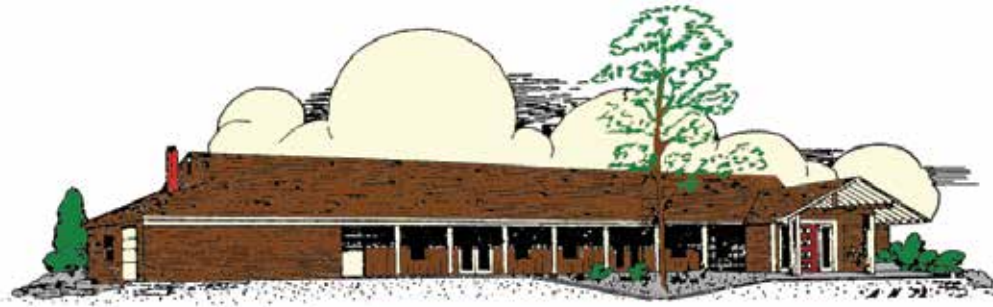


Park Echo



VOL. 25 NO. 9

SILVER RIDGE PARK EAST

JUNE 2025



Photo submitted by Christine Casnova



Looks What's Inside ...

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CALL FOR COVER ART

The PARK ECHO invites all SRPE residents to submit their original artwork/photographs to be considered for the cover of the monthly newsletter. Seasonal depictions preferred.

No people or pets, please. Thank you!

Send your photo through text 973-214-3664 or email: gdinicolan007@gmail.com

Please help keep our common areas clear and safe by not throwing loose branches, pine needles or yard waste in them. Please advise your Landscapers to do the same. Because of the dryness and winds this could potentially feed a brush fire.

Remember to pay your Dues on time to avoid late fees.

The next scheduled quarterly payment of \$100 is due July 1st. Coupon on page 12.



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ads-468



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OR
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COUPONS MUST BE PRESENT WHEN SIGNING CONTRACT and may not be used for prior services/installations. Coupons do not expire, unless otherwise stated.

Silver Ridge Park Association

979 Edgebrook Drive N., Toms River NJ 08757

Phone: 732-505-1081 Fax: 732-505-3223

Website: www.srpeast.com

E-mail: silverridgeparkeast@comcast.net

Office Hours:

Monday, Wednesday, Friday: 9:00 am – 12:00 pm

Saturday Hours by Appointment Only

ASSOCIATION OFFICERS

President	Phil Cupo	732-505-1081
Vice-President	Oliver Oramas	732-505-1081
Treasurer	Scott Stern	732-505-1081
Recording Secretary	Dru Sangemino	732-505-1081
Admin Sec./Dues	Helen Griffin	732-505-1081

OTHER STAFF

Office Admin.	Karen Theer	732-505-1081
Real Estate Liaison	Steven Nycz	732-505-1081
Violations	Nina Callari	732-505-1081

TRUSTEES

Section 1	Darlene Degennaro..	732-505-1081
Section 2	Pat Tatulli	732-505-0396
Section 3	<i>Vacant/Office</i>	732-505-1081
Section 4	Pete Szybel.	732-887-2127
Section 5	Susan Swain	646-408-3448
Section 6	James Clarke	201-675-5282
Section 7	Kathy Conte	443-807-6474
Section 8	<i>Vacant/Office</i>	732-505-1081
Section 9	Dave Fuhrman	732-505-1081
Section 10	<i>Vacant/Office</i>	732-505-1081
Section 11	<i>Vacant/Office</i>	732-505-1081
Section 12	Debbie Moriarty	732-575-2423

COMMITTEES

Architectural	Kathy Conte	443-807-6474
Beautification	Debbie Moriarty	732-575-2423
Calendar	Office	732-505-1081
Common Grounds	Office	732-505-1081
Entertainment	Gail DiNicolas	973-214-3664
Flea Market	Gail DiNicolas	973-214-3664
House	Debbie Moriarty	732-575-2423
Trees*	Pat Tatulli	732-505-0396

*send email request to Janine: trees4srpe@gmail.com

CLUBS

Billiards/Pool	<i>Vacant/Office</i>	732-505-1081
Bocce Mixed	<i>Vacant/Office</i>	732-505-1081
Cards	Rich Muller	732-255-4834
Exercise Class	Donna Humphries ...	203-448-0766
Golf	Arnold DeBow	732-244-5797
Gray Power	<i>Vacant/Office</i>	732-505-1081
Hospitality	Katherine Kohler	732-279-6718
Library	Karoline Paci	732-299-7833
Pins & Needles	Joy Gurrieri	732-779-3682
Sunshine Cards	Elva Hall	732-244-7040
Welcome Comm.	Penny Rapicano	732-240-4146

Newsletter Editor

Gail DiNicolas @ 973-214-3664

gdinicolas007@gmail.com

Distributor

Christopher Rapicano @ 732-240-4146

Deadline for July 2025 Issue

>> June 7 <<

Submit all contributions to the editor by the above deadline for consideration. We prefer contributions be sent by email, but if you are unable to do that, you can provide a typed version (handwritten is OK if it is legible) marked 'Park Echo Editor' and drop off in SRPE Office. All submissions must contain a contact phone number and date of submission.

No personal data will be released without the express permission of the person who authored or created the submission.

The Editorial Staff of the Park Echo reserves the right to reject, edit or accept as is any materials submitted. Neither the Board, the Association, nor the Editorial Staff endorses any advertiser in this publication.

Clubhouse Hours

The SRPE Clubhouse is Open to Residents

Every Day, from 8:00 a.m. to 10:30 p.m.

(Special exceptions will be posted.)

Business Office Closed to observe the following 2025 Holidays

New Year's Day, January 1

Martin Luther King Day, January 20

Presidents Day, February 17

Memorial Day, May 26

Independence Day, July 4

Labor Day, September 1

Columbus Day, October 13

Thanksgiving, November 27 & 28

Christmas Day, December 25

The Park Echo is printed by Senior Publishing Company

1520 Washington Ave, Neptune, NJ

For Advertising Information, Contact Senior Publishing Co. @ 888-637-3200

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Presentation & HOA Meeting Thursday June 5 at 7 pm Sharp!

*Presentation by Jonathan Jerden from
the Ocean County Health Department.*

Topic: Fall Prevention

Please remember to bring something for the troops!

NO Meeting in July; the next HOA meeting will be August 7, 2025 @ 7 pm.



Agenda Meeting*

Thursday June 19, 2025 at 10 am

***All residents are welcome
to come and listen.***

*This is a working session of the Board.

