



CONDOMINIUM ASSOCIATION

Newsletter

February 2018

"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."

BIRCH POINTE ANNUAL OPEN MEETING



Pursuant to by-law Article II, Section 2.1.1., notice is hereby given that the *Annual Meeting of the Birch Pointe Condominium Association* has been scheduled:

Date: Tuesday, March 27, 2017 Time: 6:30PM Location: Skyline Middle School Cafeteria



Please plan to arrive on time so that the meeting can begin promptly. It is important that all units be represented. If unable to attend, note that proxies are available to send in for voting purposes.

The purpose of the meeting is to communicate to the community the actions of the Association. This includes a review of what happened during the previous year, a brief discussion of the current 2018 budget, election of Board members, and to transact other such business as may come before the unit owners. Guest speakers – including District Rep. Mike Ramone – are expected to address various local issues which involve and/or impact Birch Pointe. An agenda for the meeting is being drafted.

This notice also serves as an invitation for new/additional owners to petition for candidacy to join the all-volunteer Board. Persons interested in serving and helping out Birch Pointe should complete the attached form and submit to the Association by Wednesday, March 21, 2018 via e-mail or post. There is always a need for individuals to donate some time and effort to keep the community running smoothly. We welcome new ideas and encourage participation as 2018 promises to be a busy one with respect to maintaining and improving Birch Pointe.

In addition, if there are any specific items which need to be addressed, please inform the Board so that they may be included on the formal agenda. Any items not on the agenda will not be discussed.

NEW MAINTENANCE VEHICLE



The community's maintenance utility vehicle has arrived! You may soon see Eric and Dennis navigating Birch Pointe roadways in the newly acquired white mini-truck. The vehicle was fully inspected and overhauled before Birch Pointe took delivery on February 19th, including new all-terrain tires for increased traction and ground-lift. With the trade-in of the old – non-functioning – golf cart, the final cost came in at \$6,800, well below the \$8,000 authorized budget. We expect this vehicle to last 7-10 years with regular, proactive maintenance.

VARIOUS ITEMS OF INTEREST

During the recent monthly Board meeting, several items came up for discussion. Action will be taken on urgent matters and others will be looked into further and deliberated in the near future. These included:

- Carpet replacement, which will be instituted in common areas of several buildings determined to have become too soiled or worn for remediation. Those with the most need were identified by an earlier community walk-through and rating. Others with lesser distress will be addressed with a deep cleaning following the end of the snow and

salt season. It should be noted that the carpets with the most serious wear and staining are most often associated with buildings in which there are multiple pets. Please try to avoid such undo damage by your four-legged friends.

- Additional street lighting is being investigated by the Board with help from DelMarVa. Maintenance is also investigating whether certain buildings can have additional flood-lights installed. This may occur in several stages as it is not an inexpensive project but may be offset with some outside funding from our political representatives. Discussions will be ongoing as to exact locations and scope.
- The final phase (Phase 3) of the community's parking directive is under serious discussion and consideration. Implementation of this would include the issuance of vehicle identification hang tags and the contracting of an outside tow company to remove violators. Although the "Resident Parking" street signage was initially observed and adhered to, it seems that all too soon an honor system such as this – one car per unit in prime spots – was not being followed and compliance dropped drastically. Putting this final phase into practice will take some time and the community will be kept informed of any new developments.
- Sewer drain rebuilds that have become a high priority project. Three have been identified as in need of repair and marked with cones. They will be completed as soon as weather allows for this work.
- Establishment of a committee to begin work on updating the Birch Pointe by-laws. Initial efforts will be geared toward identifying, prioritizing, and tracking specific areas which need to be addressed.

BOARD CANDIDATE BIOS

In preparation for the upcoming annual meeting, some candidates already known to be running for Board positions have submitted brief biographies for review by the community. These outline why they are seeking office and any special interests, qualifications, and/or experience they have which might help in the management of the community. Please note that not all sitting board members have communicated their intention of running for office at the time of this distribution.

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My name is **Manuel Harnisch** and I've lived in Birch Pointe since 2009 and have served on the Board since 2010. I've been a member at large; have served as the Treasurer; filled in as the acting President; and most recently served the community as President. Birch Pointe means a lot to me and I am humbled that I've been afforded the opportunity to further improve upon the many accomplishments of past Boards, particularly those since 2008. The community has and continues to undergo a steady transformation and is attracting strong interest again in recent years. While many properties around Birch Pointe have been stagnant, Birch Pointe is in excellent shape, both optically and structurally, as well as financially.

Maintaining and advancing our community to be the best it can be will continue to consume the efforts of our gracious volunteer Board members as well as our employees, both working tirelessly for you.

It is my believe that public service, of any kind, must first and foremost extend beyond one's own interests and value the interests of those served first. If elected again by the community, I plan on continuing that work, applying over 15 years of experience gained in private industry leadership roles to help make Birch Pointe the best community possible for all current and future residents.

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Hi...I'm **Monica Rieder** and have been the Treasurer for Birch Pointe since 2014, being responsible for pretty much all aspects of the community's finances: collections, check deposits, bill payments, budgets, ACH, insurance, and so on. I also do quite a bit of e-mailing reminding HOA fees and have recently worked with our legal counsel on overdue accounts. I have also been the prime composer of the monthly newsletters.

