



CONDOMINIUM ASSOCIATION

Newsletter

Summer 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."

ROAD WORK IN COMMUNITY COMPLETED



Major patching and repair work was completed on a portion of Diana Drive as well as the seal coating of the bottom half of Birch Circle in late June/early July. Although there was some inconvenience as a result of this, contractor Evans Paving was able to keep it to a minimum. We would like to thank the residents in those areas of the community affected by this for their cooperation and understanding!

CAPITAL PROJECTS AND MAINTENANCE TEAM



Excellent progress continues to be made on all capital improvement projects and it is expected that the majority of these will be completed by October. The Board will review detailed progress in September and may augment projects as necessary. It should be noted that all projects have been within general budgetary expectations, with some additional ones undertaken due to unforeseen critical issues (mainly around the sewer drain rebuilds).

Birch Pointe's maintenance "dynamic duo" will welcome Jules Litchfield to the team starting Monday, August 6th 2018 as a part-time summer resource to help with several important and deferred tasks throughout the community. While Jules will only be part-time for the balance of August and part of September, depending on performance and other factors, that status may change during September. Based on feedback from members of the community, it is evident that there is a need to maintain a strong, future-ready maintenance posture going forward, while remaining fiscally responsible to all owners.

Please join the Board in welcoming Jules to the maintenance team on a part-time basis.

SUMMER COMMUNITY REMINDERS



Even though we are already in the middle of summer, it is still not too late for a few reminders regarding safety in the community.

First and foremost, it is strictly forbidden to use charcoal or gas barbeque grills as they present an extreme fire hazard. If cooking outdoors is desired, the only Fire Marshal accepted form of this is the use of electric grills. Any form of open flames is prohibited in Birch Pointe due to the wooden structure of the buildings.

Please remember also that flower pots and planters should NOT be placed on balcony railings. While flowers are certainly a pleasant sight to almost everyone, their containers can pose potential risk of injury or damage should they tip over or fall. It is asked that owners enjoy the blooms with containers maintained inside the confines of their balconies. Post pictures of those outstanding "green thumb" projects on Social Media instead, allowing more people to see and enjoy them that way.

And, lastly, as the weather has gone into "dog day" mode and heat and humidity are high, air conditioners seem to be running non-stop. Make sure condensation lines are not blocked or frozen and that they are draining properly to avoid water damage. In the very unfortunate event that your A/C is not working, be advised that Birch Pointe by-laws prohibit the use of window units or any other object which hangs or protrudes from a window.

COMMUNITY UNIFORMITY



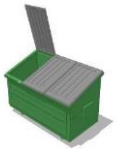
Birch Pointe certainly has seen a large turnover in recent months. A look at the property transfer lists in the newsletters or on our web site will attest to this: units are selling well and appear to be most desirable. In fact, a few have even sold *above* asking price!

With this in mind, please note that a condominium community such as Birch Pointe has rules, regulations and by-laws which direct its governance, finances, policies and appearance. The last item, especially, should be noted in light of all the new owners, and perhaps even some older ones. Birch Pointe is not an apartment complex, nor are buildings individually owned. We are a "common interest" community, having shared facilities and common areas. By-laws outline its presentation and maintenance; compliance is expected when becoming part of this association.

As such, owners must adhere to certain codes concerning Birch Pointe's outward appearance. Modification of any common area or limited common area (which includes balconies and decks) **MUST** be Board approved **PRIOR** to making alterations. If such changes impact the uniformity of the community, approval is likely to be withheld.

Although perhaps not quite as critical, uniformity also applies to other exterior details. While the Board certainly does not wish to become involved with the interior decorating of units, when it affects the appearance as a whole from the outside, it makes a poor impression. Specifically, acceptable window treatments comprise curtains and blinds (Council actually has the authority to limit color, but has had no need to act on this). Contrary to this, bed sheets are **NOT** acceptable as a form of permanent window treatment. Once moved and settled into a unit, owners do need to get proper coverings. Such minor aspects can affect the community's appeal and thus everyone's property values.

(OTHER) COMMUNITY REMINDERS AND REFERENCE INFO



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!** Residents disregarding this warning will be assessed a fine in addition to the current \$175 special pick up fee charged by Waste Management.



NO SMOKING

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.