DO YOU NEED HELP COMPLETING YOUR PAS-1 APPLICATION?

The PAS-1 form is your application for Senior Freeze, ANCHOR rebate and Stay NJ combined.

You only need to complete the one PAS-1 application to receive all three benefits.

St. Francis/Berkeley Senior Outreach located at 627 Pinewald-Keswick Road in Bayville offers assistance in completing the PAS-1 form, as well as other applications such as PAAD/Senior Gold, Meals on Wheels, etc. Call 732-244-9600 for more information.

Silver Ridge Park East 2025 Events / Special Meetings

***** SRPE Residents & their guests ONLY**

Saturday June 7 – 2 pm to 6 pm

Hawaiian Luau

See pg 5 for more info!

Saturday August 2 – 2 pm to 6 pm

SRPE Annual Indoor Picnic***

See pg 8 for more info!

Saturday August 23 – 9 am to 2 pm

Indoor Flea Market & Bake Sale

See pg 9 for more info!

Saturday November 15 – 7 pm to 11 pm

Holiday Dance

Save the Date, more info to come ...

Want to see what is happening in other Senior Berkeley Township Communities?
You can view communities' newsletters and coming events. Visit: www.SCofBT.org



Hawaiian Luau

Saturday June 7

2 pm – 6 pm

Silver Ridge Park East

979 Edgebrook Dr. No., Toms River

All Communities
are Welcome

\$40 per person



BYOB

FUN!!
GAMES!



ENTERTAINMENT!
DJ Johnny



MENU

Roasted Pig...Polynesian Sirloin

Coconut Shrimp...Rice/Beans

Veggie Stir Fry...Fruit Salad

Pineapple Bake Dessert

For more info contact Carolyn Facciponti @ (917) 442-1290 or c.facciponti@yahoo.com

Application # RL-pending Identification #107-12-42979 You must be 18 to participate

If you or a family member have a gambling problem, call 1-800-GAMBLER

Tickets still available – BUT you must call Carolyn @ 917-442-1290 to secure a spot. NO WALK-INS PLEASE.

Stop

Ticket

- Thursday April 3 & May 1 @ HOA Meetings (Residents only)
- Tuesday April 22, 29, May 6, 13, 20 from 10 to 11:30 am
- Friday April 11, May 9 from 6 to 8 pm

Silver Ridge Park East Income Statement, April 2025

OPERATING

April 2025 Actual	Account	Year to Date Actual	Annual Budget	Variance	%
INCOME					
60,500.00	06310 Dues Assessments	60,500.00	242,000.00	(181,500.00)	25%
25.00	06340 Administrative Assessments	25.00	4,550.00	(4,525.00)	1%
0.00	06350 Processing Fees	0.00	2,700.00	0.00	0%
0.00	06380 New Owner Fee	0.00	36,000.00	(36,000.00)	0%
600.00	06400 New Tenant Fee	600.00	900.00	(300.00)	67%
175.00	06501 Clubhouse Rental	175.00	4,800.00	(4,625.00)	4%
400.00	06510 Newsletter Adv. Reimbursement	400.00	4,800.00	(4,400.00)	8%
1,000.00	06550 Fines/Settlements	1,000.00	20,000.00	(19,000.00)	5%
0.00	06910 Interest Income	0.00	15.00	(15.00)	0%
0.00	06915 Interest Income Reserves	0.00	13,000.00	(13,000.00)	0%
0.00	06920 Other Income	0.00	0.00	0.00	0%
62,700.00	Income Total	62,700.00	328,765.00	(263,365.00)	19%
EXPENSE					
General & Administrative					
0.00	07010 Accounting Fees	0.00	7,500.00	7,500.00	0%
874.50	07020 Legal Fees	874.50	8,500.00	7,625.50	10%
0.00	07030 Misc Admin/Office Exp	0.00	3,500.00	3,500.00	0%
0.00	07040 Office Equipment	0.00	200.00	200.00	0%
0.00	07050 Professional Fees Other	0.00	1,000.00	1,000.00	0%
56.84	07110 Stationery/Print/Postg	56.84	4,500.00	4,443.16	1%
1,172.68	07120 Technical Support (IT)	1,172.68	7,200.00	6,027.32	16%
0.00	07150 Allowance Bad Debts	0.00	3,000.00	3,000.00	0%
0.00	07160 Fines & Settlements	0.00	250.00	250.00	0%
18.39	07500 Board Allocations (general)	18.39	1,250.00	1,231.61	1%
0.00	07510 Petty Cash	0.00	0.00	0.00	0%
0.00	07520 Entertainment Committee	0.00	1,200.00	1,200.00	0%
67.53	07530 Sunshine Committee	67.53	175.00	107.47	39%
295.58	07540 Hospitality Committee	295.58	300.00	4.42	99%
2,485.52	General & Administrative Total	2,485.52	38,575.00	36,089.48	6%
Clubhouse /Common Grounds					
988.93	07810 Cleaning,Security,Pest Ctrl contracts	988.93	12,150.00	11,161.07	8%
0.00	07815 Other Cleaning Services	0.00	800.00	800.00	0%
0.00	07820 Beautification	0.00	10,500.00	10,500.00	0%
0.00	07850 Snow services	0.00	4,000.00	4,000.00	0%
0.00	07900 Lawn & Sprinklers contracts	0.00	25,500.00	25,500.00	0%
703.73	07910 Tree Removal	703.73	30,000.00	29,296.27	2%
0.00	07920 Other Grounds Expense	0.00	5,000.00	5,000.00	0%
1,692.66	Clubhouse /Common Grounds Total	1,692.66	87,950.00	86,257.34	2%
Maintenance & Repair					
0.00	08010 Misc Clubhouse Equipmt & Supplies	0.00	1,500.00	1,500.00	0%
246.45	08020 Misc Clubhouse Expense	246.45	300.00	53.55	82%
221.94	08030 Minor Clubhouse Repairs & Maint	221.94	2,500.00	2,278.06	9%
468.39	Maintenance & Repair Total	468.39	4,300.00	3,831.61	11%
Utilities					
1,021.76	08810 Gas	1,021.76	9,350.00	8,328.24	11%
336.45	08820 Electric	336.45	7,000.00	6,663.55	5%
20.70	08840 Veolia Water Toms River	20.70	500.00	479.30	4%
86.00	08850 Berkeley Sewer Authority	86.00	350.00	264.00	25%
380.45	08860 Cable-Business Package	380.45	5,300.00	4,919.55	7%
1,845.36	Utilities Total	1,845.36	22,500.00	20,654.64	8%