I have lived here on Diana for over 30 years and have witnessed many changes during that time, from management companies to property values to upkeep. Like others on the Board, I really like this community and notice the progress and many improvements that have been made, especially since our transition to self-management. Birch Pointe is a well maintained, respected, and desirable place to live in Pike Creek. I believe I can continue to be of value to the Board and would like to remain on in my capacity as Treasurer. Early – and rather unexpected – retirement offered

me the opportunity and the time to volunteer. Our Board is dedicated to Birch Pointe's near and long term interests, and I would like remain an integral part of such an organization.

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My name is **Susan Yeatman** and I have lived in Birch Pointe for over 20 years. I am retired now four years but prior to this I worked in a law firm in the City of Wilmington for 23 years.

I have been on the board for over two years and am the distributor of the welcome packet to the new owners in Birch Pointe. I have enjoyed doing this since I get a chance to introduce myself and welcome new owners to the community. My intention is to help, in the best ways I can, to keep this community running smoothly and maintained, not just for the present but also for the future. It is imperative that we plan for what lies ahead of us.

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My name is **Steve Papparazzo** and I have been a member of the Board the past year and hold the position of Vice President and Secretary. It has been quite the experience working for the community and listening to my neighbors about all things Birch Pointe. As I stated last year I truly love living in Birch Pointe and maintain that it is the best community in the area to live in. I hope that with growing community feedback and increased community involvement, this next year will see our community continue to be a premier spot in the Pike Creek Valley.

I would like to continue my work with the Board because we are all working very hard to modernize Birch Pointe. From updated by-laws, development of the Three Little Bakers Golf Course, and the ever-changing State of Delaware I will work hard to make sure that we stay current. It is imperative that we continue to be responsive and leaders within the area so that the best possible outcomes for all Birch Pointe residents are kept in mind. Thank you for the opportunity to serve and I hope that you will allow me to continue.

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Hi. My name is **Tom Saienni**; I moved into Birch Pointe in 2007. It was always my dream to buy a condo and retire in the Pike Creek area. After looking at a number of condo communities, I settled on Birch Pointe. It was the best decision I ever made. The neighbors are always friendly and we watch out for each other. This is truly a community, not just a collection of condos. I like to be involved in the community and try to help whenever possible. I guess retirement has given me more time to contribute, because I also volunteer at the Christiana Hospital,

I've been on the board for the past year as a member-at-large and would very much like to return to the Board. Many things were accomplished in the past year and I'm confident that more can be accomplished going forward thanks to the current Board.

One last point: If I'm re-elected, I will continue to keep the community well informed. I respectfully ask for your vote so I can continue to serve this great community. Thank You.

My name is **Cheryl Mcdonaugh**. I have owned my condo on Haley Court since 2015. I became a Board member in 2015 because I felt my extensive public /private sector experience could be of assistance to Birch Point. Being self managed requires a lot of work and I feel the current Board has worked very hard and the results have enabled the much needed maintenance / up keep to be completed.

I'm running again this year because I feel Birch Point is a great place to call home and I want to continue to help the Board maintain this community.

COMMUNITY REMINDERS AND REFERENCE INFORMATION

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 or over balcony/deck railings as this can be a serious fire hazard; please dispose of them properly.



PET WASTE and PET LEASHING

Cleaning up after your pet is expected and mandated! The fine for disregarding this rule is \$50 per occurrence. Please dispose of bagged pet waste properly; for 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 at all times; NO EXCEPTIONS!** If unleashed dogs are seen, animal control will be notified.

COMMERCIAL VEHICLES

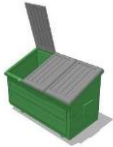


Per Birch Pointe by-laws, **commercial vehicles** are NOT permitted to be parked overnight on site. Common areas are solely for ordinary passenger vehicles. Should owners have such trucks or vans as their only means of transportation, it is required that any signage, logos, and/or advertising be covered up and blocked such as with removable magnetic panels.



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!



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

Please DO NOT leave trash on the outside of dumpsters or put mattresses, furniture, carpets, appliances, etc. in or beside the dumpsters. **Private contractors are NOT permitted to dispose of materials in BP dumpsters!** Resident disregarding this warning will be assessed a fine in addition to the current \$175 special pick up fee charged by Waste Management.

