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Inside This Issue

Landscaping, Capital Reserves, General Maintenance, PENCO and Board duties, and much more.

The Board of Directors at Sagamore wishes all of you and your family and friends a wonderful holiday season! Thank you for all you do to make our community a kind and welcoming place.

-Annette, Anthony, Jay, Tom and Suzanne

Landscaping at Sagamore



Erosion control added at 478/476

Our Sagamore entrance landscaping has been upgraded with phlox, hydrangeas, viburnum, burning bush, and liriopse. It looks great and helps our property values. The Landscaping Committee also selected areas for work that included some driveway yews, and the removal of dead plant material throughout the community.

We also had Shearon implement some erosion control measures along the hill leading down to one of the retention basins. This hill had been washing away over the years. This erosion control was funded by our capital reserves.

And we are working with Shearon to implement a multi-year landscape improvement plan for the entire development.

In winter 2022 we will be cutting back branches on the trees along the back of the property and also in the center area.

Our Landscaping Committee has changed a bit. Our committee members are **Greg D'Antonio, Sandy Gilpin, Tom Swift, Jeanne McHugh** and is led by **Jay Rowan**. Greg continues to utilize his expertise (Golf Course Superintendent/Facilities Manager at Concord Country Club) to guide us on our routine maintenance work and shrub / tree selections.

REMINDER: All residents may plant annuals in the mulched flower beds surrounding their property without approval from the Committee & Board. All other Landscaping changes (*including removal of plants or shrubs, or adding mulch*) require an Architectural Change Request (ACR) that you can find online at sagamorehoa.com. Any property outside the footprint of our homes belongs to the HOA. If you have a suggestion for a new shrub or tree for which you would like to pay, please submit an ACR which will be reviewed by the Landscaping Committee. If approved, we will have Shearon do the work and invoice you.

Details of our maintenance contract with Shearon are detailed on page 2. And more on landscaping improvements on page 3.

Home Owner Association Fee

As you all know, our HOA fee will be \$280 per month starting January 1, 2022. Please remember to adjust your payments to the new amount. Thank you.

Holidays!

Outside decorations permitted for our upcoming holidays:

Halloween – October 1 to November 15

Christmas – Thanksgiving to January 15



Please note that our new stop sign will be in place soon at the top of the entrance hill.

Sagamore Current Assets & Budget

Total Expenses:

Sep YTD Actual \$182,054

Sep YTD Budget \$168,711

2021 Budget \$212,623

Operating Fund Equity Sep YTD \$45,846

Capital Reserves Equity Sep YTD \$306,560

Thank you to all of our homeowners who repaired any maintenance issues outside their home. Attention to these items makes Sagamore more attractive.

The inspection group in the spring looks at:

- ◆front siding ◆front steps ◆front door
- ◆garage door and trim ◆front door trim
- ◆garden / entrance decorations/ lighting
- ◆back siding ◆deck ◆patio ◆other siding
- ◆and anything else that looks out of place or violates the Rules and Regulations.

Items that are funded from our Capital Reserve account

- Milling and Asphalt Overlay for Lake George Circle
- Driveway Replacements
- Driveway & Road Sealcoating
- Concrete Rolled Curb replacements
- Concrete Sidewalk replacements
- Concrete Home Entrance Replacement Projects
- Street Lights
- Mailboxes
- Sagamore Entrance Signs
- House Number Signage
- Storm Sewer Boxes
- Stormwater Drainage basins and pipes
- Stormwater Endwall E-6 in the woods
- Block Retaining Wall at 478
- Wood Rail Fence at 478
- Roof replacements
- Gutters and Downspout replacements
- Chimney Cap replacements
- Vinyl Siding replacement
- Capital Reserve Engineering Study

Funds saved for Capital Reserves cannot be used for normal operating expenses. Ensuring we have sufficient funds for future replacements is a key responsibility of the Board of Directors and a sign of a well-managed HOA.

NOTE: These items above are covered by our HOA fee. When you are comparing our community at Sagamore to others, please compare what is covered by the fee and not just the amount of the fee. As shown in the August newsletter, most other developments are NOT covering roof / gutter/ siding / driveway replacements.



