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Landscaping at Sagamore

After a few years without a volunteer **Landscape Committee**, our Board has decided it would be in the best interest of Sagamore to reestablish the Committee. As all of you will agree, Landscaping in Sagamore is vital to the neighborhood’s overall aesthetic appeal, maintaining property values, and creating an enjoyable environment which we all can be proud. The mission of the Committee is to help the Landscaping Chair, **Greg D’Antonio**, prioritize the very long list of needs and wants, offer input into setting the priorities in order to execute within budget, and most importantly act as a liaison between the Community and the Board. It is the intent of the Committee to conduct “walk arounds” in the neighborhood every 2-3 weeks to inspect and address landscaping needs and engage with Sagamore neighbors. The Committee is very open to questions and feedback.

Our Landscape Committee Members are: **Greg D’Antonio, Jay Rowan, Lauren DeNight and Jeanne McHugh.**



REMINDER: All residents may plant annuals in the mulched flower beds surrounding their property without approval from the Committee & Board. All other Landscaping changes require an Architectural Change Request (ACR) that you can find online at sagamorehoa.com.

Welcome Committee

In addition to Landscaping, we have another new Committee at Sagamore! Last year we had so many new owners/renters at Sagamore and we thought we really needed a way to welcome new residents. The new Welcome Committee has started and members are **Denise Gentry (444), Dorothy Sweet (446), and Maria Coan (469)**. Many thanks to these owners who have stepped forward to volunteer. This group will be meeting new neighbors as they come to our community and providing them with local resources, Association information, and a friendly face.



Chester County Extreme Weather Emergency Numbers

9-1-1 if you are in immediate danger

5-1-1 road conditions from PennDOT

2-1-1 health, housing and human services assistance from the United Way.

PECO: 1-800-841-4141 power outages, gas leaks or odors and equip issues

Aqua Pa Water: 1-877-987-2782

Pa American Water: 1-800-565-7292

Chester Water Auth: 610-876-8181

Chester County Dept of Emergency Services: 610-344-5000

Copied from another development and modified for Sagamore...

Slow down. What is a child’s life worth? What is anyone’s life worth? Is it more than 20 seconds?

To the residents, we ask you to **SLOW DOWN**. The speed limit in our development is **15 MPH**. There is no reason anyone should be traveling faster than that on the curved street of our community. Vehicles must share the road with people exercising, pet owners walking their dogs, and our kids playing. We live in a wonderful community. Let’s be safe and show respect to all our neighbors.

You are only saving seconds when speeding through Sagamore. Surely a life is worth 20 seconds.

Did you know? Vehicle crash tests are conducted at 30-35 mph.

Financials at Sagamore

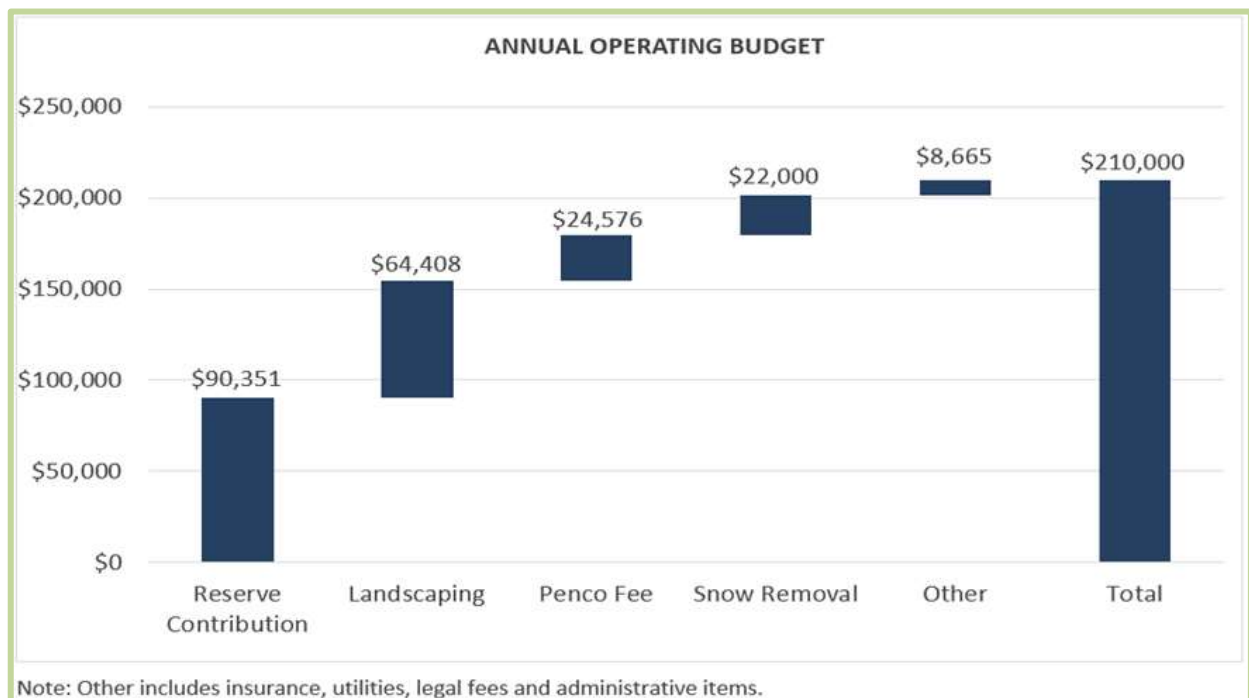
Why are our HOA fees at the level they are? Great Question!