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 SIGN-UP**

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

➤ **BIRCH POINTE MAINTENANCE EMERGENCIES**

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

January 2018 Board Meeting

(held on 2-15-2018 at Skyline Middle School library)

- Financial Reports and Monthly Expenditures
- Collections – Payments / Delinquency Progress / Enhanced Legal Recovery
- Real Estate Update – Units on Market / Units Sold / Foreclosures
- Update of 5300 Diana Leak – Final Costs / Insurance Payouts
- Maintenance Vehicle – Procurement / Tires / Final Cost
- Annual Open Meeting
 - Date and Time Confirmation
 - Agenda Work Up
 - Candidates / Proxy Forms
- Carpet Replacement – Color Selection
- Phase 3 of Community Parking
 - Towing Company Contractor
- Additional Lighting on Haley – Safety Concerns
 - Working with Delmarva
- By-Law Revisions
 - Committee
 - Google Docs for Tracking Items to Address



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc.
(since last newsletter and as of 2/14/2018)



(1) Units on market now:	4 on Birch Circle 1 on Claremont Court 1 on Diana Drive 2 on Haley Court	1 new listing; 2 with sales pending sale pending (another unit going into foreclosure) sale pending 1 new listing with sale pending; 1 short sale
(2) Unit(s) sold:	1 on Diana Drive	SOLD 1-309-2018

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 operating income posted to January:	\$ 142,784 ¹	HOA fees
	\$ 100	4 DUCIOA re-certification fees

¹ Includes \$42,960 income collected for 18 either 6- or 12-month HOA fee pre-payments, offered again in 2018 to owners wishing to take advantage of a small discount incentive

(2) Large HOA payment posted to month: \$ 10,920 clear out delinquency with sale of unit on Birch

The sale, which occurred at the end of December, was contingent on receiving all back HOA fees as well as legal costs associated with the collection of same, which totaled almost \$1,500.

(3) Other larger check payments: 1 at \$1,380; 2 at \$700; 3 between \$400 and \$500
all addressing smaller overdue HOA balances

Another round of legal action took place recently with demands being issued to owners who have failed to address and/or act on their delinquencies.

BIRCH POINTE IS TAKING THESE CASES SERIOUSLY AND REFERRING THEM TO OUR ATTORNEY!

REMINDER: – MONTHLY HOA FEES STARTING IN 2017 ARE \$350
– OWNERS WHO ARE ENROLLED IN ACH (OR OTHER E-FUND TRANSFER)
RECEIVE A \$20/MONTH DISCOUNT
– PAYMENTS MADE BY CHECK MUST BE REMITTED FOR THE FULL \$350

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.
- A Birch Pointe ACH enrollment form is attached for convenience. Sign up and receive a \$20 discount on your monthly dues. Contact Monica for more info at mrieder@birchpointe.net.

Cable service will be disconnected on to units in significant arrears without a Board-approved payment plan in place.

Treasurer's Report:



(1) Total operating costs for the January: \$ 69,443 very modest expenditures

(2) Major expenses: \$ 17,545 for snow removal, shoveling and salting
(other than utility costs*) of 1-4, 1-8 and 1-17-2018 events, plus payment of that from 12-30-2107

expenses incurred with a December 2017 water leak in the 5300 building of Diana Drive have been settled through insurance payments and reimbursements, netting credit in 2018 for outlays the previous year.

(3) Capital improvement expenditures: \$ 900 for intercom upgrade on Birch

(4) Status of Birch Pointe accounts: Operational Reserve = \$ 95,365
(see financial summary at end) Reserve = \$ 254,796

February will witness several high invoices, including the annual sewer bill as well as several months of insurance premiums and payment of the maintenance vehicle.

Nonetheless, the Operational Fund is in excellent shape, reflecting the year-end carry-over as well as the 6- and 12-months pre-pays received in January. This will allow the Board to start addressing various capital projects slated for the year.

January 2018 Financials

– Operating Account

Beginning Balance:		\$ 87,441.00
Inflow – Operating Income:	\$ 142,784.25	
(includes \$ 42,960 in income from 18 6- or 12-month pre-pays)		
Inflow – One-time Transfers (from ORA*):	\$ 0.00	
Outflow – Operating Expenditure:	\$ 69,443.40	
Outflow – Capital Expenditure:	\$ 900.00	
Outflow – One-Time Transfer (to ORA*):	\$ 0.00	
Ending Balance:	\$ 159,881.85	
Target Ending Balance:		\$ 50,000.00
Surplus / Deficit:		<u>\$109,881.85</u>

– Operational Reserve Account (*ORA)

Beginning Balance:		\$ 95,357.70
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 6.48	
Outflow – Periodic Transfers*:	\$ 0.00	
Ending Balance:		<u>\$ 95,364.18</u>

– Reserve Account

Beginning Balance:		\$ 254, 774.24
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 21.64	
Outflow – Periodic Transfers:	\$ 0.00	
Outflow – One-time Transfers:	\$ 0.00	
Ending Balance:		\$ 254,795.88
Target Ending Balance:		\$ 250,000.00
Surplus / Deficit:		<u>\$ 4,795.88</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

02-23-2018

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 of the type of account from which payment will be deducted, either a checking or savings account.
2. Fill in your name, unit number/address, financial institution information, and date.
3. Indicate what day of the month funds should be withdrawn and if this is for a monthly or 6-month pre-pay draw.
4. Attach a voided check for verification of all financial institution information.
5. **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 condominium fee(s) on or about the day of the month selected below, 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

Processing schedule **(check ONE)**

monthly

6-month pre-pay

Starting month

Unit ID (e.g. 5001BC, 4005HC, 5203DD)

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

Please mail to: Birch Pointe Condominium Association, P.O. Box 1195, Hockessin, DE 19707

Staple Voided Check Here