



CONDOMINIUM ASSOCIATION

Newsletter

May 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."

PARKING PHASE 3B – HANG-TAG ENFORCEMENT



Following last month's issuance, Birch Pointe will begin randomized, "soft enforcement" of the parking hang-tags after June 1st. This "soft enforcement" will consist of placing warning notices on vehicles found to be parked in a "Resident" designated spot without a hang-tag during enforcement times: 24 hours on weekends and 5pm - 8am Monday through Friday. Violations will be documented with pictures and residents may be fined for repeat offenses.

This level of enforcement is planned to be kept in place until the end of the summer, at which time it may be decided to invoke hard enforcement through a third party towing contract. Updates on this will follow at the end of the summer depending on the effectiveness of soft enforcement.

Please note that anyone with a handicapped parking spot must still obtain a hang-tag and properly display it. A handicapped parking spot does not entitle anyone to a second hang-tag. For those residents that find it difficult to pick up their hang-tag from the maintenance trailer, please contact Eric Kennedy directly and it will gladly be brought to you. Note that vehicle information including license plate must be provided in order to secure a hang-tag.

DOG WALKING AREA AT TOP OF BATTA DRIVE

For those residents with dogs, the dog walking area at the top of Batta Drive backing the Woodlea elderly retirement community has been a blessing. With that in mind, it was brought to the Association's attention recently that this area is actually only *partially* owned by Birch Pointe; in fact, only about 100 feet inward at the widest section belongs to us. Woodlea's property comprises the remaining area, which its residents use to walk and exercise.

It is requested that all residents who use this area pick up after their animals as Woodlea's administration has called several times in the past few months regarding this matter. Woodlea – which owns the majority of the area – is happy to share the walking paths with Birch Pointe but only if residents keep them free of dog excrement.

Please pick up after your animal, no matter where you are and no matter how wooded the area looks. Birch Pointe provides doggy disposal bags at the various stations throughout the community; use them accordingly. There are fines in place for non-compliance of this policy.

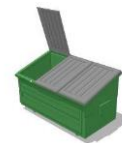
TRASH, LITTERING AND DUMPSTERS

April 22nd, 2018 was Earth Day and some residents graciously agreed to clean some of the areas in the community plagued by litter. This was certainly most appreciated and a sincere "Thank You" is extended to them!

With this in mind, it is asked that everyone treat the Birch Pointe with respect and care. Maintenance will clean up around the dumpster areas if they have blown open or when residents have deposited trash near them. However, it is not, and *should not*, be their job to pick up after anyone who purposely throws trash onto common areas, including those behind buildings on Claremont Court or in the bridge moats. Empty liquor containers and other assorted trash

that clearly was not accidentally placed have been repeatedly found behind buildings. Everyone should and needs to respect the community's appearance; we all equally own the common areas and thus must make every effort to keep them clean.

On a similar note, again remember that:



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

DO NOT leave items such as mattresses, furniture, carpets, or appliances in or beside the dumpsters!

Private contractors are NOT permitted to dispose of used materials in BP dumpsters

There have been several recent instances of chairs and couches placed behind containers on Diana and Claremont. While not only unsightly and non-compliant, our waste removal company is not contracted to remove these items.

If you DO see a resident disregarding these rules, e-mail maintenance@birchpointe.net. Once an offender is identified, the resulting special pick up fee [**currently \$175**] will be charged to his/her 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 your tenants. Everyone's cooperation and assistance is appreciated.

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!

DISPOSAL OF RECYCLABLES



Please do not "contaminate" recycle bins with plastic items other than those designated by numbers **1 to 7**. This includes plastic grocery or trash bags, sheeting, foam cups, and packaging materials. Birch Pointe will be fined for any bins containing non-designated materials.

