



Welcome to Forest Creek!

Forest Creek Condominium Association — New Resident Guide

Congratulations on your new home and welcome to Forest Creek!

We are delighted to have you as part of our community. This guide is designed to help you get settled quickly by providing the key information you need as a new resident.

Please take a few minutes to read through this packet — it will answer many common questions and help you feel at home from day one. We look forward to meeting you!

— FCCA Board of Directors

Your Community at a Glance

Forest Creek is part of the larger Kernan Forest master-planned community. As a condominium owner here, you are automatically a member of two separate associations — each with its own responsibilities, dues, and governing documents.

Kernan Forest Master Association (KFMA)

Oversee the shared amenities and common property for all of Kernan Forest, including:

- ▶ Main entrance landscaping and monuments
- ▶ Community pool and pool area
- ▶ Playground and basketball courts
- ▶ The park, ponds, and nature preserves

All Forest Creek owners and residents must comply with KFMA's governing documents. Dues are billed annually. **Contact:** [TPAM — tpam.biz](http://tpam.biz)

Forest Creek Condominium Association (FCCA)

Oversee all common property, maintenance, and governance within Forest Creek specifically. All owners and residents must comply with FCCA's governing documents. Dues are billed monthly.

Contact: Elim Services, Inc. — see Section 3 for full contact details.

 **Important:** Both associations have their own rules and dues. Membership in both is mandatory as a Forest Creek condominium owner.



Your First Steps as a New Resident

To get fully set up in the community, please complete the following as soon as possible:

- ✓ **Complete the attached New Owner Information Sheet** and return Elim Services. This will allow the Board to reach you for important updates and announcements. We will email you your portal registration information, on the portal you can:
 - **Set up your monthly dues payment**
 - **Submit ARB request, Billing Questions, Account Ledgers, Service/Maintenance Requests, General Questions**
 - **Complete the Gate Access form** – <https://www.elimservices.com/forest-creek-gate-form/>
- ✓ **Set up your online account** forestcreekjax.com/my-account once registered you can review the governing documents and rules in your member area.
- ✓ **Set up your utilities** — electric, water, and internet. See Section 6 for details.
- ✓ **Note about Addresses:** We had some confusion with our addresses in the past with closing documents so just a heads up that your address should be listed similar to this: 1708 Forest Lake Circle W Apt 1 and not as 1708 Forest Lake Circle W #201.

Management & Contact Information

Property Management — Elim Services, Inc.

Elim Services manages the day-to-day operations of Forest Creek on behalf of the Board. Contact them for dues, gate access, maintenance requests, and general questions.

Address	1941 Mayport Rd, Atlantic Beach, FL 32233
Phone	904-241-8886
Website	www.elimservices.com

FCCA Board of Directors

The Board is comprised of 3–5 volunteer members elected annually by Forest Creek owners. Board members serve without compensation and are dedicated to maintaining and improving our community.

- ▶ Board terms are one year and are elected at the Annual Member Meeting each spring.
- ▶ Any owner interested in serving may submit a Board Candidate Form in our documents.

Board Meetings

You are encouraged to attend board meetings to stay informed and engaged in your community.



When	4th Thursday of each month at 6:00 PM
Notice	Specific date and location will be posted at the mail center information kiosk.

Two key annual meetings to attend:

- ▶ Annual Member Meeting (Spring) — Board elections are held at this meeting.
- ▶ Budget Meeting (Fall) — The following year's budget is presented and approved.

Dues & Payments

FCCA Dues	Due by the 1st of each month. Contact Elim Services for payment methods and billing questions.
KFMA Dues	Billed annually. Contact TPAM for questions.

⚠ Florida Law Note: Under Florida's Condominium Act (Chapter 718), unpaid assessments can result in a lien on your unit. It is important to keep your dues current. The association is also required to maintain fully funded reserves — contact Elim Services if you have questions about special assessments or reserve funding.

Community Rules & Guidelines

The following is a summary of key rules for daily living at Forest Creek. This is not a complete list — please review the full governing documents in your member area for all rules and regulations.

Trash & Refuse

- ▶ Household trash goes inside the compactor — it is not an open dumpster.
- ▶ Do not place large items or furniture inside the compactor or outside the gate.
- ▶ Large items should be placed inside the area next to the compactor behind the large doors.
- ▶ If the compactor is removed for service, take your trash back to your unit until it returns.
- ▶ Remodeling debris and replaced appliances must be disposed of by your contractor — not placed in or near the compactor.