April 2025			Year to Date	Annual		
	Actual	Account	Actual	Budget	Variance	%
Insurance						
	0.00	08910 General & Liability	0.00	30,000.00	30,000.00	0%
*	0.00	08920 Directors & Officers	0.00	7,500.00	7,500.00	0%
	0.00	08930 Volunteers	0.00	385.00	385.00	0%
	0.00	08940 Umbrella	0.00	11,000.00	11,000.00	0%
	0.00	08950 Worker's Compensation	0.00	1,550.00	1,550.00	0%
	0.00	08965 Other Insurance	0.00	150.00	150.00	0%
	0.00	Insurance Total	0.00	50,585.00	50,585.00	0%
Personnel Expense						
	2,437.49	09010 Administrative Salaries	2,437.49	26,500.00	24,062.51	9%
	368.89	09100 Payroll Taxes	368.89	5,650.00	5,281.11	7%
	2,806.38	Personnel Expense Total	2,806.38	32,150.00	29,343.62	9%
Other Expense						
	0.00	09210 Lien Fees	0.00	515.00	515.00	0%
	0.00	09220 Bank Charges	0.00	200.00	200.00	0%
	0.00	09300 Other Expense	0.00	0.00	0.00	0%
	0.00	09150 Miscellaneous Taxes & Fees	0.00	0.00	0.00	0%
	0.00	Other Expense Total	0.00	715.00	715.00	0%
Reserves						
	0.00	09705 Due from Reserves	0.00	0.00	0.00	0%
	0.00	09710 Reserve Resales Trans to R&R	0.00	36,000.00	36,000.00	0%
	4,665.00	09715 Reserve Fund Assessment	4,665.00	55,990.00	51,325.00	8%
	4,665.00	Reserves Total	4,665.00	91,990.00	87,325.00	5%
Operating Expenses						
	13,963.31		13,963.31	328,765.00	314,801.69	4%
Operating Profit (Loss)			48,736.69	0.00		
Less Reserve Interest posted as Operating Income			<u>0.00</u>			
Net Operating Profit (Loss)			48,736.69			
RESERVES						
INCOME						
	0.00	09710 Reserve Resales Trans to R&R	0.00	36,000.00	(36,000.00)	0%
	4,665.00	09715 Reserve Fund Assessment	4,665.00	55,990.00	(51,325.00)	8%
	0.00	06915 Interest Income Reserves	0.00	13,000.00	(13,000.00)	0%
	4,665.00		4,665.00	104,990.00	(100,325.00)	4%
EXPENSES						
	15.21	Bank Fees	0.00	0.00	0.00	
	15.21		0.00	0.00	0.00	
Net Reserves						
	4,649.79		4,665.00	104,990.00		4%
ACCOUNT BALANCES						
Silver Ridge Park East Operating OceanFirst Checking Account				92,239.01		
Silver Ridge Park East Operating OceanFirst Savings Account				59,972.62		
Silver Ridge Park East Operating OceanFirst Trust Account				10,000.00		
SRPE Reserves CD @ Provident Bank 4.5% APY 18 mo. Due 7/24/25				160,228.46		
SRPE Reserves CD @ Provident 4% APY 18 mo. Due 8/28/25				75,000.00		
SRPE Reserves CD @ Santander Bank 4% APY 6 mo. Due 6/13/25				100,000.00		
Silver Ridge Park East Kearney Bank Reserve MM (3.05%)				193,382.91		
				<u>690,823.00</u>		
FINES NO CHANGE)						
Beginning Balance			10,595.15			
Fines Paid Year To Date			150.00			
Fines Billed Year To Date			1,000.00			
Total Fines Billed and Remaining			<u>11,445.15</u>			

Looking to hire 2 Grill Mates.
Call Gail @ 973-214-3664

SRPE Indoor Picnic

(SRPE Residents & their guests only please)

Saturday August 2, beginning at 2PM

\$5.00 per person

**Hamburgers, Hot Dogs and their fixings included,
plus water, soft drinks, and ice.**

BYOB and bring a side dish to share (to serve 6-8 people)

DJ Johnny's Magic Moments

Questions: Call Gail 973-214-3664

50 / 50

Application # Pending Identification #107-12-42979 You must be 18 to participate.
If you or a family member have a gambling problem, call 1-800-GAMBLER.

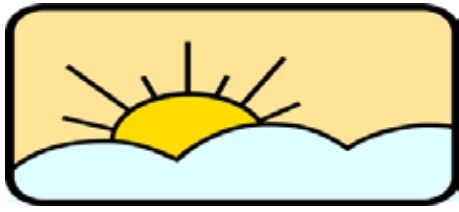
RESERVATION FORM (Please return by July 28)

No. of Guests _____ @ \$5 PP Cash _____ Check # / Amount _____

Name(s) _____

Contact Phone Number _____

**Deliver to SRPE office @ 979 Edgebrook Dr. N., Toms River NJ 08757
Mark envelope "Entertainment Committee / SRPE Picnic"**



I continue to welcome all phone calls when you are aware of your neighbor needing a card.

During the month of April, I sent out the following:

- 6 Park Echos to former residents
- 3 Get Well cards
- 2 Sympathy cards to families of Jill Draper and Greg Potash

Respectfully submitted,
Elva Hall, 732-244-7040

Arts and Craft Donation Drive Children's Hospital in Toms River

Thanks to the many donations from our community, the Children's Hospital Aides can use these art and craft items to interact with the kids and keep them busy during visits.

Special thanks to Cookie and the Pins and Needles group for conducting yet another successful drive.



SRPE Flea Market Committee announces ...

FLEA
& market
BAKE SALE

Indoor Flea Market & Bake Sale
979 Edgebrook Dr. No., Toms River, NJ 08757

Saturday, August 23, 2025
9AM to 2PM

All Committees are welcomed to register.

Cost: \$15 for one 8ft table/2 chairs

Vendors Needed



COFFEE, HOT DOGS, SOFT DRINKS FOR SALE

RESERVATION FORM - Call Gail @ 973-214-3664 to Reserve your space (non-refundable)

\$15 for 8ft table/chairs Cash _____ Check # / Amount _____

Name _____

Phone Number _____

Deliver or drop off check to SRPE office @ 979 Edgebrook Dr. N., Toms River NJ 08757
Mark envelope "Flea Market – August 2025" Checks made out to 'SRPE Flea Market'

**Silver Ridge Park Association, Inc.
Homeowner's Association Meeting**

Date: May 1, 2025

Location: SRPE Clubhouse, 979 Edgebrook Drive N., Toms River, NJ 08757

Time: 7:00 pm – 26 residents in attendance.

