

BIRCH POINTE CONDOMINIUM ASSOCIATION

NEWSLETTER SEPTEMBER 2016

MISSION STATEMENT

"A self-managed and run community composed of a volunteer board that works to keep costs low while striving to enhance property values and provide efficient leadership through open and honest communication."

UPCOMING IN 2017 – CONDO FEE'S EXPLAINED

- INCREASES & DISCOUNTS

The Birch Pointe Board, after careful consideration of all circumstances, including the general economic climate and state of the Birch Pointe community at large, has voted to increase the Condo Fee to \$350 per month effective January 1st, 2017. This increase was necessitated by a number of factors, including an ongoing rise in Utility expenses. As Birch Pointe has been revitalized with new residents in the past few years, expenses for Water and Trash removal, among other things, have risen in proportion with increased consumption.

The Birch Pointe Board, on an ongoing basis, has worked to counter those increases in costs by finding competitive vendors wherever possible. However, some vendors have quasi-monopolies in their respective areas (Waste Management is one good example).

We have further evaluated the payment processing costs associated with the various forms of payment we currently accept and have found a consistent pattern whereby residents paying via ACH pose the lowest costs to process payments and residents paying either by paper check (regardless of delivery method) or cash pose the highest costs. These findings are consistent with the overall payment processing industry assessment.

In response to this, the Birch Pointe Board, in conjunction with the new monthly fee of \$350 starting January 1st, 2017, will institute a *perpetual \$20 per month processing discount* for those residents that *sign up for ACH or are already signed up*. This covers only the type of ACH where Birch Pointe pulls funds directly from each respective resident's bank account. No other payment methods above and beyond this mode are covered by this perpetual monthly discount.

If you are already signed up for ACH, nothing will change in 2017 for you. If you are not yet signed up, but proceed to do so by January 1st, 2017, your net fees due on a monthly basis will remain at \$330.

You may sign up for ACH at any time after January 1st, 2017, and will begin receiving the perpetual \$20 per month discount thereafter for every full month you remain in the ACH program and are in good standing.

The Birch Pointe Board concludes that this poses an acceptable compromise in countering rising costs with additional efficiency gains around payment processing.

In addition, Birch Pointe will be offering an additional \$60 saving for those who sign up for Prepayment of six month payments via ACH. In place of submitting \$330 via ACH monthly you may set up to have a six-month withdrawal of \$1920 giving you an additional \$60 savings.

The ACH form is attached to the newsletter or you may download the form from <http://birchpointe.net/>

Thank you for your understanding the need for things to change.

BUILDING CAPTAINS

We are still recruiting for Building Captains –especially on Haley Court!! 😊

Building Captains add great value to our community and we sincerely hope that you consider joining. Please send your inquiries for joining to SYeatman@BirchPointe.net Building Captain lead or TCooper@BirchPointe.net



NEIGHBORHOOD WATCH

The Block Watch welcomes **all** residents to participate (without any other committee obligation).

Birch Pointe is working directly with the NCCPD Community Services Unit to “promote community safety through heightened awareness.”

There have been five reported (to the Board) auto break in’s in the month of September. Our Community Officer has been working with us and has requested for patrol cars to make additional visits to and through our community. Please keep ALL valuables out of sight to help minimize becoming a victim. And again if you see something say something by calling 911 immediately to report any suspicious activities or individuals.

Also a safety suggestion from the Building Captains were to install spot lights at both maintenance sheds on Claremont Court and has been completed.

STATUS OF BOARD’S ACTIONS TOWARDS DELINQUENCIES

As we have shared in the past few months that the Board is proactively pursuing delinquent accounts by strictly enforcing the bylaws of Birch Pointe including suspending services provided through monthly association dues and/or by retaining legal counsel to partner on our behalf to collect debt for our community. The legal counsel has been assigned to specific owners after the delinquent owners have not responded to email and/or US mail correspondence, not offered reasonable payment plans or broke their agreements.

While we have made significant progress, our efforts still continue. Please note that the Board takes the responsibility of our fiscal health seriously; we (Birch Pointe Condominium Association) have financial obligations and commitments to our vendors and service providers and non-payment on our part is not an option.

To each and every one of you who consistently make timely payments and who pre-pay months in advance, we sincerely *thank you*.

All accounts which show an outstanding balance will have their payments applied to the oldest debt prior to the posting to more recent months. This will apply regardless of any note or memo on a check.

“Unit Owners delinquent with their HOA fees constitute a hardship to the community as a whole, and impede and impair the ability of Council to manage the affairs of the Association.”