Pets

- ▶ Maximum: 2 dogs, 2 cats, or 1 dog and 1 cat per unit.
- ▶ All pets must be leashed, carried, or caged when outside the unit.
- ▶ Pet waste must be immediately picked up and disposed of using the community pet stations.
- ▶ Pets may not be kept tied outside a unit or left unattended on a balcony or porch.



- ▶ No exotic animals, venomous animals, or animals that constitute vermin are permitted.
- ▶ Pets may not be kept for any commercial breeding or business purpose.

Wildlife

- ▶ Do not feed wildlife of any kind — including squirrels and feral cats.

Buildings, Common Areas & Exterior

- ▶ Walkways, entrances, and driveways must remain clear at all times.
- ▶ Any exterior changes including lighting, screen doors, shutters, awnings, or hardware require written Board approval before installation.
- ▶ Submit an ARB request online at forestcreekjax.com/request-to-alter
- ▶ Garage lights are permitted with prior ARB form submission indicating the intended location.
- ▶ No outside antennas, satellite dishes, or electronic towers may be installed without written Association approval.

Holiday Decorations

- ▶ Decorations are permitted on limited common elements such as balconies, entry areas, and covered porches.
- ▶ Decorations may NOT be placed on windows exteriors, sidewalks, landscaped areas, trees, eaves, roofs, or garage doors.
- ▶ Decorations must not penetrate or damage any exterior surface. Repair costs for any damage are the owner's responsibility.
- ▶ Refer to Section 5.3 of the Declaration and the Board resolution on decorations for full details.

Garage Sales

- ▶ Garage sales, estate sales, yard sales, moving sales, or any event that invites the public to the property is not permitted.

Requesting Repairs or Reporting Issues

Use our online service request form: forestcreekjax.com/service-request-form



Community Amenities

Pool & Clubhouse

Forest Creek residents are welcome to enjoy the community pool and clubhouse. Pool access is managed by TPAM. Please contact TPAM at tpam.biz for access information and pool-specific rules.

Stay Informed — Mail Kiosk Bulletin Board

The bulletin board located at the mail kiosk is an important communication tool. Board meeting notices, schedule changes, and community announcements are posted there. Get in the habit of checking it regularly.

Utilities & Local Services

Provider	Phone	Website
JEA — Electric & Water	904-665-6000	https://www.jea.com
Comcast / Xfinity	1-800-934-6489	https://www.xfinity.com
AT&T Fiber	877-299-7622	https://www.att.com/internet/fiber
City of Jacksonville	—	https://www.coj.net
JSO (Non-Emergency)	904-630-0500	https://www.jaxsheriff.org
Hurricane Preparedness	—	https://www.jaxready.com

Know Your Rights as a Florida Condo Owner

We comply with the Florida Condominium Statutes which provides important protections for condominium owners. As a new resident, it's worth familiarizing yourself with these rights:

Access to Governing Documents

- ▶ Forest Creek makes all official documents — including meeting minutes, budgets, and governing documents — available through the member area at forestcreekjax.com. You must be registered and logged in to access them.

Transparency & Board Accountability

- ▶ Board members comply with continuing education requirements required by Florida Statutes.



Reserve Funding

- ▶ Forest Creek completes a Reserve Study as required by Florida Statutes.

Hurricane Protection

- ▶ The association does not provide hurricane protection. However, owners may install hurricane protection at their own expense if submitted on an ARB and approved by the board.
- ▶ All residents should be prepared for hurricane season (June 1 – November 30). Visit www.jaxready.com for local preparedness resources.

 **Note:** This packet provides general guidance. For legal questions specific to your unit or situation, we recommend consulting a Florida-licensed real estate attorney familiar with condominium law.

Stay Connected

There are a few key ways to stay in the loop as a Forest Creek resident:

- ▶ Email — Register with Elim Services so the board can reach you directly with announcements and notices.
- ▶ Mail Kiosk Bulletin Board — Check regularly for meeting notices and community updates.
- ▶ Community Website — Access documents, submit requests, and manage your account at www.forestcreekjax.com
- ▶ Board Meetings — Time, date and location for board meetings are posted to the mail center information kiosk.

Get Involved

The strength of Forest Creek depends on engaged, informed neighbors. We encourage you to attend board meetings, volunteer for community activities, and consider running for the Board when elections are held each spring.

Again, welcome to Forest Creek — we are glad you are here!

Questions? Contact Elim Services at 904-241-8886 or visit www.elimservices.com