- I. **Call to Order:** President Phil Cupo called the meeting to order at 7:15pm
- II. **Guest Speaker:** Phil introduced Heather DeJong from Meals on Wheels. She spoke about the services offered by her organization to persons over 60 who cannot drive and have no one else in the home who can drive or cook for them. In addition to one meal per day, the organization provides socialization and wellness checks.
- III. **Roll Call of Trustees:** Present: Darlene DeGennaro, Pat Tatulli, Pete Sztybel, James Clarke, Kathy Conte, Dave Fuhrman, Debbie Moriarty. Absent: Susan Swain. Seven of eight Trustees present, a quorum.
- IV. **President's Announcements:**
 - A. Phil stated that a homeowner suggested the Association consider including lawn care as one of the Community amenities. The homeowner was advised that the Board has already considered this and discarded it due to the necessary increase in dues to fund it. The owner was sent a letter suggesting he investigate the cost of the service himself and obtain signatures from homeowners consenting to the required increase.
 - B. The Board received a letter requesting they consider allowing pilates, yoga and zumba classes open to all Holiday City communities to be conducted in the clubhouse for a fee of \$5. It was decided that more information is needed before any action can be taken.
 - C. The Common Grounds Committee is seeking volunteers from the community to assist them with cleanup and managing the common grounds.
 - D. Members of the community have donated 97 pounds of plastic toward the 1,000 pounds necessary to acquire another park bench.
 - E. Homeowners who have not properly completed and submitted their HOPA forms are urged to do so before May 31 to avoid being fined.
 - F. Responses to the email sent to owners concerning keeping the Bocci courts or putting them to better use were minimal. More feedback from the membership is needed before any action can be taken.
- V. **Approval of Meeting Minutes:** Motion to approve Minutes of the April 3, 2025 Homeowner's meeting was made by Pat Tatulli, seconded by Kathy Conte and approved unanimously.
- VI. **Approval of the Treasurer's report:** Treasurer Scott Stern announced that the year ended on March 31, and the budget is showing a small excess of income over expense due to expenses for Tree Removal coming in under budget. Motion was made to approve the Treasurer's report by Kathy Conte, seconded by Debbie Moriarty and unanimously approved.
- VII. **New Business:**
 - A. **Administrative Report:**
 1. **Real Estate:** Kathy reported 7 homes for sale, 5 homes under contract and no closings in the month of April..
 2. **Delinquent Accounts and Vacant Properties:** 70 owners did not pay their first quarter dues; Currently foreclosures are in place for Stanford Drive in the amount of \$3,390 and Cambridge Court for \$12,075; liens are in place for two homes on Edgebrook Drive North for \$670 and \$3,058, one on Chamberlain Drive for \$4,737, one on Chancellor Ct. for \$13,125 and one on Stanford Drive for \$375. Liens and foreclosures total \$37,428.
 - B. **Coalition Report:**
 1. Debbie reported that robo cans should be coming by the end of May. Once they are delivered owners can put their old trash receptacles out to be picked up by recycling.
 2. The Veterans Village ground breaking will be held on May 7. Reservations are required.
 3. There will be an air show at the joint base on May 17th and 18th.
 4. A bill is pending to transfer Meals on Wheels funding to the Division of Child and Family Services and to terminate Habitat for Humanities, Adult Protective Services, and free medicare counseling among other programs. A letter and petition is available for anyone concerned about potential changes being made to public funding to sign.
 5. Senior Services has indicated they are willing to send out a bus to communities to assist those who are in need of food or other services with applications to programs providing these services. Before they send out a bus, they will need feedback indicating that the services will be utilized.
 6. Debbie requested that anyone interested in the defensive driving course let her know. To date she has signed up 5 people.

VIII. Continuing business

- A. Progress on the Reserve Study:** Scott summarized the function of the Reserve Study and explained the recent study showed costs for projects that the Committee has found are considerably higher than quotes they have been obtaining for the same work. The Committee will be continuing research and plans to meet with the company providing the study and see if agreement can be reached regarding these costs.

IX. Motions:

- A. Architectural Committee approvals:** Kathy reported that the Architectural Committee conducted five home inspections, two of which had minor violations that need to be corrected and the other three passed inspection. Architectural approvals were issued for a deck at 27 Stanford and a three season room at 45 Edinburgh, Motion to approve the architectural report was made by Dave Fuhrman and seconded by Debbie Moriarty,.

X. Section Reports:

- A. Section 2:** Pat reported that the curb at his cul de sac was finally repaired. No other section issues.

XI. Committee Reports:

- A. Beautification Committee:** Debbie reported that the committee is continuing to consider working on the beds in front of the clubhouse and cementing the islands in the parking lot.
- B. Bocce Club** needs a chair and members. The Board is still considering what to do with the bocce courts and will be sending recommendations to the membership for a vote.
- C. Entertainment, Flea Market and Park Echo:**
1. Gail reported that the Community Day event was enjoyed by everyone. She thanked the entertainment committee for all their hard work and all the volunteers who came forward to help. She asked for photos to put in the Echo. The event was paid for by the Entertainment and Flea Market Committees. The audience applauded the event.
 2. Tickets are on sale in the rear of the clubhouse tonight and will continue to be on sale on Tuesday mornings from 10am to 11:30 am during May for the Luau. The event is open to all the Holiday City communities.
 3. Gail announced that the Junk in the Trunk Flea Market and bake sale will be held on Saturday the 4th of May.
 4. Park Echo deadline is May 7. Gail thanked those who are sending in photos and 'paintings' encouraged owners to continue doing so. She said she wants to highlight the many talented homeowners living in our community.
- D. Hospitality Committee:** Katherine thanked those who brought pastries.
- E. House Committee:** Debbie reported there were problems when soda exploded in the refrigerator.
- F. Pins and Needles:** Joy reported that the club meets on Tuesdays from 1-3. Cookie thanked everyone who contributed craft supplies for the Children's Hospital.
- G. Sunshine Club.** Elva reported that she sent out 6 Park Echos with postage paid for two of them. Also sent out were 3 Get Well cards and 2 Sympathy cards, one of which was to a resident, Joan Draper, who lost her daughter. Elva appealed to anyone who knows Joan to give her a call. She thanked Scott for reimbursing her and thanked everyone in advance for their calls.
- H. Trees:** Janine reported that things have been quiet. She thanked Pete and Pat for keeping costs down by cleaning up trees that needed cutting and trimming.
- I. Violations Committee:** Kathy reported that there was a violation for an unsightly garage door, one property maintenance issue, two bulk items violations, and a couple for lawn maintenance. She said we are getting into lawn season, so violations may pick up for lawn maintenance. Scott added that the overwhelming majority of overdue funds is attributable to fines and not overdue Association dues.
- J. Welcome Committee:** Penny reported that three welcome packets were delivered and she is having trouble finding literature from the township to include in the packets.
- K. Comments from the Membership:** An owner complained that only one person in her household received an email requesting suggestions about the Bocci court. Kathy said the reason is that we only pay for one email per household. Another owner asked if paperwork is necessary when a home is sold. Kathy outlined the paperwork required. He also wanted to know what the procedure is to change the By-Laws. Kathy stated that the request should be submitted to the Board. He asked about the Association rules pertaining to fences and Kathy outlined the Architectural regulations. Another homeowner complimented Phil for greeting everyone who attended the Community Day event.
- L. Adjournment:** Phil announced that the next HOA meeting is June 5th at 7pm. The speaker will be Jonnathan Jerden from the Ocean County Health Dept. The next agenda meeting is May 16th at 10am in the library. At 7:45 PM, Phil requested a motion to adjourn the meeting. Motion was made by Dave Fuhrman, seconded by Kathy Conte and approved unanimously.



