Second Jefferson Green HOA NEWSLETTER

SEPTEMBER/
OCTOBER 2026
Vol 3

The latest news, views, and announcements

From our HOA Board President

Howdy neighbors...

I hope that everyone has been finding ways to stay cool these hot summer days. I know I haven't been too far from my air-conditioning.! Another idea would have been to use our beautiful SJG pool. The company that we used for the last few years to maintain our pool went out of business last winter. We decided to use the business that bought them in hopes of keeping the good service that we were used to. That didn't work out so well. We had problems getting them scheduled in early summer, and then we had to shut the pool down several times later this summer for algae issues. Needless to say, we will be looking for another provider this winter.

All this heat together with the drought conditions has meant that we weren't able to keep our beautiful lawns green all summer. In early summer we were also dealing with vandalism of our irrigation system control boxes. Then our irrigation timers were malfunctioning at times. The board decided that we needed to purchase locks for all the irrigation boxes and new timers. After this, we were better able to follow the watering restrictions that we were under. Denver Water just issued an order that all watering has to cease October 1st, and we decided to shut down our watering accordingly to do our part. We hope that a good winter snowpack will help with this drought.

Lastly, the board has been researching new siding for our community for the last couple of years and has decided on using Platte Capital Projects. This company funds their projects themselves without interest. This allows us to spread out the project over a few years without the need for obtaining any loans or without any large special assessments for our owners. There would be a $100 a month extra fee for 80 months to help fund the project. We held two informal meetings for our residents in early summer, and then we held our first zoom meeting for all our owners to ask questions March 16th and another for more questions and vote on the project July 9th. We didn't reach the quorum necessary to vote on the project. This means that there weren't enough owners present and mailed in proxies to conduct business. A Platte Capital Projects representative was present and spent over an hour answering questions and explaining the project. A second zoom meeting is scheduled for October 6th to vote on the project. We will be sending out information about this meeting later in September and ask that you please either plan to attend or send in your proxy with your vote on the project.

REMINDER

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IPM Residential Contact Information

Debbi's email information is:debbik@ipmresidentialpm.com. She can be reached at 720-526-3330, ext. 8. **24/7 Emergency Maintenance** such as: Inoperable Garage Door (not related to Garage Door opener), sewage back up in parking lot or blockage located at HOA main, broken Sprinkler Heads but not limited to other safety hazard issues or concerns: mikek@ipmresidentialpm.com or call 720-526-3330, ext. 2.

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Upcoming Board Meeting

The next six Board Meetings will be held on September 14, 2026, Monday, October 12, 2026, Monday, November 09, 2026 ,Monday, December 14, 2026. Monday, January 11, 2027 and Monday, February 8, 2027. Board meetings are scheduled to begin at 6:30 p.m. through a virtual Zoom Meeting video conference. Homeowners are always welcome to attend the Board meeting.

That about does it for now. I hope that you all have a wonderful autumn.!

Warm regards,
Michael Teague
SJG HOA Board President

Why are we talking about insurance?

By – our HOA Secretary

Colorado homeowners are experiencing changes in insurance costs, deductibles, construction and repair costs, water conditions, HOA expenses, and other household costs. This information is intended to help homeowners understand their options and prepare thoughtfully. It is not intended to suggest that a special assessment or insurance problem is coming.

Planning ahead is not about expecting problems. It is about giving ourselves more choices.

Understanding your HOA insurance and your individual coverage

The HOA generally carries a master insurance policy for certain common property and community-related risks. Individual homeowners have their own insurance policies for the property, belongings, liability, and other coverages described in their policies. The exact responsibilities depend on the association's governing documents and the policies in effect.

A helpful annual habit is to ask your insurance professional to explain how your individual coverage coordinates with the HOA's master policy.

A question worth asking about loss-assessment coverage

Some individual homeowner policies include loss-assessment coverage. Depending on the policy, this coverage may help with certain assessments made by an association following a qualifying covered loss. Limits, deductibles, exclusions, and qualifying circumstances vary.

Ask your agent: "If the HOA has a covered loss and homeowners are assessed for an eligible expense, what would my policy potentially cover, and what is my limit?"

Could bundling insurance help reduce household costs?

As insurance prices change, homeowners may want to ask whether their insurance company offers multi-policy or household bundling discounts. The availability and amount of any discount vary by company, location, coverage, and individual circumstances.

