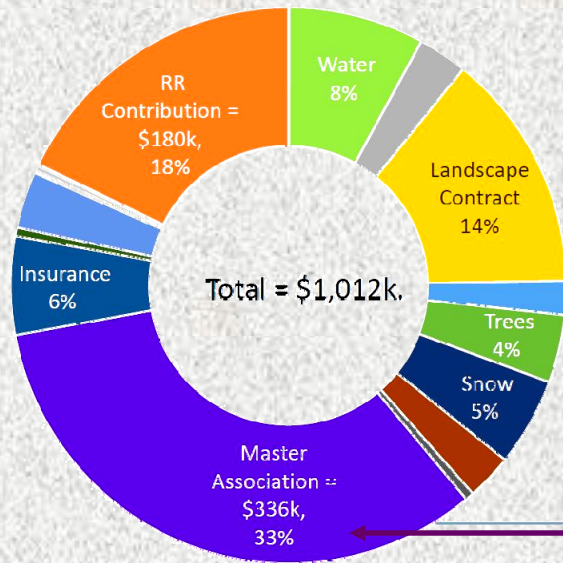


The Jefferson Journal

A Newsletter for the Residents of Jefferson Village—The Heart of Hershey's Mill



Proportions of 2021 Expenses

7 largest donut segments = 88% of costs.

MA Breakdown

Telecomm	38%
Security	17%
Sewer	12%
Maintenance	12%
Bldgs & Reserves	12%
Amenities	5%
Admin & Other	4%
Total	100%

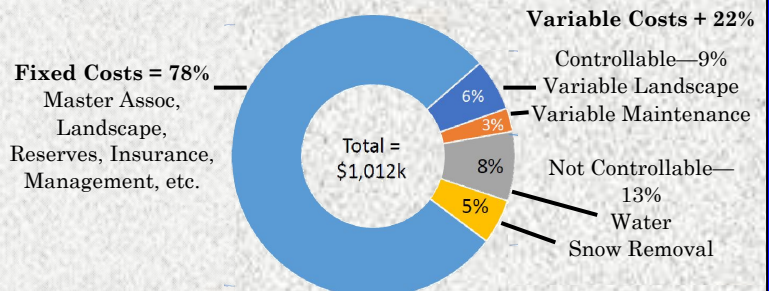
Jefferson Village HOA—On The Job

The Jefferson Village HOA held its biannual Open Meeting on November 11. Once again it was shared with residents on Zoom allowing a quorum to meet. Council Members and committee chairs reported on the state of the Village (see page 2). But the highlight of the meeting was the Treasurer's Report, the 2021 Budget explanation, and future budgetary needs of the village delivered by Mike Gibson.

Prepared with an informative display of slides, Mike reported a projected favorable variance for 2020 of \$4293, just 0.4% from projections. Mike also reported on the completion of the siding project at a finished cost just \$9000 over the original estimate of \$2.1M, or 0.4%.

Mike then gave a detailed explanation of how the budget for 2021 was created. Due to hefty increases in Master Association fees, insurance and water costs, he originally forecast a budget increase of 5%. But

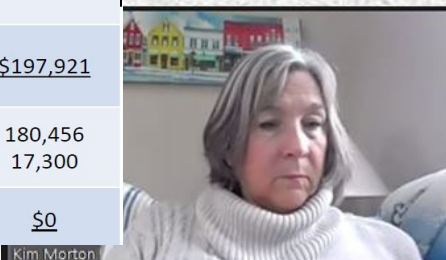
Profit/Loss Categories	2020 Budget	2020 Projected	2021 Budget
Member Fees	\$981,120	\$981,120	\$1,010,320
Other Income	2,030	72	1,865
Capital Improvement Fees	20,160	16,800	17,300
Operating Expenses	802,694	796,443	831,729
Net Income Before RR Contributions	<u>\$200,616</u>	<u>\$196,787</u>	<u>\$197,921</u>
Total RR Contribution	180,456 20,160	180,456 16,800	180,456 17,300
Net Income	<u>\$0</u>	<u>\$4,293</u>	<u>\$0</u>



with some very agile accounting skills, the budget was finally presented with just a 3% increase. Mike also showed that even with the increase of \$50/quarter, Jefferson Village HOA fees remain comparable to other Hershey's Mill villages.

Mike also reported on the recent Reserve Study, the first such study done in over 15 years. This study will be covered in detail for the next issue of the Journal.

