

# Persimmon Ridge Homeowners' Association

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November 5, 2025

## Dear Persimmon Ridge Residents,

We hope this message finds you and your families well and enjoying all that our wonderful community has to offer.

Over the past year, your HOA Board has been working diligently to ensure Persimmon Ridge remains the beautiful, welcoming neighborhood we all love to call home. To better plan for the future and reduce the likelihood of unexpected expenses, we partnered with *Reserve Design Advantage* to complete a comprehensive Reserve Study, which was finalized this fall. This study provides us with a clearer picture of anticipated maintenance costs and capital needs, allowing us to build a more sustainable financial plan for the years ahead.

We know last year's special assessment and dues increase were challenging for everyone — including Board members — as the changes had to be made late in the year. We took that feedback seriously and have focused our efforts on improving financial planning and transparency so that future adjustments are more predictable and easier for everyone to prepare for.

For many years, our developer, Lawren Just, and her family went above and beyond for Persimmon Ridge — not only creating the wonderful amenities we enjoy today, but also personally handling much of the work that kept costs low. Their dedication allowed our dues to remain significantly lower than those in similar neighborhoods for quite some time.

As the Homeowners Association has gradually taken on these responsibilities, costs have naturally increased, especially as our shared spaces and infrastructure have begun to age. The Reserve Study helped us identify what's needed to maintain these areas responsibly and to keep Persimmon Ridge in great shape for many years to come.

Based on the study's findings, the Board has determined that dues will need to increase by **18.6% for 2026**, bringing the total annual amount to **\$925**. We recognize this is a meaningful change and want to emphasize that the decision was not made lightly. While this increase won't immediately bring our reserve account to its fully funded level, it places us on a healthy, sustainable path toward long-term financial stability.

To provide context, we've included a comparison chart showing how our dues align with similar neighborhoods. As you'll see, Persimmon Ridge remains on the lower end compared to communities of comparable size, amenities, and property values. We have also included the list that was shared last year of what your dues go to on an annual basis to support the community.

The Reserve Study also recommends planning for approximately a **4% annual increase** in future years. This steady, predictable adjustment will help us keep up with inflation, maintain our amenities, and strengthen our reserves without large, unexpected jumps.

If you would like to review the Reserve Study it is available in the "Documents" section under "Community Info" of the Homeowners Portal on the Cornerstone website.

We understand that any increase can be difficult, and we want you to know that each decision is made thoughtfully, with the best interests of the entire community in mind. Our goal is to protect the value of our homes, preserve the quality of our shared spaces, and ensure Persimmon Ridge remains a place we are all proud to call home.

Thank you for your understanding, support, and continued commitment to our neighborhood.

Warm regards,

**The Persimmon Ridge HOA Board**

Neighborhood	Size	Amenities	Annual Dues	Dues Compared to PR
Aiken Ridge	448 homes	New community under construction, planned community pool and playground	\$ 1,560	168.65%
Locust Creek	400 homes	1 main pool, 1 toddler pool, 2 tennis courts, 1 playground and a clubhouse	\$ 1,350	145.95%
Lake Forest	>1700 homes	1 adult only pool, 1-25 meter pool, 2 toddler pools, 1 small family pool, 3 tennis courts, 3 playgrounds and a lodge building	\$ 1,315	142.16%
Woodmont	328 homes	1 main pool, 1 toddler pool, 2 tennis courts, 1 playground and a clubhouse	\$ 1,300	140.54%
Copperfield	400 homes	1 main pool, 1 toddler pool, 2 tennis courts, 1 playground and a clubhouse	\$ 1,070	115.68%
Persimmon Ridge	416 homes	1 main pool, 1 toddler pool, 2 tennis courts, 1 playground and a pool house	\$ 925	
Forest Springs	602 homes	1 main pool, 1 toddler pool, 2 tennis courts, 1 playground and a clubhouse	\$ 825	89.19%

# Persimmon Ridge Homeowners Association

## What Your HOA Dues Cover

Your annual HOA dues help maintain the beauty, safety, and quality of life in Persimmon Ridge. Below is a summary of the key services and amenities supported by your dues.

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## Community Entrances

- Landscaping at the two entrances from Aiken
  - Cameras
  - Regular lighting and maintenance
  - Professional holiday lighting installations
  - Guard shack maintenance
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## Common Area Landscaping

*(Excluding the Villas)*

- Mowing, weed control, and fertilization throughout the community
  - Maintenance of 19 cul-de-sac islands and medians
  - Hand trimming and general upkeep across common areas
  - Tree removal due to storm damage, fallen, or dying trees
  - Annual flower planting and seasonal mulching
  - Walking path maintenance:
    - Between The Overlook and Persimmon Ridge *(shared with The Overlook)*
    - Between Persimmon Ridge Drive and Cherry Hills
  - Irrigation system maintenance for islands and medians
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## Recreation Areas

*(Pool, Tennis/Pickleball Courts, Playground, Pavilion)*

- Cameras
- Parking lot upkeep (including sealcoating)
- Pool house maintenance
- Main and baby pool care
- Pool furniture upkeep and replacement

- Pool management company services:
    - Lifeguards, maintenance, repairs, chemicals, and scheduling
  - Playground maintenance and equipment care
  - Tennis and pickleball court maintenance
  - Fencing around pool and court areas
  - Pavilion upkeep
  - Key fob system for amenity access
  - Basketball goal maintenance
  - AED (Automated External Defibrillator)
  - Pool permitting fees
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## **Community Infrastructure & Utilities**

- Maintenance of all community street signs and posts
  - Utilities for common areas: electric, gas, water, telephone, internet, and HVAC
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## **Insurance Coverage**

- Property and liability insurance for all common areas
  - Workers' Compensation policy
  - Directors & Officers (D&O) insurance
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## **Lake Sycamore Maintenance**

- Ongoing care and upkeep of Lake Sycamore  
*(located between homes on Willow Creek, Sycamore Hills, and Persimmon Ridge Drive)*
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## **Community Events**

- Thunder Over Persimmon Ridge
  - Santa Visit
  - Christmas Light Decorating Contest
  - Easter Egg Hunt
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## **Administrative & Management Expenses**

- Professional management of the HOA, including:
    - Dues collection, rule enforcement, and contract oversight
  - Legal expenses (opinions, collections, etc.)
  - Office operations and mailings
  - Website maintenance and updates
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## **Reserve Fund Contribution**

- Reserve Account for future capital improvements and large-scale repairs.
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**Thank you for supporting the upkeep and continued success of our community!**

*Persimmon Ridge HOA Board of Directors*