- Condo/homeowner insurance
- Auto insurance
- Renters insurance for another property or family member
- Umbrella liability coverage
- Other policies the insurer may allow to be combined

Ask your agent: "If I have more than one type of insurance, are there multi-policy or bundling discounts available? Would combining my policies actually lower my overall cost while keeping the coverage I need?"

Important: A discount does not automatically mean a policy is the best value. Homeowners should compare the total annual cost, coverage limits, deductibles, exclusions, and service before changing policies.

Other questions homeowners may want to ask

■ What is my current deductible, and could I comfortably handle it if I had a covered loss?
■ Do I have loss-assessment coverage? What is the limit and what situations qualify?
■ Are there separate deductibles for certain types of losses?
■ What water-related losses are covered or excluded under my policy?
■ How does my individual policy coordinate with the HOA's master insurance policy?
■ Have replacement and repair costs changed enough that I should review my coverage limits?
■ Are there discounts available for multiple policies, safety features, claims-free history, or other qualifications?
■ Would an umbrella policy be appropriate for my individual circumstances?

Where does drought fit?

Drought is part of the broader Colorado water conversation. Water restrictions may affect irrigation and landscaping, and prolonged dry conditions can influence community discussions about vegetation, wildfire mitigation, maintenance, and long-term planning.

Drought does not automatically create an insurance claim or a special assessment. The purpose of including it here is simply to recognize that environmental conditions are one factor homeowners and communities may consider when planning for the future.

Simple homeowner planning checklist

■ Review your insurance once a year.
■ Know your deductible and loss-assessment limit.
■ Keep a copy of your current declarations page and policy information.
■ Ask whether bundling could reduce your overall insurance cost.
■ Compare the total cost and coverage before changing insurers.
■ Keep your HOA's current insurance information available when speaking with your agent.
■ Stay informed about major HOA insurance or deductible changes.
■ Consider an emergency savings plan that fits your household.

Colorado resources for homeowners

Colorado Division of Insurance

Consumer assistance: **303-894-7490** or **800-930-3745**
Website: **doi.colorado.gov**
A resource for insurance questions, consumer assistance, complaints, and information about insurance in Colorado.

Colorado 2-1-1
Call **2-1-1** or **866-760-6489**; text your ZIP code to **898-211**
Website: **211colorado.org**
Connects residents with local resources for aging, food, housing, transportation, utilities, financial assistance, and other services.

Jefferson County Aging & Adult Services
Phone: **303-271-1388** or **888-256-0321**
Website: **jeffco.us/794/Aging-Adult**
Helps older adults and families connect with available county and community services.

Colorado Water Conservation Board
Website: **cwcb.colorado.gov**
Colorado water planning, conservation, drought, and water-supply information.

Colorado Division of Water Resources
Website: **dwr.colorado.gov**
Information about Colorado water resources and water administration.
U.S. Drought Monitor
Website: **droughtmonitor.unl.edu**
A useful way to follow drought conditions across Colorado and the United States.

A positive way to look at planning
Homeownership comes with many moving parts. Costs, insurance policies, weather conditions, and regulations can change, but homeowners do not have to make decisions based on fear. Learning the basics, asking questions, and reviewing information periodically can help each household make thoughtful decisions at its own pace.

Knowledge gives homeowners choices—and planning ahead gives us peace of mind.

Important note

This newsletter insert is provided for general homeowner education and community discussion. It is not legal, insurance, financial, engineering, or water-rights advice and does not recommend any particular insurance company or policy. Homeowners should consult their own qualified professionals regarding their individual circumstances. HOA coverage and responsibilities should be reviewed against the association's current governing documents and master insurance policy. Resource information and programs can change; homeowners should confirm current details directly with the organization.

Prepared for Second Jefferson Green HOA homeowner education • August 2026

HOA DOCUMENTS –

By – our Property Manager

HOA Documents – Forms & Governing Documents

Do you have a **new vehicle that needs to be registered for a parking permit**, or are you planning to **install new windows, doors, an HVAC system or heat pump, add a deck, or make another exterior modification** to your home?

Before beginning your project, please be sure to review the applicable HOA requirements and submit the necessary forms for approval.

The required forms, **Governing Documents, rules and regulations, and other helpful HOA information** are conveniently available on the IPM Residential website:

https://ipmresidentialpm.com/second-jefferson-green-hoa-documents/

Having these documents readily available makes it easy to find the information you need, right at your fingertips.