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!**

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

No In-Person July 2018 Board Meeting

(conversations and votes held via -mail)

Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc.
(since last newsletter and info as of 8/2/2018)



(1) Units on market now:	6 Birch Circle 2 on Claremont Court 1 on Diana Drive	3 with sales pending, 2 of which are new listings 1 with sale pending 1 back to active with a contingency
(3) Unit(s) sold:	1 on Birch Circle	SOLD 7-27-2018

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:



(1a) Total operating income posted in June:	\$ 93,820 ¹	in HOA fees
	\$ 50	2 DUCIOA re-certification fees
(1b) Total operating income posted in July:	\$ 116,205 ²	in HOA fees
	\$ 150	6 DUCIOA re-certification fees

¹ does not reflect the \$5,820 in pre-payment HOA monies collected in January attributable to each month

² includes \$34,920 total in pre-payment HOA monies collected of which \$5,820 would be attributable to July

**NOTE THAT BIRCH POINTE IS TAKING 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/FIS enrollment currently stands at 80%

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:



(1a) Total operating costs for June:	\$ 81,382	in	utility, maintenance, professional, and office expenses; wages; loan
(1b) Total operating costs for July:	\$ 81,773	in	above expenses
(2a) Major expenditures for June: (other than utility costs*)	\$ 15,900	for	monthly landscaping installment plus tree removal and additional mulch
	\$ 7,023	for	monthly insurance premium
	\$ 2,522	for	maintenance supplies
	\$ 1,244	for	plumbing contractors for leak, roots in sewer
(2b) Major expenses for July: (other than utility costs*)	\$ 17,544	for	2 monthly installments plus drone coverage
	\$ 3,500	for	monthly landscaping installment
	\$ 2,295	for	maintenance supplies
	\$ 2,200	for	2 monthly cleaning installments
	\$ 1,248	for	quarterly fire system inspection/maintenance

AMEX discount/rebate posted to June was \$428 and for July \$557.

(3) Capital improvement expenditures: (June and July)	\$ 27,540	for	2 balcony rebuilds on Birch
	\$ 7,200	for	8 building intercom replacements on Birch
	\$ 19,750	for	Diana paving; Birch seal coating
	\$ 13,100	for	3 sewer grate rebuilds
	\$ 10,845	for	final payment of hallway carpet replacement

(4) Status of Birch Pointe accounts: (see financial summary at end)	Operational Reserve	=	\$ 65,401 ³
	Reserve	=	\$ 254,922

³ \$30,000 was transferred to Operating Fund to address large capital expense payments

June 2018 Financials

– Operating Account

Beginning Balance:		\$	81,435.60
Inflow – Operating Income:	\$	93,870.00	
Inflow – One-time Transfers (from ORA*):	\$	0.00	
Outflow – Operating Expenditure:	\$	81,381.64	
Outflow – Capital Expenditure:	\$	52,926.61	
Outflow – One-Time Transfer (to ORA*):	\$	0.00	
Ending Balance:	\$	40,997.35	
Target Ending Balance:		\$	50,000.00
Surplus / Deficit:		\$	<u>-9,002.65</u>

– Operational Reserve Account (*ORA)

Beginning Balance:		\$	95,389.27
Inflow – Periodic Transfers:	\$	0.00	
Inflow – Interest:	\$	6.27	
Outflow – Periodic Transfers*:	\$	0.00	
Ending Balance:		\$	<u>95,395.54</u>

– Reserve Account

Beginning Balance:		\$	254,879.66
Inflow – Periodic Transfers:	\$	0.00	
Inflow – Interest:	\$	20.95	
Outflow – Periodic Transfers:	\$	0.00	
Outflow – One-time Transfers:	\$	0.00	
Ending Balance:		\$	<u>254,900.61</u>

July 2018 Financials

(not yet finalized/reconciled)

– Operating Account

Beginning Balance:		\$ 40,997.35
Inflow – Operating Income:	\$	116,355.00
Inflow – One-time Transfers (from ORA*):	\$	30,000.00
Outflow – Operating Expenditure:	\$	81,772.85
Outflow – Capital Expenditure:	\$	25,907.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:	\$	79,672.50
Target Ending Balance:	\$	50,000.00
Surplus / Deficit:	\$	<u>29,672.50</u>

– Operational Reserve Account (*ORA)

Beginning Balance:		\$ 95,395.54
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	5.50
Outflow – Periodic Transfers*:	\$	30,000.00
Ending Balance:	\$	<u>65,401.04</u>

– Reserve Account

Beginning Balance:		\$ 254,900.61
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	21.65
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:	\$	<u>254,922.26</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 Vehicle Insurance Company: _____

Legal Owner's Condo/Home 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: 6-30-2018

08-02-2018

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 for regular HOA payments

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

Financial Institution / Bank Name

(Please Print Neatly!)

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