Since last April, Village Council has been meeting on Zoom instead of in-person meetings at Sullivan House. Meeting on Zoom does have some advantages, like allowing members to call in remotely even when away from home as Mike Gibson did for Council's most recent meeting.. Council meetings are monthly, with additional work sessions scheduled as needed.



Social Committee Report—Peggy Del Fuoco

2020 brought about many challenges in the way we live our lives. This included how the Jefferson Village Social Committee could get our neighbors involved in social events. It was truly a 'thinking outside the box' kind of a year. Although we weren't able to host the dinners and holiday party that we enjoyed in previous years, we did our best to bring a smile on people's faces. In 2020 our social events included the SOUP-ER BOWL LUNCHEON with over 40 neighbors participating; HANG-IN-THERE goodwill bags, a West Chester Food Cupboard food drive where we donated over 1140 pounds of food; an ICE CREAM TRUCK PARTY with over 60 neighbors participating; a FEAST-IVAL COOKOUT, also with over 60 participants; HALLOWEEN GOODIE BAGS DISTRIBUTION, and a CONTACTLESS COOKIE EXCHANGE event.

We do hope to be able to bring back some of our regular events in 2021, but will definitely be adding the Ice Cream Truck event to our annual schedule. We look forward to seeing everyone at upcoming 2021 events.

Autumn in Jefferson Village brought a variety of colors and activity. Due to pandemic restrictions, it was best to be outdoors to appreciate the beauty of our village alongside our friendly neighbors.

Photos by Joya Angelo and Patti Brown



What Our Council Members Bring to Our HOA
The Journal recently asked Council Members why they volunteered for Council and about their goals for the village. Here is a sample of their responses.

Mike Allen

I have been on village council for about a year now and find it a rewarding experience. I was on the planning commission at the township I moved from, but it is the first time working in such close and personal contact with the residents. I like the personal contact as it has helped me meet my neighbors and know them better and get a better appreciation for how council decisions affect them. Having a background in engineering and architecture, I enjoy the problem solving to maintain and advance community esthetics.

Mike Gibson

I have lived in Jefferson Village for 7 years. Prior to moving here I had served 15+ years on the board of a condo development in Maryland, so I had plenty of experience in HOA matters. I also had a career in corporate finance, so felt I could make a positive impact in that area. I would ask everyone to always keep in mind that Council and committee members are your neighbors volunteering their time, trying to do their best, on behalf of the Village.



Kim Morton

I am an attorney with much training in mediation. I joined Council when the siding issue was still hotly contested. I am most proud of the results. Our Village is so beautiful. Our village is 35 years old...and planning is now needed for updates to our landscape, streets and roofs. I would advise anyone who has the time and desire to work for the betterment of the Village to consider running for Council.

Josie Iacobacci

It is an honor to serve our Community. Personally, meeting a lot of JV neighbors has been my best reward. As Secretary, I enjoy being helpful to the Board taking charge of all documentation and maintaining the records of council meetings. As Landscape Chair, I am responsible to oversee the maintenance and renovation of all common areas within the village. My objective is for our common areas to remain lovely while staying within our budget.

Steve Friedrich

It was never my intention to run for Council. All I ever really wanted to do was to create a village newsletter. I brought no special skills to Council other than my desire to work for the betterment of the entire village. The experience has been most rewarding. I am most pleased to work with a team of like-minded neighbors and so proud of what we have accomplished as a team. As always, our goals will be to keep our village looking beautiful while keeping within the means of our modest budget.

Maintenance Report—Mike Allen

While the focus this year has been on the siding project, maintenance is an ongoing project. A primary project is to repair deteriorating asphalt walkways. A survey was made of all walkways and a list prepared of those deemed necessary to repair at this time. A contract has been approved and the work will commence this Fall. Due to budgetary constraints this will not include roadway repairs at this time.

Site storm water drainage is also an ongoing effort. Over the years, the systems constructed to direct and control storm water have been compromised by tree growth, erosion, silt deposits, ground compaction and other causes. In some cases this has disrupted and diverted the original plan for managing this water. We are constantly monitoring and correcting these problems as they arise.

Another serious problem that has occurred is the apparent loss of water as evidenced by the very high water bills for certain groups of homes. From a potable water standpoint, Jefferson Village is divided into 13 groups. Each group is served by an Aqua water meter and the village is billed based on the usage recorded by the water meters for these groups. By reviewing the bills, certain groups have been identified as having very unusually high water bills. We are investigating this and when leaks are identified as being inside a home, home owners are being required to make the necessary repairs. Additionally, a review of potential water penetration into the lower quad units is continuing. An initial survey was conducted this past Spring. It is planned that this survey will be completed in the very near future so that the necessary remedial action can be taken starting next year.