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

April 2018 Board Meeting

(held on 5-15-2018 at Skyline Middle School library)

- Financial Reports and Monthly Expenditures for April and May to date
- Collections and Delinquency Progress
- Real Estate Update – Units on Market and Units Sold / Foreclosures
- Capital Project Projects and Progress
- Landscaping Requests and Common Area Modifications
- Phase 3B of Community Parking Rollout
 - Initiation Period with Soft Enforcement
 - Review at end of Summer with Possible Tow Contracting
- Contract Bids for Diana Patching and Sewer Grate Repairs
- Scheduling of June Meeting



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc. (since last newsletter and as of 5/19/2018)



(1) Units on market now:	4 Birch Circle 1 on Claremont Court 2 on Haley Court	2 with sales pending w of which is a new listing with sale pending after price reduction 1 short sale with sale pending; 1 new listing
(2) Unit(s) in foreclosure:	1 on Birch Circle 1 on Claremont Court	attorney stayed for sheriff sale of 5-8-2018 bank buy-back at sheriff sale of 4-10-2018
(3) Unit(s) sold:	2 on Claremont Court 1 on Diana Drive 1 on Haley Court	SOLD 4-13-2018 and 5-3-2018 SOLD 5-17-2018 SOLD 5-8-2018

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 was recertified by HUD in November 2017 allowing buyer 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 in April:	\$ 100,722 ¹	in HOA fees
	\$ 25	1 DUCIOA re-certification fees

¹ does not reflect the \$5,280 in pre-payment HOA monies collected in January attributable to each month

(2) Larger check payments:	1 at \$2,500; 1 at \$1,400; 2 at \$1,050; 1 at \$980;
	3 at \$700; 2 at \$500; 1 at \$450
	all addressing smaller overdue HOA balances

(3) Following a recent protracted round of legal demand actions issued to owners who have failed to address and/or act on their delinquencies, several new payment plans were instituted.

NOTE THAT BIRCH POINTE IS TAKING SUCH LONG TIME DELINQUENCIES 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**

ACH enrollment currently stands at 83.5%

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 April:	\$ 74,950	in	utility, maintenance, professional, wages and office expenses
(2) Major expenses: (other than utility costs*)			
	\$ 8,497	for	monthly insurance premium
	\$ 3,500	for	monthly landscaping installment
	\$ 3,150	for	legal costs for collection actions
	\$ 2,000	for	digitization of by-laws book
	\$ 1,600	for	maintenance supplies
	\$ 1,248	for	quarterly fire system inspection/maintenance

As many payments are made via AMEX – for ease as well as the monthly discount/rebate associated with its use – April’s credit of \$948 was the result of several large items being paid in this manner, including carpet replacement down payment, spring pest treatment, legal counsel fees, and a combined 3 months insurance premiums and 2 months of waste removal costs.

(3) Capital improvement expenditures:	\$ 13,408	for	1 balcony rebuild on Birch
(4) Status of Birch Pointe accounts: (see financial summary at end)			
		Operational Reserve	= \$ 95,383
		Reserve	= \$ 254,858

April 2018 Financials

– Operating Account

Beginning Balance:		\$ 82,317.04
Inflow – Operating Income:	\$ 100,747.00	
Inflow – One-time Transfers (from ORA*):	\$ 0.00	
Outflow – Operating Expenditure:	\$ 74,947.36	
Outflow – Capital Expenditure:	\$ 13,408.00	
Outflow – One-Time Transfer (to ORA*):	\$ 0.00	
Ending Balance:	\$ 94,708.68	
Target Ending Balance:		\$ 50,000.00
Surplus / Deficit:		<u>\$ 44,708.68</u>

– Operational Reserve Account (*ORA)

Beginning Balance:		\$ 95,376.52
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 6.27	
Outflow – Periodic Transfers*:	\$ 0.00	
Ending Balance:		<u>\$ 95,382.79</u>

– Reserve Account

Beginning Balance:		\$ 254, 837.07
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 20.94	
Outflow – Periodic Transfers:	\$ 0.00	
Outflow – One-time Transfers:	\$ 0.00	
Ending Balance:		\$ 254,858.01
Target Ending Balance:		\$ 250,000.00
Surplus / Deficit:		<u>\$ 4,858.01</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

05-22-2018

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