Fiscal Year 2025 – 2026

Q1 – 4/1/2025

> Q2 – 7/1/2025

Q3 – 10/1/2025

Q4 – 1/1/2026

(Covers July, August, Sept)

> 2nd QUARTER DUES

Due July 1, 2025

Name: _____

Address: _____

Amount Due: \$100.00

PAY EXACT AMOUNT BY 7/1/2025

AFTER 7/31/2025, AMOUNT DUE IS \$125

(Dues \$100 + \$25 Late Fee)

Mail or bring your payment to:

Silver Ridge Park Association

979 Edgebrook Dr. N., Toms River NJ 08757

Cash payment requires exact amount

... NOTICE ...

SRPE no longer accepts retired American flags. Please do not leave flags in the Clubhouse.

Retired flags can be dropped off at:

American Legion Post 129

2025 Church Road

Toms River, NJ 08753



They're Back - Recyclable Plastic Collection Bins

Got Plastic? ... Recycle Beyond the Bag

Drop your soft plastic material in the collection bin located in the vestibule of the clubhouse. Once we have collected the required weight, Trex will donate a park bench to our community.

Examples of soft plastics.

FROM THE STORE

- ✓ Produce Bags
- ✓ Store Bags
- ✓ Ice Bags

FROM YOUR PANTRY

- ✓ Ziploc & other resealable bags
- ✓ Cereal box liners
- ✓ Case overwrap
- ✓ Bread bags

FROM YOUR FRONT DOOR

- ✓ Newspaper sleeves
- ✓ Dry cleaning bags
- ✓ Bubble wrap
- ✓ Plastic e-commerce mailers

Plastics must be clean, dry, and free of food and organic residue.

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SRPE Association Announcements

>> Please adhere to the following Ordinance, SRPE Covenants & Restrictions <<

Berkeley Township Ordinance 4-27.6 (b1):

Non-commercial or non-industrial power tools and landscaping and yard maintenance equipment shall not be operated between the hours of 8PM and 8AM.

Article 10, Section (u) of SRPE Covenants & Restrictions states:

No work of a noisy or obnoxious nature should be done on Sunday before 10AM and after 6PM. Weekdays and Saturdays no noise before 8AM and after 8PM except in case of severe emergency conditions approved by the Board of Trustees. Contractors of any kind (landscapers, roofers, etc.) are prohibited on Sundays.

SRPE Illegal Home Rentals

The Board has been informed repeatedly that some homeowners are renting their homes without notifying the Association – perhaps to avoid the \$300 fee, avoid age restrictions, or perhaps just plain unawareness.

This is a violation of our Covenants & Restrictions, which state that the Association must be notified before renting; the Tenant must be aged 55 or older; and a home cannot be rented unless you have lived in it for two years as a primary residence.

It is also a violation of Berkeley Township ordinances requiring the owner/landlord to register with the Township, provide an age-approval letter from the Association, and pay a Certificate of Occupancy (COO) inspection fee, total amount of \$95 (2 separate checks made out to Berkeley Township: one for \$55 and the other for \$40).

Fees from house rentals help keep our dues from increasing and help keep your taxes down.

Most homeowners/landlords follow our C&R and Berkeley Township laws, but there are some who do not.

If you see someone moving into a house in our community, please call the office so we can verify that they have complied with these restrictions. The caller's name is always kept confidential.

PLEASE REPORT ANY CHANGES IN YOUR HOUSEHOLD

To keep information on our community current, please notify the Office if there are any changes in your household.

This is necessary for statistical HOPA purposes.

Typical changes would include:

- A new or additional phone number
- A homeowner has deceased or moved from the residence
- A change in occupancy, such as someone moving into or out of the residence
- Deed changes

ATTENTION Delinquent Homeowners

To bring severely delinquent accounts up to date, and upon the advice of the SRPE Attorney, please note the following:

If you are in arrears 1 year or more in your dues payments, you must call the Administrative Secretary to make arrangements to bring your account up to date.

Failure to do so will result in a Lien being placed on your property. Court costs and attorney fees will be added to the amount in arrears. Ultimately you may face foreclosure proceedings on your home.

As of April 30, a total of \$46,353.28 are due. Out of that total: \$37,053.43 (6 Liens); \$9,299.85 (70 residents which includes lien accts in arrears and unpaid dues); and \$2,299.85 (short payments, violations, late fees, lien discharge and processing fee).

Contact the office during business hours if you want more information.

Garbage & Recycling Pick-Ups

PLEASE Help Keep Our Community Clean!!!

Garbage/Trash, items you wish to dispose of, and **Recycling** are **NOT** to be placed outside the front of your home, or on curb side, until after **4PM** the day before their designated pickup days.

Please keep a lid on it; neighbors should not have to pick up your trash during and after windstorms.

These are Berkeley Township ordinances which SRPE follows.

NOT PERMITTED IN TRASH COLLECTION:

- *Recyclables*
- *Yard Waste such as leaves, grass clippings, and brush.*
- *Hot ash from fireplace or fire pits*
- *Any other hazardous, flammable, combustible materials: such as oil-based paints, solvents, asbestos, or commercial medical waste.*

NOT PERMITTED IN RECLYCLING CAN:

- *PLASTIC BAGS*
- *Egg cartons*
- *Pizza Boxes*
- *Window glass*
- *Aluminum Foil*
- *PLASTIC BAGS*
- *Styrofoam*
- *Household Garbage/Waste*
- *Yard Debris/Waste w/plastic bags*

Handicapped Homeowners Can Get Assistance Getting Garbage Cans To Street

Have your doctor document the handicap, provide their name, address, and telephone and FAX to 732-349-7979. Sanitation workers will bring the garbage from in front of your garage to the truck and return containers to garage.