Warning to Walkers on Jefferson Way—Winter nights are long and dark. Please be sure to wear light colored or reflective clothing when walking on Jefferson Way so you are visible to drivers.

The Difference between Hershey's Mill Master Association and Jefferson Village HOA

By Kim Morton, JVHOA President

There is occasional confusion about the distinctions between the Hershey's Mill Master Association (MA) and the Jefferson Village Homeowners Association (JVHOA). This article will try to clarify the distinction between them.

The MA and JV are similar to the federal government and the state government in our nation. Think of the MA as the federal government and JV and all other Villages as the states. Just as you pay both federal and state taxes, your quarterly assessment is shared between the MA and JV. A portion of that money (about 1/3) goes to the MA. Every home in every village pays the same amount to the MA. The MA covers expenses such as security, Community Center, Verizon cable, pool and all sports amenities, maintenance and repair of the primary roads like Chandler and Mill, landscaping and mowing of common areas (such as our entrance) and other miscellaneous expenses. There are times when the MA may assist a village with certain expenses that may be deemed "joint" expenses for a myriad of reasons. Most recently, the MA paid the vast majority of the cost to repair the swale by the lagoon and to divert the water runoff from the 12th fairway. Both projects ultimately protected homes in Jefferson Village. The MA has its own reserve funds and capital funds which can only be used for improvements to amenities available to all homeowners, such as the Community Center, pickleball and shuffle board courts. The capital funds of the MA cannot be used for improvements (such as a siding project or roof replacement) for individual villages.

The other portion of our dues is used by the JVHOA to pay for all things related directly to Jefferson Village. This includes landscaping /mowing/snow removal, road and sidewalk maintenance, trash removal, water and sewer, exterior repairs/maintenance to homes. It's noteworthy that in Jefferson Village, water and sewer are paid by the JVHOA as part of the quarterly assessment, in some other villages, there are individual meters and each homeowner pays their own usage. This is an oversimplification of the difference between the MA and JV associations, but we hope this gives some insight and explanation of the two governing bodies.

Landscaping 2020 Annual Report—Josie Iacobacci

Under the leadership of Mike Gibson for the first half of 2020, a Landscape Committee was organized.. This committee divided the village into four zones. These zones were administered by village volunteers (Bruce & Mary Brown, Carla Carey, Sue Kelly, Fanny Warren, John Nagle, Judy Dale, Mike Gibson) who drew up a total of 55 work items, which were submitted to Hershey's Mill Landscape for proposals and completion.. All work was completed within our 2020 landscape budget.

During the year we heard from residents about the lack of green turf in many places around the village. Council generated a proposal and the Village Aeration/Over-seeding Project was started. Special aeration equipment was used to fracture and loosen the soil surface to a depth of 3" moving through accessible lawn areas. Fescue Seed blend was then overspread on the lawns because it is tolerant to shade, helping more seed to germinate successfully. Additionally, a starter fertilizer was applied to further nourish all seeded areas. A major 2021 goal includes HML maintaining and caring for JV's lawns covered under the JV 2021 budget.

Real Estate 101 by Diane King

Hi Jeffersonians,

Currently in all of Hershey's Mill there are only 7 homes currently for sale (as of 11/15). They range from \$299K to \$599K. Another 17 homes are heading to settlement, originally priced from \$210K to \$599K. All of this is good news. The real estate market is currently in what is called a seller's market. Houses are selling quickly if they are in good or top condition.

I know many of us have been improving and upgrading our homes. Recently I decided to upgrade my front door lock to a combo/key. It's important to know that all such locks must be keyed to Security's master key. I called Security and was told to get A-1 Locksmith out to perform this service after installation. Here is the rub. They charged \$125 to come out

and key my lock to the master lock. What I did not know was that if you take the uninstalled lock to A-1 they will perform this same task for \$20. So before you put in a new lock, make an appointment to take it to A-1 in Frazer. You can then install it yourself or have them install it. Contact me for clarification at .

We should all applaud our Landscape Committee. Jefferson remains one of the premier villages due to the wonderful work being done to our village exteriors. This improves the value of all our homes. Hopefully, you will continue to maintain and improve your homes on the inside as well. If you need some direction of how to upgrade and increase your home's value, do not hesitate to contact me at DKing10@comcast.net.