As always, **you are welcome to reach out to me with any questions or if you need assistance locating the appropriate form or information.**

Siding Project - Homeowner Decision Meeting

REMINDER – UPCOMING MEETING & VOTE #2

Date: October 6, 2026
Time: 6:30 p.m.
Location: Zoom

A Zoom meeting link will be sent to all email addresses on file approximately 24 hours before the meeting.

If you are unable to attend, please submit your completed Proxy Form by email no later than **October 3, 2026**.

We appreciate your participation and look forward to your involvement in this important vote.

Protecting Our Infrastructure: Essential Sewer Best Practices

By – our Member at Large, Michele Burns

As our community built in 1973–1974 reaches over 50 years of age, taking care of our shared infrastructure is more important than ever. Our subterranean sewer lines—primarily made of cast iron or clay—are officially half a century old. Over time, these original pipes naturally develop rough inner walls, small ridges, and minor flaking. While our plumbing still works hard for us every day, these aging pipe surfaces make our system much more vulnerable to clogs and costly main line backups.

A key reminder for all residents: **each homeowner is individually responsible for the maintenance, repair, and replacement of their unit's personal sewer private lateral line.**

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1. The "Flushable" Wipe Myth

Despite what product packaging claims, **no wipe is truly flushable**.

- **Why they fail:** Unlike standard toilet paper, which begins breaking down within seconds of hitting water, wipes are designed with durable synthetic fibers that remain intact.
- **The impact on 1970s pipes:** In older cast iron lines, the inner pipe walls are no longer smooth. Wipes snag easily on minor rust flaking or joint ridges. Once a single wipe catches, it creates a net that traps toilet paper, hair, and waste—quickly causing a severe mainline blockage.
- **The rule:** The *only* things that should ever be flushed down the toilet are human waste and traditional toilet paper. Please throw all wipes (including baby wipes, personal hygiene wipes, and cleaning wipes) directly into the trash bin.

2. Keep Fats, Oils, and Grease (FOG) Out of the Sink

Pouring leftover cooking fat or oil down the kitchen drain is one of the fastest ways to destroy aging plumbing.

- **Why it damages pipes:** Liquid grease may go down the drain easily while hot, but as soon as it hits the cold underground pipes, it cools, solidifies, and coats the interior walls.
- **Fatbergs in aging lines:** Over time, layers of hardened grease shrink the diameter of our 50-year-old pipes. When grease combines with snagged wipes or food scraps, it creates impenetrable blockages known as "fatbergs."
- **The rule:** Never pour grease, melted butter, or cooking oils down the drain or garbage disposal. Instead, let grease cool in a disposable can or jar, then toss it in the trash. For greasy pans, wipe them out with a paper towel before washing.

3. Mind the Garbage Disposal

Garbage disposals are meant for light food residue, not heavy food waste. Avoid putting fibrous vegetables (like celery or corn husks), coffee grounds, eggshells, rice, or pasta down the disposal. Rice and pasta expand in water inside the line, while coffee grounds act like sediment, settling in low spots in older pipes.

Help Us Keep Costs Down

Main sewer line backups and emergency hydro-jetting services can cost thousands of dollars—costs that ultimately affect our community budget and HOA dues. By making a few small changes in your daily routine, you help extend the lifespan of our original plumbing infrastructure and protect your home from sudden backups.

The Financial Picture

By – our HOA Board Treasurer

A Convenient Way to Pay Your HOA Dues

Looking for an easier way to take care of your HOA dues? **Online payments are a simple, convenient, and**

free option that can help make one more task a little easier.

Paying online means you don't have to worry about finding a stamp, writing a check, or making a trip to the

mailbox. Even better, there is **no additional fee** for making your payment online.

It's also a great way to avoid potential delays caused by the mail. We all know how unpredictable postal

delivery can sometimes be. A payment that is mailed well in advance can still take longer than expected to

arrive and process. **When you pay online, you can submit your payment right away and avoid worrying about**

postal delays and potential late fees.

If you already pay your dues online, thank you! If you haven't tried it yet, we encourage you to consider

making the switch.

Of course, residents who prefer to pay by check or another traditional method can continue to do so. Our

goal is simply to make paying your HOA dues as convenient as possible.

Looking Ahead to 2027: Annual Meeting & Budget Planning

As we are getting closer to the new year, the Board is already working on the **2027 HOA budget**. One of

our primary goals during this process is to **maintain the current level of HOA fees for another year,** while

continuing to provide the services, maintenance, and financial stewardship our community expects.