STREETLIGHT OUTAGES

Several ways to report outages:

- Report online:
www.firstenergycorp.com/outages
- JCP&L Emergency:
1-888-544-4877
- Call phone number on your statement

Include Pole Number and address of the house nearest to the streetlight.

Berkeley Township Garbage & Recycling (SRPE Schedule)

June 2025 Garbage (G) Recycle (R)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 G	5 R	6	7
8	9	10	11 G	12	13	14
15	16	17	18 G	19 R	20	21
22	23	24	25 G	26	27	28
29	30					

Berkeley Recycling Center (Resident Drop-Off Center)

Public Works Dept.

627 Pinewald-Keswick Road, Bayville

Hours:

Monday – Friday from 7am to 3pm

Saturday from 8am to 12pm

Sunday – Closed

**To dispose of hazardous materials,
contact the Public Works Dept at
732-349-4616**

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Manager, N.J. Lic. No. 4906

David P. Kalinowski
Director, N.J. Lic. No. 3925

Aimee C. Brunson
Director, N.J. Lic. No. 4511

Benjamin "Matt" Wade
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Directory of Sections & Trustees (Total: 605 Homes)

Section 1 – 57 Homes – Darlene Degennaro

Edgebrook Drive E., 1004 to 1053
Eve Place, 2 to 18; Oxford Dr., 1 to 9

Section 2 – 49 Homes – Pat Tatulli

Edgebrook Drive S., Even # 1058 to 1072
Hamilton Court, 4 to 42
Southampton Road, 29 to 56

Section 3 – 46 Homes – *Vacant / Office*

Edgebrook Drive S., Odd # 1057 to 1095
Edgebrook Drive S., Even # 1074 to 1098
Concord Lane 11 to 27

Section 4 – 51 Homes – Pete Szybel

Concord Lane, 1 to 10
Brian Court, 3 to 44
Cambridge Court, Even # 2 to 48

Section 5 – 46 Homes – Susan Swain

Cambridge Court, Odd # 1 to 21
Edgebrook Drive N., 891 to 949

Section 6 – 42 Homes – James Clarke

Norwich Drive, 1 to 31
Chutney Street, 2 to 32

Section 7 – 47 Homes – Kathy Conte

Edgebrook Drive S., 1097, 1099, 1100, 1102
Edinburgh Court, 101 to 113
Edinburgh Drive, 2 to 47

Section 8 – 56 Homes – *Vacant / Office*

Edgebrook Drive N., 887, 889
Edgebrook Drive S., 1113, 1115, 1117, 1119
Stanford Court: E., 20 to 30; W., 9 to 17
Stanford Drive E., 2 to 41
Waterberry Court, 1101 to 1116

Section 9 – 57 Homes – Dave Fuhrman

Chamberlain Court, 102 to 114
Chancellor Court, 2 to 44
Edinburgh Drive, 50 to 77

Section 10 – 55 Homes – *Vacant / Office*

Chamberlain Drive, Odd # 1 to 13
Edgebrook Drive N., 843 to 885
Sherwood Lane, 1 to 12
Waldwick Court, 2 to 16

Section 11 – 40 Homes – *Vacant / Office*

Sherwood Court, 11 to 23
Sherwood Lane, 14 to 36
York Street, 2 to 22; York Court, 1 to 11

Section 12 – 59 Homes – Debbie Moriarty

Chamberlain Drive, Even # 2 to 14
Edgebrook Drive S., 1121 to 1157
Sutherland Court, 2 to 46
Woodbury Court, 2 to 20



OCEAN RIDE Reserve-A-Ride Program Ocean County Transportation Services Dept.

Seniors (age 60 and over) and/or persons with disabilities (age 18 and over) on an advanced reservation basis primarily to destinations within Ocean County. Pre-registration is NOT required, just call us when you need your appointment.

Hours of Operation:

Monday through Friday Only

To make Reservations Call: (732) 736-8989
between the hours of 8:00 a.m. to 4:30 p.m.

They accept trip reservations on a first-come, first served basis, up to (4) four weeks in advance. Pick-Up and Drop-Off Times: 9:15 a.m. to 3:30 p.m. (Last pick-up)

Trip requests are not accepted via email. All trip requests are to be handled by telephone by calling (732) 736-8989, then press "1" to speak with a Reservationist.

The Reserve-A-Ride program is primarily designed to serve routine medical needs of Ocean County residents. Unlike the Fixed Bus Routes, this service does not operate on the basis of a printed schedule, rather routes and pick-up times are developed each day in response to the service requests we receive. All vehicles are wheelchair lift equipped.

Once your reservation has been made, the driver will arrive anytime within 1 hour to 1½ hours of the scheduled appointment time (depending on your travel distance). In accordance with Ocean Ride's Safety Policy, our **Drivers are not permitted to enter your home**, thus we require that you be at ground level for your scheduled pick up.

Riders will be billed via mail, the month AFTER service. Absolutely NO CASH HANDLING on-board the Reserve-A-Ride vehicles.

Fare: \$6.00 round-trip; \$3.00 PAAD with valid PAAD ID card

For more information on website:
co.ocean.nj.us/OC/Transportation



979 Edgebrook Drive North
Toms River, NJ 08757-4532

Email: silvridgeparkeast@comcast.net

Phone 732-505-1081
FAX 732-505-3223

A 55+ SENIOR COMMUNITY

HOPA FORM

HOPA stands for Housing for Older Persons Act, signed into law on December 28, 1995, by President Clinton. HOPA is intended and operated for occupancy by at least one person 55 years of age or older per unit. It is required that this information be collected and verified with the age of all residents, periodically (every two (2) years).

It is a Federal requirement for Senior Communities to have documentation on file.
Under NJ Law, a letter regarding age is required to be filed with the deed.

This MANDATORY form must be completed and returned to the Association Office no later than May 31, 2025. If the form is not in the Office on or before the deadline (May 31, 2025), a fine of \$25 will be imposed. Each additional month not received will incur an additional \$25 until the form is received and accepted by the office.