Sign up for Birch Pointe’s ACH program! It is an automatic, convenient way to pay monthly dues.

A one-time \$15 credit will be applied when enrolling in 2016.

Contact Monica for more info at MRieder@birchpointe.net – or see our website for the necessary form.

Birch Pointe Directory/Important Numbers

➤ GENERAL PROPERTY MANAGEMENT QUESTIONS

Eric Kennedy – phone: (302) 685-4310; e-mail: ekennedy@birchpointe.net

➤ MAINTENANCE ISSUES AND QUESTIONS

Maintenance staff (Dennis, Eric) – e-mail: maintenance@birchpointe.net

➤ ACCOUNT STATEMENTS / CONDO FEE QUESTIONS / ACH PAYMENT SIGN-UP

Monica Rieder – e-mail: mrieder@birchpointe.net

➤ BIRCH POINTE MAINTENANCE EMERGENCIES

phone: 1-267-474-2907; e-mail: maintenance@birchpointe.net

➤ CONDOMINIUM ASSOCIATION BOARD MEMBERS

Tami Cooper, President
Monica Rieder, Treasurer
Susan Yeatman, Secretary
Manuel Harnisch, MAL/Treasury Advisor
Jim Coll, MAL
Cheryl McDonough, MAL

TCooper@BirchPointe.net
MRieder@BirchPointe.net
SYeatman@BirchPointe.net
treasurerbp@gmail.com
JColl@BirchPointe.net
CMcdonough@birchpointe.net

Community Reminders and Reference Information

REPLACEMENT WINDOWS: Information Sharing Only – not an endorsement.



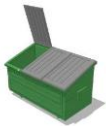
A resident has found a vendor – KBower@northamericanwindow.com – who carries replacements of the vacuum sealed glass units in the original Kolby & Kolby window assembly used in the community. The company is located in West Chester, PA with Kirk Bower the contact person there. The serial number on each window assembly located between the glass panes is needed in order to price and reorder the units.

QUICK REMINDER



PLEASE SEND IN AN UPDATED *CENSUS FORM*. Landlords note that this includes renters as well as owners. The necessary form is attached at the end of this newsletter.

DUMPSTERS ARE FOR HOUSEHOLD TRASH AND RECYCLING...ONLY!



Do Not leave trash on the outside of the dumpsters.
Do Not put mattresses, furniture, carpets, appliances, etc. in or beside the dumpsters.

If the dumpster closest to you is full, please be courteous and take it to the next closest bin. If you have large items to be removed, you will need to have a pick up by a private source as our waste removal company is NOT contracted to remove large items or overflow.

If you DO see a resident disregarding these by-laws, e-mail maintenance@birchpointe.net; your identity will be kept confidential. Once an offender is identified, the resulting special pick up fee [**currently \$175.00**] will be charged to their account, along with an additional fine. **For owners who have rental units, this cost will be invoiced to YOUR account** so please communicate this regulation directly to them. Everyone's cooperation and assistance is appreciated.

This type of extra service for special pick-ups can impact our budget; please let's all work together!

If items are in reasonable shape, consider donating them to a charitable organization – which will often come on-site – and possibly even receive a tax deduction!

PET WASTE



Cleaning up after your pet is not only the polite thing to do, it is expected. The Board has received a number of complaints in the past few months, some with pictures! Please consider this newsletter your gentle reminder. All future complaints will be followed through with a \$50 per occurrence fine. This includes loose or bagged pet waste left on the property and not properly disposed. For your convenience pet waste baskets have been installed on Claremont Court and Diana Drive open space areas and also between 3700 and 3800 Haley Court. All pets are to be leashed.

FIRE ALARM SYSTEMS (important!)



The fire alarm systems in the buildings (with the exception of 3300 and 3400 Haley Court) **DO NOT** automatically contact 911. It is an ALARM only, alerting you to check your immediate area and VACATE the building until cleared by Fire Department. Do not assume it is a FALSE ALARM!



SAFETY: FRONT SECURITY DOORS ARE TO BE KEPT SHUT

They *may* be propped open **ONLY** for a short time while moving heavy objects in and out of the building. This is for everyone's safety!



BUILDING LIGHTS

Please contact maintenance@birchpointe.net or the Building Captain if a light is out in your building, on your bridge or at the security door. Once notified the maintenance team will replace ASAP.



TRAFFIC

SLOW YOUR ROLL!!! As a reminder to come to complete STOP, new roadway signage has been recently painted on intersections. Note that the speed limit in the community is **10 MPH**. Don't forget to let any guests know this as well! Have consideration for your neighbors, especially at the Birch Circle curve.