Current HOA fee is \$250 per month. So where does that money go? \$250 per month equals \$3,000 per year per home. And for 70 homes that is \$210,000 per year¹.

Capital reserves	\$90,351	Annual deposit to our savings account for work to be done in the future. (Maintaining a minimum of \$100k in our account)
Landscaping contract	\$46,400	Shearon lawn work. We bid this contract out every few years.
Management fee	\$24,576	This is PENCO charge for managing our community. Rate is competitive.
Snow removal	\$22,000	This is based on previous 5-year data and we have no control over the weather.
Landscaping improvements	\$18,008	This is for tree pruning/removal/planting, adding/removing shrubs, etc.
Other Administrative	\$6,410	Printing, postage, insurance, financial audit, community events, legal advice, etc.
Electric and hydrants	\$2,478	PECO electricity and Aqua hydrants charges
General maintenance	\$2,400	For replacing street light bulbs, or wiring, or painting the Sagamore sign, etc.

If we did not put any money in capital reserves, our fee would be about \$145 per month. But here at Sagamore we replace roofs, siding, gutters, driveways, do sealcoating of driveways and road, replace light poles, mailboxes, curbs, sidewalks, house numbers, and maintain retention basins. We do not have a pool or tennis courts or a clubhouse, but we are paying for and taking care of the largest components outside of our homes.

¹ Actual budget includes an additional income of \$2,623 from 2020 surplus.



Capital Reserves

For any HOA, money must be saved to pay for future replacements and upgrades. When purchasing a home in an HOA it is always good to look at the state of their reserve funds. If you look at Sagamore, we have consistently done well in managing to keep our reserves at the appropriate level to cover what we anticipate will be needed and thus avoid large assessments to current owners. In addition, we hire an engineering company every few years to inspect the community, predict remaining life of an element, and estimate the cost. We are continually working to ensure we have a safe community infrastructure.

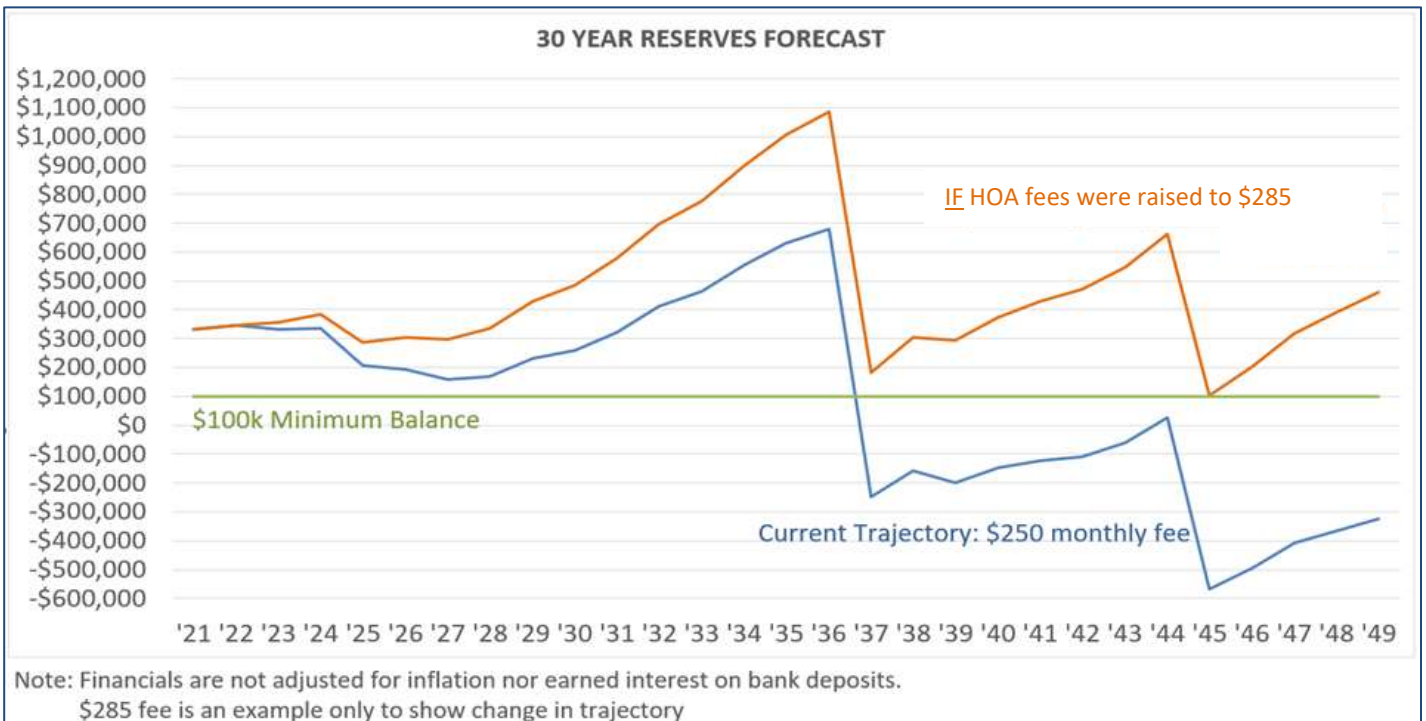
Over the past year it was determined that significant work had to be done to our retention basins and storm water handling to stay in compliance with Township and DEP rules. These funds were not in our previous reserve plans. And as everyone is aware, construction costs rise and we need to account for that by increasing reserve fees.