Capital Reserves

We recently looked at concrete repair / replacement needs in the community with a contractor. We have identified a few areas that we will take care of in 2022. The walkway to Shropshire has a low point in it that collects water / mud. But we cannot change the elevation or drainage there as it is not Sagamore property.

Capital Reserves August YTD

- Retention basins \$24,705
- Erosion control \$ 3,060



Shearon Maintenance Contract

Shearon has a contract with Sagamore for grounds maintenance. The cost of this is about \$48,000 per year. What is covered by this contract is:

- lawn mowing 24 times per year unless unneeded (\$650 per cut)
- edging 6 times per year
- spring cleanup – removal of leaves / branches / debris / excess mulch / weeds in garden beds
- mulching – all tree and bed areas following spring cleanup; a maximum of 2" of dyed brown mulch will be applied
- planted beds will be weeded, leaves from bulbs removed after brown out as needed
- pruning and trimming of ornamental trees, shrubs and ground cover; this is to remove seasonal growth; done by June 30 and again between September and November
- fertilization and weed control of turf spring and fall
- fall cleanup -leaves and debris removed from lawns and garden beds in late October and again in late November
- treat shrubs with insecticide as needed
- supervision of the work crew

If Shearon or any contractor damages your property, you must notify PENCO immediately and provide photos and details.

Budget Increases 2013 to 2022:

- *Landscaping contract \$39,728 - \$48,777: 23% increase
- *Property management \$20,590 - \$25,308: 23% increase
- *Sagamore HOA fee \$235 - \$280: 19% over 9 years...less than our costs

What does PENCO do for Sagamore?

PENCO is our Homeowners Association managing agent. Joe Franceschini is our property manager. Duties include:

- Perform routine property inspections and address issues with the Board, homeowners, contractors
- Provide specs for contractors, request bids, prepare contracts for the Board
- Prepare Board meeting agendas and information packages
- Receive fees from homeowners and deposit to bank accounts
- Send late payment notices and fines as needed
- Process invoices and pay bills for the community
- Maintain proper accounting records and provide financial statements monthly to the Board
- Provide annual tax return and financial audits
- Maintain all books, records and accounts for the HOA
- Administer the Rules and Regulations
- Coordinate the Annual meeting and Board elections
- Receive and respond to owner complaints
- Receive, review, and forward to the Board any architectural change requests
- Prepare and distribute general correspondence
- Provide documents necessary for settlement of purchased homes
- Assist the HOA with any litigation that arises
- Manage general maintenance work orders
- Notify insurance agent of any injury or damage
- Provide appropriate data and help in the selection of an engineering company to review replacement reserves
- Provide 24/7 emergency service

And what is the Board of Directors doing?

The Board usually meets once per month on the first Wednesday of the month. Various Board members host the meetings in their homes. On November 3 we will have a meeting and, on the agenda will be how we best communicate Board agendas and discussions to the community. We are also looking for ways to have homeowners communicate with the Board and view what other homeowners are posting. *If someone in the development has skills in setting up an interactive forum, please contact a Board member.*

Our agendas follow this format:

- Approval of minutes
- Financial review
- Landscaping review
- Architectural change requests
- Old business – items still being discussed from last month
- New business – items that have arisen since the last meeting
- Open work orders (general maintenance) review
- Delinquencies of HOA fees and fines
- Real estate sales



It's Dark Out There!

Please remember to have reflective clothes or a flashlight with you if you are walking Lake George Circle at night. And drivers, slow down to be able to see those out on the circle. It's probably best to assume vehicles cannot see you when you are out walking.

15 mph
or less

More on Landscaping

The maintenance contract with Shearon is detailed on page 2. But we also have a separate expense account for our trees and shrub/flower improvements. In 2021 this account had \$18,000 budgeted. In 2022 we have \$28,000 for this account. Typically, we will use Shearon for this work. But we also at times look to other contractors who may have more expertise in a certain area or when we want to bid out a certain piece of work.