The Board is carefully reviewing anticipated operating expenses, maintenance needs, reserves, and other

costs to make sure we have a responsible and sustainable budget for 2027. As always, our focus is on being

good stewards of the community's resources while balancing today's needs with the long-term health of our

neighborhood.

Save the Date for Our Annual Meeting

Our Annual HOA Meeting will be held in December, and we hope you'll join us! The annual meeting is a

great opportunity to hear what's happening in the community, learn more about the proposed 2027

budget and ask questions or share your thoughts with the Board.

More details about the date, time, and agenda will be shared as we get closer to December. We encourage

all homeowners to make plans to attend and participate.

The Board appreciates everyone's continued involvement and support. We look forward to sharing more

about our plans for 2027 and working together to keep our community a great place to live.

Our Community, Our Home, Our Shared Responsibility

By – our HOA Secretary

Recognizing the people behind the scenes—and the role we all play in keeping Second Jefferson Green a community we are proud to call home

At Second Jefferson Green, we are fortunate to have a community that is cared for, maintained, and respected by many people working together behind the scenes. Our Board members volunteer their time, our property management team works diligently to help manage the many day-to-day responsibilities, and our homeowners each play an important role in helping maintain the community we all share.

The Work You May Not See

Our HOA Board members are homeowners and volunteers. They have families, jobs, personal responsibilities, and busy lives just like everyone else. Yet they choose to dedicate their personal time to the community. Depending on what is happening within the community, Board members may spend many hours each week reviewing financial information, researching projects, communicating

with property management and vendors, addressing homeowner concerns, reviewing governing documents, discussing maintenance and water issues, planning for future expenses, and making decisions that affect all of us. They do this because they care about our community and want to help protect the homes and investments of their fellow homeowners. Being a Board member is not simply attending a meeting once a month. Much of the work happens behind the scenes, often after normal working hours and without recognition.

Our Property Management Team Has an Important Role, Too

Our property management team also carries many responsibilities that homeowners may not always see.

They work with the Board to help administer the community, coordinate vendors, manage homeowner accounts, respond to questions and concerns, maintain records, assist with projects, and help ensure that the community's governing documents and applicable requirements are followed.

Sometimes property management may have to communicate a rule, address an unpaid account, follow up on a violation, or explain why something cannot be handled in a particular way.

That can be an uncomfortable position.

But their responsibility is to help administer the policies and direction of the HOA—not to be the person homeowners blame when they receive an answer they may not like.

The Board and property management have different responsibilities, but they work together to help keep the community operating properly.

We Are Fortunate to Have What We Have

One thing we should all take a moment to appreciate is the condition of our community.

Second Jefferson Green continues to be a community that many people are proud to call home.

Even while facing challenges such as drought and water restrictions, we have continued working to maintain our community and preserve the appearance and quality of the neighborhood.

The care that goes into our landscaping, common areas, cleanliness, water conservation, maintenance, financial planning, and overall appearance does not happen by accident.

It takes planning. It takes communication. It takes responsible financial decisions. It takes volunteers. It takes property management. And it takes homeowners who care.

People outside of our community notice these things. The condition and appearance of Second Jefferson Green are often recognized as something worth appreciating. That should make all of us proud—not because we are better than anyone else, but because it shows what can happen when a community works together.

Small Things Make a Big Difference

There is another way every homeowner can help, and it does not require attending a Board meeting or volunteering hours of your time.

Simply **pay attention and communicate.**

If you see vandalism, damage, a water leak, an unsafe condition, a problem with a common area, or something that needs immediate attention, please report it rather than assuming someone else will.

If you see a trash container that has been left open or an issue that can easily be corrected, helping when appropriate or reporting it can prevent a small problem from becoming a larger one.

And when it comes to trash and other community requirements, taking a few extra moments to follow the rules can save the HOA unnecessary expenses.

For example, when furniture, large items, or other materials are left outside designated trash areas,
additional removal may be required. What may seem like a small matter can result in hundreds of dollars in
unexpected expenses.
That money comes from our community's resources.
Those resources could instead be used for maintenance, improvements, reserves, water-related needs, or
other priorities that benefit everyone. **This Is Not About Blame**
This message is not intended to criticize or reprimand anyone.
Mistakes happen. Questions happen. People may not always understand a particular rule or why a certain
decision was made.
That is normal.

The goal is simply to encourage all of us to remember that **we are a community, and we are on the same
team.**
Homeowners should feel comfortable asking questions.
Board members should listen and communicate.
Property management should assist and provide guidance.
And all of us should treat one another with courtesy and respect.
We may not always agree—and we do not have to.
But we can disagree respectfully and continue working toward solutions that benefit the community as a
whole.