HANDICAPPED PARKING

Observe the handicapped parking spots located throughout the community! They are to be used **only** by vehicles with the appropriate state handicapped license plates or hang-tags. **Birch Pointe reserves the right to remove vehicles not in compliance at the vehicle owner's expense.**



PARKING

Residents are NOT permitted to park their commercial vehicles in the community per the Birch Pointe Code of Conduct. Also, please have regard for your neighbor by asking guests to park in the overflow areas, leaving spaces in front of the building for owners/tenants. Any unregistered and/or abandoned motor vehicles present for more than seven consecutive days may be removed/towed at the unit owner's expense.



SMOKING POLICIES

Smoking is prohibited in all building common areas including hallways and staircases; light up only once outside. In addition, do not toss butts onto property; please dispose of them safely and properly.

Board Meeting of September 2016

Held at Skyline Middle School

Board Attendees

- Tami Cooper – President.....tcooper@birchpointe.net
- Susan Yeatman – Secretary.....syeatman@birchpointe.net
- Monica Rieder – Treasurer.....mrieder@birchpointe.net
- Manuel Harnisch- MAL/Treas..... Advisor. treasurerbp@gmail.com

Board Agenda/Discussions

- Financial report and updates
- Building Captains Committee – members, updates
- Neighborhood Watch Program
- Real Estate report and review
- Delinquent accounts – updates, legal correspondence, delinquency amounts collected, Comcast shut off's discussion of discount for volume pre-pays/ACH
- 2017 Mandatory ACH for new owners
- 2017 Condo processing fees – increase for 2017 except ACH
- Discount for ACH prepayment of 6 months
- Review of landscaping projects/repairs
- Resident issues – Auto break in's - unsecured & secured; window treatments/motorcycle
- Security camera research – review, quality, cost, storage, contracts, etc.
- Security patrol(s), times, pricing, trends, etc.
- Board member recruitment



Meeting Details

Real Estate Status: Resources such as Realtor.com, Trulia.com, Zillow.com, Estate.com and others



(1) Units on market:	2 on Birch Circle:	regular	1 new listing
	[0 on Claremont Court]		
	1 on Diana Drive:	regular	(back to active)

1 on Haley Court: regular sale pending

(2) Unit(s) sold: (some previously listed) 1 on Haley 9-26-2016
 1 on Claremont 8-30-2016

Notes:

- Let a member of the Board know if you are aware of a new listing in Birch Pointe, or if YOU are moving and planning to sell your *own* condo.
- Eric is the Birch Pointe real estate liaison and can provide many of the essential documents, forms, and certifications needed for property transfer for a \$25 fee.
- Birch Pointe has been recertified by HUD allowing them to obtain FHA insured mortgages.
- Birch Pointe has a policy regarding investors to protect the interests of ALL owners which must be disclosed to potential buyers, either directly by the seller or by his/her realtor. The document outlining this policy – which was established in 2013 – is clearly outlined on our website.

Collections Report:



(1) Total collected in HOA fees for the month: August \$96,685
 \$ 25 DUCIOA re-certification fees

(2) Large(r) payments received for the month: \$1,650 for pre-payment of remaining 2016 fees
 \$1,320, \$1,000 and \$830 for partial payments of back HOA fees
 \$805 for full payment of back HOA fees
 5 at \$660; 1 at \$500

Notes:

- Owners in financial difficulty should speak with a Board member to discuss their situation and arrange a payment plan/schedule to address ways of clearing up past balances.
- Sign up for Birch Pointe’s ACH program! It is an automatic and convenient way to pay monthly dues. A one-time \$15 credit will be applied when enrolling. Contact Monica for more info at mrieder@birchpointe.net – or see our website to download the necessary form.

Cable service will be disconnected after a 90 day delinquency unless a Board-approved payment plan is in place.

Treasurer’s Report:



(1) Total operating costs for the August: \$69,775

(2) Major expenses: \$ 7,000 for July and August landscaping bills
 (other than normal utilities)

The Artesian Water bills for August were roughly \$1,000 above normal average, coming in at \$6,638. This may have been due to excess usage during the very hot weather experienced for the month and/or a longer than usual billing cycle. From recent statements received, the costs have leveled out again, which is a welcomed relief!