So far this year, this is what we have spent on improvements:

\$3,175 entrance plantings

\$3,475 dead shrub removals and planting of yews at 450 & 462

\$625 storm cleanup

\$775 landscape architect for entrance

\$6,950 removal of 15 dead/declining trees and trimming / shaping of crabapples and dogwoods (by Aradar Tree Service)

The **Home Owners Association (HOA)** is not just the Board of Directors. The members of the HOA at Sagamore are all the homeowners whose names are on the deed to the house. Anything the HOA pays for is paid by everyone who owns a home here. If we add a service, we all pay for that. The five Board of Directors members are elected by members of the HOA to represent them and to make decisions for everyone.

Insurance for the Homeowners Association. The HOA has an insurance policy with State Farm. "The insurance provided is primarily for the property not individual townhomes against bodily injury and property damage. Other coverage is primarily for liability protection for the Directors and Officers and Fidelity insurance for employee dishonesty."

Per our Declaration, **all homeowners** are required by our documents to have "all risk" hazard insurance for the Dwelling and the fixtures installed therein and for all personal property of the owner in an amount equal to the maximum insurable replacement value; providing for no "co-insurance"; containing an "agreed amount endorsement" or its equivalent; and, if available, an "Inflation Guard Endorsement". In the event of damage or destruction to a Dwelling, the Owner shall repair or replace the Dwelling.

Meet Your Neighbors

#431

Tim and Mary Jones
and Canby!



1. What made you decide to buy in Sagamore and how long have you lived here? We moved into 431 as new construction in late February of 1999. It had a 2-car garage and a loft, and it was on the highest point of the campus so the basement was unlikely – touch wood! -- to flood.

2. In which town/state did you grow up? Tim: Wilmington, Ohio [bisect the line connecting Cincinnati to Columbus]. Mary: Thornbury Township, Chester County, PA. Canby: Woof, woof!

3. What job have you had that you enjoyed the most? Tim: being retired (actual). Mary: being retired (anticipated). Canby: being leader of the pack!

4. If you were going to order food for delivery, where would you call? Nowhere for delivery. Brothers' Pizza or P. F. Chang's for pickup.

5. What are some words that people would use to describe you? Both: Introverted, quiet, baseball fans. Tim: Soccer nut. Mary: Pet lover. Canby: extroverted, without manners, and energetic!

6. What's the first car you ever owned? Tim: used 1972 Plymouth Fury II. Mary: used mid 70s' Volkswagen sedan. Canby: I've yet to catch one!

7. What's the farthest place to which you have traveled? Tim: that you may have heard of- Ulaan Baator, Outer Mongolia; that you have never heard of- Erenhot, Inner-Outer Mongolian border crossing, China. Mary: New Orleans. Canby: West Chester.

8. What is something about yourself that most people don't know? Tim: I lived in Oregon from January to June of 1960 so I love Tillamook cheese. Mary: I was born in Princeton, NJ. Canby: I don't like storm drains.

9. What song(s) reminds you of high school? Tim: The Temptations, My Girl. Mary: anything by Little Feat. Canby: Is high school good to eat?

10. What is it about Sagamore that makes it a good place to live? Canby: Playing with all the other dogs!! Mary: that we had no assessment to pay for the new roofs. Tim: Far-sighted, anticipatory management of the HOA's future needs.

Yes!

Meet Your Neighbors

#468 Gabby and Josh Kummerer



1. What made you decide to buy in Sagamore and how long have you lived here? We moved here in July of 2017 and were looking to find our first home in the West Chester Area. We loved the small neighborhood feel of the community.

2. In what town/state did you grow up? Josh grew up in North Jersey and Gabby grew up in Havertown, PA.

3. What job have you had that you enjoyed the most? Gabby enjoys being a teacher. She has taught middle school in a Catholic School as well as currently in the West Chester Area School District. Josh enjoyed his experience as a Captain in the US Army.

4. If you were going to order food for delivery where would you call? We love eating out and ordering take out. There are so many great places in West Chester, which is a reason why we wanted to live close to the borough. Our favorite place is America's Pie.