☐ Homeowner ☐ Renter (Check One)

Homeowner/Renter Name(s)

Street Address

City

State

Primary Phone #

Emergency Contact/Phone #

****Should not be the same as Primary****

Alternate Address (if owner not living in home):

Street Address

City

State

ZIP

Alternate Phone #

Email Address

Total number of people living in your home _____ including live-in assistants, housekeepers, aides, etc.

Please list below the name(s); age and birthdate of all residents, **including yourself** if you live there:

NAME

AGE

BIRTHDATE

Person #1 _____

Person #2 _____

Person #3 _____

Person #4 _____

I/We certify this form to be an accurate statement of the number of persons living in my home with their accurate birthdates. Under penalty of perjury, I/we declare that the above information is true, correct and complete.

Homeowner/Renter Signature

Homeowner/Renter Signature

Date

Revised 6/21/2024

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spc-705

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Did you know that
Members can rent the
clubhouse cheaper than
you can rent a hall
outside our community?
Call the Office for more
information.



Come out on the 2nd Friday of the month!
Mingle with friends & neighbors,
around 6 PM
BYOB and an appetizer to share.

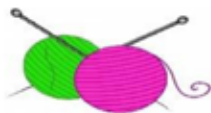
Tuesday Night – Fun Night

Join us on the 1st and 3rd Tuesday
of each month at the
Clubhouse at 7:00 PM

Game Night & Corn Hole

(Depends on which activity
you want to partake in)

Any questions, call Terry
@ 908-783-2715



Like to sew, knit, crochet, embroider or
chat with those who enjoy
these activities?

Join us at **Pins & Needles** every Tuesday
in the Clubhouse Library during the hours of

1:00 to 3:00 PM

For more information contact
Joy Gurrieri (732) 779-3682



Planning a Garage Sale?

Berkeley Township Ordinance 88.5

- Permits are required for garage sales
- The 1st permit is free; the 2nd is \$5.00
- You are allowed two sales per year
- Permits cover two consecutive days
- Sale Hours are 9AM to 5PM
- Renters/Tenants must have written permission from the owner

Apply at Berkeley Township Clerk's Office

Exercise Class

Please come and join us for a
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John Stoneham, MD
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Department Chairman, recognition
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community and to anyone else who might ask." - Van P.*

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One Time Service \$95 - \$105*
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**Termite Contracts \$100* per year with
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Neighbor Discount - \$70* Each
Get 5 neighbors for a one time spray only
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ads-2704B

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The Tree Action Request Form can be found on SRPEast.com website under Forms/Resources or from the SRPE HOA Office. You can email your request to Janine Montefusco at trees4srpe@gmail.com or drop it off at the Office.



979 Edgebrook Drive North
Toms River, NJ 08757-4532

Email: silverridgeparkeast@comcast.net

Phone 732-505-1081
FAX 732-505-3223

A 55+ SENIOR COMMUNITY

TREE ACTION REQUEST

Date: _____

Name: _____ Phone: _____

Address: _____

Contact Person: _____ Phone: _____

Action Requested: _____

I/We, the owners or responsible party in the above referenced property in requesting this action on adjoining property, do hereby give permission to access the common property through the above private property, if necessary and do agree to absolve the Grounds and Trees Committees and Silver Ridge Park Association for any damages that may occur in the course of this undertaking.

Signature: _____ Date: _____

Trustee: _____ Section: _____

Notes: _____

May 4, 2025

Dear Friends & Supporters,

The following is an email thank you from the US Navy Supply Ship Alan Shepard, which is currently re-supplying US Military Ships on station between Japan and South Korea. Their mission is vital to keeping sailors and ships combat ready. Thanks for helping to make this type of support possible.

Lloyd

April 21, 2025

Dear Mr. Mullikin,

I wanted to thank you for the packages that you sent. It is very generous and thoughtful of you and the people that donate for the packages. I enjoy reading some of the books that you send. The rest of the crew on our boat appreciates the items also.

Thank you,

Kevin Kohles

Yeoman Storekeeper

USNS ALAN SHEPARD (T-AKE 3)

May 4, 2025

Dear Friends & Supporters,

Attached is a nice thank you email from the Command Chaplain at US Forces Africa Command HQ, Camp Lemonnier, Djibouti, near the entrance to the Persian Gulf, a very dangerous part of the world. He oversees the spiritual and moral needs of our troops throughout Africa. He ministers to all faiths. He also shares with the medical unit, American Red Cross and local orphanages. Thanks to everyone who helps in providing this support.

Lloyd

April 18, 2025

Greetings Lloyd,

My tour at Camp Lemonnier is coming to an end. Thank you for your frequent and generous care packages. They are always filled with a variety of goodies. I have personally enjoyed the Great Courses series on World Religions. Others love the comic books and off-beat DVDs. Everyone loves toiletries and snacks.

I wrote Frito Lay and thanked them for the Jerky and chips.

Thanks again for your faithful generosity.

Peace,

Tom

CDR Thomas Riley, CHC, USN

Installation Program Director - Religious Ministries, Camp Lemonnier, Djibout

SUPPORT OUR TROOPS

Ocean County NJ Based Support Our Troops Project

For Service Men & Women in all military branches deployed in Syria, Iraq, ships at sea, and other challenging locations around the world.

Most requested items for Men & Women

Due to mailing restrictions, all items sent must be **non-aerosol and **non-flammable**.**

Shampoo/Conditioner (small sizes preferred)
Sun Screen/Body Lotion (small sizes preferred)
Hand Soap (bars & liquid)
Shaving Cream & Razors
Toothbrushes, Toothpaste
Hand Wipes, Sanitizer, Deodorant
Insect repellent
Chap Stick, Lip Balm
Cotton Swabs
Tissues (small packets preferred)
Over the counter Medical supplies
(aspirin, cough medicine, vitamins, band-aids)
Eye Drops
Mouthwash (small)
Socks (white or black), cooling bandannas
T-Shirts & Sweat Shirts (with or without logos)
Sports items (soccer, football, baseball, etc.)
Games (puzzles, board games, playing cards, etc.)
Vick Vapor Rub, Foot Powder

Small Size Powder Drink Packets
(to add to water bottles)
Microwaveable Foods, Soups, Mac & Cheese
Popcorn, Nuts, & Sunflower Seeds
Granola/Protein Bars/Energy Bars
Gum/Breath Mints
Hard Candy/Snack Food, M&M's
Snack Items/Slim Jims/Beef Jerky
Cereal (small sizes preferred)
Spices, Hot Sauce (to liven up bland food)
Coffee Packets/K-Cups/Tea Bags
Greeting Cards (all occasions)
Reading material (book & magazines)
DVD Movies & CD music
Pens, Pencils, & Writing Paper
Various School Supplies
Laundry Soap (pods preferred)
Dryer & Swiffer Sheets
Batteries (AA, AAA)

The most popular items being requested by the WOMEN in the military include the following:



Overnight Pads
Kotex & Tampons
Panty Liners
Jam Hair Products
Keratin Treatments
Facial Cleaners
Pore Strips
Bobby Pins & Hair ties (black & blonde)
Small Makeup Kits

Hair Dye (natural Colors)
Hair Spray (non-aerosol)
Leave in Conditioner
Midol & Advil Liquid Gels
Hand Lotion
Eyebrow Shaper
Dryer & Swiffer Sheets
Dark Sunglasses
Personal Items

There are collection boxes in the SRPE Clubhouse. There are also boxes for old cell phones, which are recycled and exchanged for phone cards which are included in the troop mailings.