(3) Capital improvement expenditures: \$26,465 for 2 balcony rebuilds on 4005 and 4705 Birch Circle

(4) Status of Birch Pointe accounts: Operational Reserve = \$ 15,304
 (see financial summary at end) Reserve = \$254,434

August 2016 Financials

– Operating Account

Beginning Balance:		\$ 53,642.89
Inflow – Operating Income:	\$	96,710.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	69,272.78
Outflow – Capital Expenditure:	\$	26,465.00
Outflow – to Operational Reserve*:	\$	0.00
Ending Balance:		\$ 54,614.11
Target Ending Balance:		\$ 50,000.00
Surplus / Deficit:		<u>\$ 4,614.11</u>

– Operational Reserve Account

Beginning Balance:		\$ 15,303.91
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.65
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		<u>\$ 15,304.56</u>

* monies are transferred into/out of Operational Reserve Account (ORA) as needed to cover expenditures, maximizing earned interest

– Reserve Account

Beginning Balance:		\$ 254, 412.93
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	21.61
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ 254,434.54
Target Ending Balance:		\$ 250,000.00
Surplus / Deficit:		<u>\$ 4,434.54</u>

BIRCH POINTE CONDOMINIUM ASSOCIATION CENSUS FORM

P.O. Box 1195 Hockessin, DE 19707

Unit Address: _____ Number of Persons Residing in Unit: _____

Legal Owner's Name: _____

E-Mail Address: _____

Legal Owner's Mortgage Company: _____

Legal Owner's Insurance Company: _____

Legal Owner's Phone Number(s): _____
Home Work / Mobile

If Non-Resident, Mailing Address: _____

Tenant(s) Full Name(s) and Phone Numbers:

Name Home Number Work / Mobile

Name Home Number Work / Mobile

Emergency Contact Info: _____
Name Phone

Vehicle(s) Owned by Occupant(s):

Year Make / Model / Color State & License Plate Number

Year Make / Model / Color State & License Plate Number

Pet(s) in Unit: _____
Size / Breed

Are you currently in possession of the Rules and Regulations of the Birch Pointe Condominiums? Yes / No

I understand that the above information is for the sole use of Birch Pointe Condominiums Association and its authorized agents in maintaining the community and providing emergency services. I also acknowledge that I must notify Birch Pointe Management if there are any changes in this information and/or if my unit is rented or sold.

Signature of Owner Date

Census: 4-21-2016

9/26/2016

Direct Payment Plan Overview

A smart and easy way to automate your payment with Direct Payment.

Direct Payment is a repetitive payment between businesses and consumers that enables the service provider to deduct scheduled payments from the customer's checking or savings account. It's a dependable, flexible, and convenient process that does not require the consumer to use a computer or access the internet.

With Direct Payment, you will:

- ≡ Save time by having one less check to write
- ≡ Reduce postage costs with one less bill to mail
- ≡ Eliminate late fees or charges by making payment(s) automatically

How does Direct Payment work?

You (the customer) will authorize regularly scheduled payments to be deducted from your checking or savings account by completing and submitting an authorization form. Payments are originated one business day before the specified day that they are due. Direct Payment is usually a repetitive payment that will remain in effect until the customer terminates the authorization. It's just that simple!

What is ACH?

The Automated ClearingHouse (ACH) Network is a nationwide system that processes electronic payments on behalf of depository financial institutions. The ACH Network was established in the 1970s as an electronic substitute for recurring check disbursements and collections. The ACH system is designed to serve all depository financial institutions, regardless of size, on an equitable basis. The system uses batch processing which costs less than on-line, real time processing systems. This feature makes ACH payments less expensive than other electronic payment methods such as wire transfers, and allows many financial institutions to participate.

Direct Payment Plan Authorization Form

1. Mark the box before type of account to indicate whether your payment will be deducted from your checking or savings account.
2. Fill in your name, financial institution name and location and date.
3. Attach a voided check for verification of all financial institution information.

NOTE: Be sure to sign the form!

AUTHORIZATION FOR DIRECT PAYMENT

I authorize Birch Pointe Condominium Association to initiate electronic debit entries to my:

(check ONE)

checking account

OR

savings account

for payment of my monthly condominium fee on or about the day selected below of each month, as well as any late fees, fines or assessments that are assessed (returned ACH fee, census non-completion fine, general fines, etc.). This authority will remain in effect until I have cancelled it in writing.

Processing date **(check ONE)**

1st of month

11th of month

21st of month

Unit ID (i.e. 5001BC, 4005HC)

Financial Institution / Bank Name (Please Print)

Account Number at Financial Institution

Financial Institution Routing/Transit Number

Financial Institution City and State

Signature _____

Date

PLEASE KEEP A COPY OF THE AUTHORIZATION FOR YOUR RECORDS

Send to Birch Pointe Condo Assoc., PO Box 1195, Hockessin, DE 19707

Staple Voided Check Here