5. What are some words that people would use to describe you? We are friendly, helpful, foodies, and easy going.

6. What's the first car you ever owned? Gabby used to own a Honda civic and Josh had a Chevy Trailblazer.

7. What is the farthest place to which you've traveled? Together we have traveled to Hawaii for our honeymoon.

8. What is something about you people don't know? We met in Atlantic City before Josh was deployed to Afghanistan.

9. What song(s) remind you of High School? Any songs by Justin Timberlake, Britney Spears, NSYNC, Back Street Boys, Destiny's Child. Although some of these were popular when we were in middle school, it is what we grew up with. Gabby loves playing these songs in the background while she cleans the house!

10. What is it about Sagamore that makes it a nice place to live? We like how small the community is and how friendly everyone is. We like seeing people outside walking their dogs and kids playing outside. We like the community events, especially the Santa Crawl (before COVID). We also enjoy how close it is to the borough to enjoy a night out.





Thanks to our Welcome Committee (**Denise Gentry and Dorothy Sweet**) for making their first 2 baskets to welcome our Towler family neighbors at #437 and Gray & Crystal at #403.

Bread that this house may never know hunger.

Salt that life may always have flavor.

Wine that joy and prosperity may reign forever.

Wedding Wishes to our Neighbors

- 404 Sandy & John
- 407 Jamie & Ben
- 489 Ben & Gabby
- 400 Taylor and Brandon



Please let us know if you have any family news - weddings, anniversaries, babies or new pets you would like to share with your Sagamore neighbors.



What is a Safe Following Distance on the Road? AARP

Your stopping distance is the sum of reaction time and braking distance.

Safe Following Distance:

Maintain at least a three-second following distance to help avoid dangerous situations.

1. Locate a fixed point ahead. It can be an overpass, a utility pole or a shadow across the road.
2. When the vehicle ahead of you passes that fixed point, count to yourself, "one thousand one, one thousand two, one thousand three." If your vehicle passes the same fixed point when you say "one thousand three," then you have a three-second safe following distance.
3. If your vehicle arrives at the fixed point before you reach the count of "one thousand three," you are too close. Slow down slightly and increase the distance between you and the vehicle ahead.
4. Recheck against a new fixed point after you have increased your distance. You should be able to finish the count of "one thousand one, one thousand two, one thousand three" before you reach that fixed point.

The Three-Second Following Distance Rule

- The three-second following distance applies to dry roads at any speed.
- Add an additional second if it is raining.
- Add an additional two seconds for torrential rain and thunderstorms, snow or icy conditions, or for dust storms.



And Other Stuff....



Great info on the trash receptacles in the Borough.



The Power of Less Electricity

August 2021 Real Simple

- Switch to LED light bulbs which can last up to 10 years
- Lower the temperature of your hot water heater to about 120 °F
- Wash laundry in cold water
- Consider smart technology for thermostat and lights, and control these from your phone
- Ensure your appliances are Energy Star rated
- Shut down power to your TV and associated boxes by having them all plugged into a power strip that can be turned off



1. Schedule an in-home energy assessment with PECO. The assessment is relatively low cost and all options come with a free energy kit with LED lights, faucets, shower heads, and power strips. PECO will recommend ways you can save energy. Visit the website (<https://www.peco.com/WaysToSave/ForYourHome/Pages/Assessment.aspx>) or call (888) 573-2672 for more information.

Recommendation for window washing, gutter cleaning, and pressure washing:
AllStar Window Cleaning 610-721-9668 allstarwindow.com



Recommendation:
Rey Azteca
 across from Wiggins at Ellis Lane



Looking for good luck on my life line.



Crebilly Farm

Crebilly Farm is a 325-acre "gentleman's farm" located just north of the main Brandywine battlefield in Westtown Township. This farm is where the Battle of Brandywine began: The first skirmishes took place on the farm on the morning of Sept. 11, 1777, when American Gen. Adam Stephen spotted Hessian troops marching across the farm from his lookout atop Sandy Hollow, where the main battle would take place. Stephen dispatched a party of soldiers to the farm to frustrate the Hessians' advance towards the American position. Westtown Township has denied the Toll Brothers development plan which called for 317 new homes to be built on the property.

Cool Ghouls at Sagamore



Enjoy us now.
We will all be
gone by Nov. 15