**Tax deductible donations to help pay for shipping may be sent to
VFW Post 9503, 383 Veterans Blvd., Bayville, NJ 08721
Make check payable to "VFW Post 9503, Troop Mailing Fund."**

**For more information, contact Lloyd Mullikin, 732-269-1397, or Email:
LLOYD.MULLIKIN@GMAIL.COM**

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First Aid, Fire or Any Emergency	911
Poison Control.....	800-222-1222
Police (Berkeley)	732-341-6600
Sheriff (Berkeley)	732-349-2010
Code Enforcement (Berkeley Twp.)	732-244-7400
Animal Control (Berkeley Twp.).....	732-797-1413
Berkeley Twp. Town Hall	732-244-7400
Berkeley Public Works.....	732-349-4616
Berkeley Recreation Dept.	732-269-4456

Utilities

Electric (JCP&L)	800-662-3115
Power Out.....	888-544-4877
Gas (NJNG).....	800-221-0051
Leaks	800-427-5325
Water (Veolia).....	732-349-0227
Emergencies	732-349-0227

Berkeley Township

Sanitation & Recycling.....	732-349-4616
Sewerage	732-269-3500
Street Related Problems.....	732-349-4616

Government Services

Post Office (Toms River).....	732-349-0710
NJ Department of Motor Vehicles	609-292-6500
Local License/Registration Office (Hooper Ave)	
Local Inspection Center (Route 70)	
Social Security Branch Office	800-772-1213
190 St. Catherine Blvd. (off Route 37W)	
Medicaid Hotline	800-356-1561

Local Communities

Holiday City Berkeley	732-341-5707
Holiday City Carefree.....	732-349-1050
Holiday Heights.....	732-244-8686
Holiday City South	732-341-8900
Holiday City West	732-240-4422
Silver Ridge Park East	732-505-1081
Silver Ridge Park North.....	732-286-4868
Silver Ridge Park West.....	732-244-1484
Silver Ridge Park Westerly.....	732-341-6153

Other Resources

Mobile Food Bank	732-918-2600 Ext. 5873
Berkeley Outreach Services	732-244-9600
Caregivers of Central Ocean County	732-505-2273
Hospital (Community Medical Center).....	732-557-8000
Lifeline (Meds, Utility Bill Support, PAAD/Senior Gold).....	800-792-9745
Meals on Wheels (Ocean County)	732-367-1400
Dept. of Consumer Affairs,	
Ocean County	732-929-2105
Nursing Home Complaint Hotline	800-792-9770
Senior Services Ocean County Office.....	732-929-2091
Ocean Ride (transportation).....	732-736-8989
Senior Citizens Info Referral	800-792-8820
Veterans Services	732-929-2096
Vetnetwork.....	609-971-7613

Berkeley Township Town Hall

P.O. Box B
627 Pinewald-Keswick Road
Bayville, NJ 08721
Phone: (732) 244-7400

John Bacchione, Mayor

Berkeley Township, NJ

U.S. Representatives

Congressman Chris Smith

WDC Office: (202) 225-3765

OC Office: P (732) 504-0567 / F (732) 504-3864

<https://chrissmith.house.gov/contact>

Senator Andy Kim

WDC Office: P (202) 224-4744 / F (202) 228-2197

District Office: P (973) 645-3030 / F (973) 645-0502

<https://www.kim.senate.gov/contact>

Senator Cory Booker

WDC Office: P (202) 224-3224 / F (202) 224-8378

District Office: P (973) 639-8700 / F (973) 639-8723

<https://www.booker.senate.gov>

New Jersey State Legislature – District 9

District Office: 620 West Lacey Road

Forked River, NJ 08731

Phone: (609) 693-6700 / FAX: (609) 693-2469

Senator: Carmen F. Amato, Jr.

Assemblyman: Brian E. Rumpf

Assemblyman: Gregory Myhre

Planning to Sell or Rent?

Read This First!

If you are a homeowner who is planning to put your home up for sale or rent, or if your home is currently for sale or rent without a realtor, you must contact the SRPE office immediately.

There are procedures, required by the Association and by Berkeley Township, that must be followed before a Closing of a Contract of Sale or Lease can take place.

- **Selling:** Article 11, Section 4 of our *Covenants & Restrictions* states, in part, that the owner of the property must notify the Association of the intended sale.
- **Renting/Leasing:** Article 10, Section(c) of our *Covenants & Restrictions* states that the owner of the property must notify the Association, in writing, that the prospective tenant meets the qualifications of membership in the Association.
- Berkeley Township requires a **“Continued Certificate of Occupancy”** (CO). Call the Berkeley Township Code Enforcement Office at (732) 244-7400, ext. 237, for more information.

June

2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	Exercise 9:30am	Pins & Needles Game Night 1:00pm 7:00pm	Exercise Cards 9:30am 1:00pm	HOA Meeting 7:00pm	Exercise 9:30am	Hawaiian Luau 2:00pm-6:00pm
8	Exercise 9:30am Flea Markt Mtg 12:00pm Entertain Mtg 1:00pm	Primary Election 10	Exercise Cards 9:30am 1:00pm	RECYCLE	Exercise APPY Hour 9:30am 6:00pm	14
15 Father's Day	Exercise 9:00am Ital/Amer Club 10:30am	Pins & Needles Game Night 1:00pm 7:00pm	Exercise Cards 9:30am 1:00pm	Agenda Mtg 10:00am	Exercise 9:30am	21
22	Exercise Private Event 9:30am 1:00pm	Pins & Needles 1:00pm	Exercise Cards 9:30am 1:00pm	RECYCLE	Exercise 9:30am	28
29	Exercise 9:30am		TRASH PICK UP			

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- Thatch/Seed
- Sod
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