Donna Ladnier, Mark Aldred, John Cleverdon, Christina Jones, Eric Ernst, Renee Walvatne, & Steve Struppa as the 2024 Oak Forest Board of Directors.

For or against the Special Assessment of \$135 due July 1, 2024 to buyout our lights from Alabama Power so the city will pay for our street light costs going forward. The intent then will be to lower the dues in 2025.

Initials: _____ I authorize _____ to act as my proxy and cast my vote for or against the above listed candidates & assessment.

Account # _____ Signature of _____
(see statement) _____ Homeowner: _____ Date: _____

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Below are some procedural notes that are important for all homeowners to keep in mind!

Dues Payment: Please note that dues can be paid in four ways. Mailed payments in the form of check or money order can be sent to the below address. Online bill pay can be setup with your bank to mail payments for you to the below address. Lastly, debit/credit card & ACH (check) payments can be made over the phone or online for a 3.5% processing fee. Contact Royal at 251-479-2003 to pay by phone. To pay online go to <https://www.royalmgmt.com/hoa>

*Oak Forest HOA
c/o Royal Property Management
P.O. Box 161604
Mobile, AL 36616*

Violations: In December of 2017 the board issued revised By-laws, along with clean copies of the Articles of Incorporation and the Restrictions and Covenants. To receive a copy, please email the board at oakforesthoainc@gmail.com and the PDFs will be sent to you. Included in the Restrictions and Covenants are the standards by which all properties must be kept. **Violations will be issued to properties not in compliance. The Restrictions & Covenants outline the process by which violations will be issued.** Door hangers will be left on your door to notify you of your violation. A letter will also be mailed to the owner of the property at the address on file. Fines will be charged if the issue is not remedied within 30 days. Please refer to the restrictions & covenants for more details. **NOTE: If any neighbor has concerns about a specific property, please email the property manager and board at oakforest@royalmgmt.com and oakforesthoainc@gmail.com.**

Facebook Group: We would like all homeowners and tenants to join our Facebook group named Oak Forest Homeowners Association, Inc – Mobile, AL. All residents can find additional neighborhood updates as well as networking with other neighbors on this page.

Board Contact: For issues that don't need to be displayed on a Facebook forum, you can contact the Board via email at oakforesthoainc@gmail.com.

Yard Signs: Per Article VIII, Section 7, yard signs other than for sale or rent of a house are prohibited. Violations will be issued for signs not in compliance.

Trash: In July 2023 we were annexed into the city. Visit www.cityofmobile.org/services/trash-and-garbage for rules on what can be picked up. You can also call 311. Our normal trash pickup is every Tuesday. Larger debris is picked up every other Monday. Remember, trash/debris shall not be placed at the curb more than the day prior to pick up or you can be cited for a violation per section 5.

Current Board Members: At the January 2023 meeting, Renee Walvatne, Steve Struppa, Donna Ladnier, John Cleverdon, Christina Jones, and Mark Aldred were reelected to continue serving on the board and Eric Ernst was elected to his first term. Donna Ladnier was voted by the board to continue as president and Mark Aldred to continue as Secretary/Treasurer. Please remember that all board members are unpaid volunteers using their personal time to benefit the neighborhood and run the association.

Regards

Your HOA Board



Lighting Services
700 18th Street No.
Birmingham, AL 35283

INVOICE

8/21/2023

20220622

Due Upon Receipt

BILL TO

Company City of Mobile / Oak Forest HOA
Address 0 Street lights
Address PO BOX 389
City, State, Zip Mobile, AL. 36601

REMIT TO

Alabama Power Lighting Services
c/o Salesperson CHRISTI SILBERNAGEL
Address 150 SAINT JOSEPH STREET
City, State, Zip MOBILE, AL. 36602

| DESCRIPTION | QTY | UNIT PRICE | TOTAL |
|---|-----|------------|----------|
| City of Mobile - Oak Forest HOA - Annexation | | | 28385.07 |
| Install (29) poles and (29) 72w LED Colonials | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |
| | | | 0.00 |

Remarks / Payment Instructions:

| | |
|------------------------|--------------|
| SUBTOTAL | 28385.07 |
| DISCOUNT | 0.00 |
| SUBTOTAL LESS DISCOUNT | 28385.07 |
| TAX RATE | 0.00% |
| TOTAL TAX | 0.00 |
| SHIPPING/HANDLING | 0.00 |
| Balance Due | \$ 28,385.07 |