Our contribution to our reserve fund annually has been as follows:

2015	\$90,950	2016	\$99,615	2017	\$99,615	2018	\$99,615	2019	\$99,615
2020	\$90,260	2021	\$90,351 budget						

Our reserves cover replacements at end of life (not repairs) of: roofs, siding, gutters and downspouts, furnace chimneys, driveways, curbs, mail boxes, entrance signs, light poles, house numbers, storm sewer boxes, traffic signs, walkways, Lake George Circle, driveway and LGC sealcoating, retention basins and storm water lines. The reserves will also cover any other capital replacement items that are unexpected.

It is not prudent to let reserve funds drop to zero. The Board has recommended we use \$100,000 as a minimum amount to ensure we can cover what we are obligated to fund. The largest capital need is for siding estimated at about \$1,000,000 in 2037.



Sagamore Current Assets & Budget

Total Expenses:

June YTD Actual \$138,285

June YTD Budget \$109,458

2021 Budget \$212,623

Operating Fund Equity Mar YTD \$46,443

Capital Reserves Equity Mar YTD \$306,560

Since making the adjustment for capital reserves in 2013, our fees have increased 6.4%. Inflation over those same 8 years has been 15.6%.



HOA fees in the area. A few of us have asked around and done some research on developments in the area to find out what they charge for HOA fees and what that fee covers. Here is some information that we believe is accurate but if you have better info, let us know.

	Exton Station	Mercer's Mill	Terraces of Windon	Willistown Chase	Sagamore	Evian	Plum Tree	Highpoint at Shanahan	Bradford Terrace	Park Place
Approximate house value	\$330,000	\$550,000	\$350,000	\$440,000	\$400,000	\$360,000 -\$400,000	\$320,000 -\$350,000	\$525,000	\$330,000 -\$350,000	\$400,000
HOA fee per month	\$338	\$315	\$252	\$250	\$250	\$215	\$200	\$168	\$160	\$155
Lawncare	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Snow removal	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Exterior maintenance (roof, siding, etc)	yes	no	yes	Roofs-no; outside painted every 6 yrs	yes	yes	yes	no	no	no
Common area maintenance	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Trash	yes	no	no	no	no	no	yes	yes	yes	no
Pool	yes	no	no	no	no	yes	no	no	yes	no
Clubhouse	no	no	no	no	no	yes	no	no	no	no
Tennis Courts	yes	no	no	no	no	yes	no	no	yes	no

Looking for another place to donate items?

Westminster Thrift Shop is at 543-5 East Gay Street. Donations Monday through Wednesday. Bring to the back door after calling them at 610-692-9298. They accept women's and men's clothing, household goods, bath and bedding items, jewelry, small furniture, books, puzzles, CDs/DVDs. No TV's, electronics, baby/children's items, medical equipment. Their profits support a very large list of local organizations.



Keep your stuff out of the landfill.

Aqua water lines 

Many have asked about letters that we have received about buying insurance for the water supply lines into our houses. The Board asked PENCO to research this for us. Joe Franceschini determined that our documents are such that the laterals from the water main to the house are covered by the HOA unless the homeowner causes the damage.

Exterior Lights. Thanks to Cathy Prudhoe for pointing out that the model number for our outside light that is listed in the Rules and Regs is incorrect.

Here is the correct number:

We have updated the Rules / Regs online.