Social Committee—Peggy DelFuoco

Hi Neighbors. The Jefferson Village Social Committee will be hosting a Contactless Cookie Exchange on Sunday, December 13. We will need at least 10 participants in order to hold this event. Please send an email no later than December 6 to Peg DelFuoco at pdelfuoco@yahoo.com confirming that you wish to participate in this event. The Contactless Cookie Exchange will go as follows: Each participant will bake 3 dozen cookies (average size is 2 inches across). If you don't bake, but want to participate, then you can buy 'very good bakery cookies' in place of home baked. (Please, no Archway, Entenmanns, Oreos, etc.) Cookies should be covered and dropped off at my home (#819) on Friday, Dec. 11 or Saturday, Dec. 12 only. There will be a box on the porch to place your cookies. Please use a non-breakable container for your cookies and put your name and house number on your container. On Sunday, Dec. 13, the Social Committee (masked and gloved) will prepare cookie 'plates' with a variety of all cookies received from participants and will deliver an assortment to each participant.

We wish we could host the usual Holiday Party this year, however, due to the pandemic, this will be the last Jefferson Village Social event of 2020. We hope that we were able to bring a little fun to you during this very challenging year.



In order to help keep our budget (and dues) under control, a few of our easier tasks is covered by our own residents. One such task is the replacement of burned out light bulbs on our streets and common properties. For many years this has been done by one resident. But Jefferson is a very large village with many lights over a large area. So we are looking for a couple volunteers to assist with light bulb replacements. Bulbs and a ladder will be provided. All those interested should contact Hal Deal at unit #880 or by email at hal.d@hotmail.com.

Keep Your Cell Phone With You—Always

Recently one of our neighbors took a walk in the woods behind the lagoon. She fell, was injured, and had to wait several hours until her cries for assistance were heard. If she had her cell phone with her, she could have been helped much sooner.

If you own a cell phone, keep it with you whenever you are out of earshot. Even at home it's possible to be stuck in an elevator or out of reach of a panic button. But a cell phone in your pocket can be a life-saver.

Always call 911 for a dire emergency, but be sure to add Hershey's Mill Security 610-436-6403 to your contact list. Our security team is always quick to respond to any call for help.



DON'T FORGET—HOMEOWNERS ASSOCIATION FEES ARE DUE JANUARY 1, 2021

The Jefferson Journal

For the Residents of Jefferson Village

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Management Agent for Jefferson HOA

PENCO Management, Inc.

Manager—Steve Erney

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Welcome to JEFFERSON WAY

The Journal wishes to welcome the newest residents of Jefferson Village who have joined our community this summer:

Mary Lou & Tom Brophy—871
Gail Meyer 818

Fixing Water Leaks Saves Everyone Money

One of the many benefits of being a part of the Jefferson Village HOA is that the community pays for our individual water and sewer fees. It's nice that our residents don't have to think about water usage or paying monthly water bills. But the result of this benefit is that some of our residents aren't in any hurry to repair the leaks in their homes. To be fair, it is often difficult to recognize a leakage problem when a home owner doesn't get to see the bills that show unusual increases in water usage.

The Village HOA does get those bills, and there has been an alarming increase in water usage throughout the village. Investigation of the issue discovered a multitude of leaks, some major, most minor, but all contributing to heavy bills that the village must pay. This means increases in everyone's

HOA fees.

You can help by keeping all toilets and faucets in good condition and repaired quickly when leaks are noticed. Your quick action will save water and keep our fees down.

Dripping Faucets and other Leaks WASTE WATER

LEAK THRU FOLLOWING DIAMETER AT 60 PSI	WASTE PER MONTH
Inches	Gallons
1/4	338,833
1/8	88,667
1/16	24,667
1/32	6,187

IN MEMORIUM

George Truitt—10/25/20

Members of Jefferson Village HOA Council

Jefferson Village is the largest community within Hershey's Mill. In order to assist residents more readily, each Council Member has specific units of coverage. If you need to contact a council member, please contact the leader of your area:

Units #789-815—Mike Gibson
(michaelgibson0789@gmail.com or 484-347-5221)

Units #816-849—Kim Morton
(kdm@mkfamilylawyers.com or 610-496-0946)

Units #850-875—Steve Friedrich
(cantorsf0@gmail.com or 610-909-8155)

Units #876-895—Mike Allen
(mike787allen@gmail.com or 610-724-9294)

Units #908-946—Josie Iacobacci
(iacobaccijoslena@gmail.com or 610-662-2613)



JEFFERSON VILLAGE—THE HEART OF HERSHEY'S MILL