Let's Continue What We Have Built Together
I have been honored to serve on the Board for many years.
I volunteer because I care deeply about this community. This is my home. It holds years of memories for
me and my family, and I want to see it remain a place where people are proud to live.
I know the other Board members feel the same way.
None of us is perfect. None of us has unlimited time. And none of us has all the answers.
But we show up. We research. We ask questions. We work with professionals.
We make difficult decisions.
And we continue trying to do what is best for our community.
The same appreciation should extend to the property management team and to every homeowner who
contributes in their own way.

A Community Is Only as Strong as the People Who Care About It
We don't need every homeowner to volunteer for the Board.
We don't need everyone to attend every meeting.
We don't need everyone to agree on every issue. But we DO need everyone to care.
Care enough to report a problem.
Care enough to follow the community guidelines.
Care enough to protect our shared spaces.
Care enough to ask questions respectfully.
Care enough to recognize the people who give their time to serve.
And care enough to remember that when we protect our community, **we are also protecting our own
homes and our shared investment.**

Second Jefferson Green has something worth protecting.
Let's continue to work together to keep it beautiful, well maintained, financially responsible, and a place we
are all proud to call home.

Thank you to our Board members, our property management team, our volunteers, and every
homeowner who helps make Second Jefferson Green the community it is today.
Together, the little things we do make a big difference.
Together, we can keep Second Jefferson Green a community we are proud to call home

COZY FALL MEAL - Here's a festive and flavorful Fall Harvest menu idea.

Here is a simple, cozy 5-ingredient Fall Harvest Honeycrisp Apple and Kale Salad

Fall Harvest Honeycrisp Apple & Kale Salad

This crisp, fresh, and slightly sweet salad highlights the best produce of the season with zero stress.

Ingredients

- 1 large bunch of kale, stemmed and shredded
- 1 crisp Honeycrisp apple, chopped
- 1/2 cup pumpkin seeds
- 1/2 cup pomegranate seeds
- 4 slices crispy prosciutto, crumbled
- *Simple dressing:* Olive oil, lemon juice, salt, and pepper.

Instructions

1. Massage the shredded kale with a splash of olive oil and a pinch of salt for 2 minutes to soften it.
2. Add the chopped apple, pumpkin seeds, and pomegranate seeds to the bowl.
3. Toss gently with your simple lemon dressing.
4. Top with crumbled crispy prosciutto just before serving.

A creamy, warm Butternut Squash Soup is a simple and cozy fall recipe that fits perfectly into a seasonal meal. [1]

Ingredients and Prep

- **1 medium butternut squash**, peeled and cubed
- **2 tablespoons olive oil**
- **1 chopped onion** and **2 minced garlic cloves**
- **4 cups vegetable or chicken broth**
- **1/4 cup heavy cream** (optional)
- **Salt and black pepper** to taste

Cooking Steps

1. **Roast the squash** cubes with olive oil, salt, and pepper at 400°F (200°C) for 30 minutes until soft.
2. **Sauté the onion** and garlic in a large pot until tender and fragrant.
3. **Simmer everything** by adding the roasted squash and broth to the pot for 15 minutes.
4. **Blend the soup** smooth with an immersion blender, stir in the cream, and serve warm.

Brown Butter Apple Blondies

- **Prep time:** 15 minutes
- **Cook time:** 30 minutes
- **Servings:** 16 bars

Ingredients

- ¾ cup unsalted butter
- 1 cup packed brown sugar
- 2 large eggs
- 1 tsp vanilla extract
- 1 ½ cups all-purpose flour
- 1 tsp ground cinnamon
- ½ tsp salt
- 1 cup peeled and finely chopped apples (Honeycrisp or Granny Smith)

Instructions

1. Heat oven to 350°F (175°C). Line an 8x8-inch baking pan with parchment paper.
2. Melt butter in a saucepan over medium heat. Swirl the pan until the butter turns amber and smells nutty. Pour it into a bowl to cool slightly.
3. Mix brown sugar, eggs, and vanilla into the warm butter until smooth.
4. Stir in flour, cinnamon, and salt just until combined. Do not overmix.
5. Fold in the chopped apples gently.
6. Spread the batter evenly into your prepared baking pan.
7. Bake for 28 to 32 minutes until the edges are golden and a toothpick comes out clean.
8. Cool completely before cutting into squares.