Sea Gull Lighting - 84029-12 - Single-light Outdoor Wall Lantern in Traditional Style - 6.5 inches wide by 11.5 inches high

Please do not throw trash on the ground anywhere including cigarette butts. It obviously makes our community look bad. These wrappers, bottle, etc. were found around the picnic table in the center area.



Meet Your Neighbors

#408

Ruth Wren



1. What made you decide to buy in Sagamore and how long have you lived here?

I was looking for a larger townhome (mine was tiny) and a friend actually told me about building that was going on here. I liked the rural but close to town setting and the floor plan. I have four musts for a new house: a cellar, a garage, a fireplace and some place to sit out. This had all these. I have been here 21 years last March.

2. In what town/state did you grow up?

Bethlehem, PA

3. What job have you had that you enjoyed the most?

I was teacher for 40 years and that was very rewarding but also enjoyed doing dinner theater and selling artwork. Can't decide which was my favorite.

4. If you were going to order food for delivery where would you call? Brothers Pizza and Wasabi.

5. What are some words that people would use to describe you? Usually funny or creative.

6. What's the first car you ever owned?

A 1968 white Pontiac custom.

7. What is the farthest place to which you've traveled?

Cape Town, South Africa.

8. What is something about you people don't know?

When I was 15, I was a ventriloquist and traveled to NJ children's hospitals with the 3 Stooges.



9. What song(s) remind you of High School?

If I had a Hammer (Peter, Paul and Mary) and The Times They are a Changing (Bob Dylan).

10. What is it about Sagamore that makes it a nice place to live?

It is a quiet, well maintained community with wonderful people. Like our own little friendly village.



Meet Your Neighbors

#472



Gary Kebschull and Tony Bordonaro

1. What made you decide to buy in Sagamore and how long have you lived here?

Sagamore was the best option at the time. We have been living in Sagamore for a little over 7 months.

2. In which town/state did you grow up?

Tony was born in Sommatino, Sicily and immigrated to the United States with his parents when he was 12. His life in America began in Hammonton, NJ and then his family moved to the Allentown area. Gary was born in Corpus Christi, Texas and six-months later he and his parents moved to Bermuda. Gary's Dad was a career officer in the US Navy.

3. What job have you had that you enjoyed the most?

In 1985 Tony developed a business model to bring Occupational, Speech and Physical therapies into existing nursing homes. We co-created Rehab Management Resources (RMR) and partnered with the owner of six nursing homes. It was an incredible, life-changing adventure for both of us.

4. If you were going to order food for delivery, where would you call?

We haven't had the occasion to order food for delivery. We would recommend Greystone Oyster Bar for dinner.

5. What are some words that people would use to describe you?

Tony: Independent, enjoys a challenge, knows how and why things work, solving concrete problems and action oriented.

Gary: Compassionate, determined, loyal, conceptual, idealistic, methodical, creative, and reflective.

6. What's the first car you ever owned?

Tony: 1961 Oldsmobile Ninety-Eight Gary: 1962 VW Microbus.

7. What's the farthest place to which you have traveled?

Tony as a Corpsman in the Navy on the island of Guam and Gary to the Philippines while working for Verizon as consultant.

8. What is something about yourself that most people don't know?

Over the past 45 years we've moved 26 times and lived in seven states: Florida, Kentucky, North Carolina, California, Texas, Delaware and Pennsylvania.

9. What song(s) reminds you of high school?

Tony: Return to Sender- Elvis Presley / Big Girls Don't Cry- The Four Seasons / There I Said it Again- Bobby Vinton / You Don't Own Me- Lesley Gore / Come See About Me-The Supremes / Downtown- Petula Clark / You've Lost that Loving Feeling-The Righteous Brothers /

Gary: I Heard it Through the Grapevine- Gladys Knight and the Pips/ Hey Jude-The Beatles/ American Pie- Don McLean /You Put the Lime in the Coconut-Harry Nilsson/ Does Anybody Know What Time it Is? -Chicago/ Your Song-Elton John/

10. What is it about Sagamore that makes it a good place to live?

The "Goldilocks" size of Sagamore: It's not too big and it's not too small – it's just right. The residents in the community are friendly. We like the abundance of green space and the mature plantings. We are happy to see a diversity of age groups in Sagamore. After a day in Phila it's affirming to know we have a comfortable home in a desirable community to come home to.



The Boys



Annette's Tribe



Second generation sales crew



Thanks to all for participating in the Annual Garage Sale! It was a lot of fun and we are glad we were able to have the sale this year. We had about 12 homes selling and so many items for sale. Neil Weissman took care of all of the advertising, Lauren and Anthony DeNight took care of renting the truck. Annette put out lawn signs and added some photos for the ads. Tom Swift and Anthony DeNight handled setting up the one-way traffic which works out so well. Hope you cleared some things out, made a few dollars, and feel good about donating through Green Drop!

Moving toward 25 years ...

