



CONDOMINIUM ASSOCIATION

Newsletter

October 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."

RECENT FIRE TRUCK ACTIVITY IN BIRCH POINTE



As many of you are probably aware, in early October we witnessed two fire calls, with the Mill Creek Sub-Station crew coming into the community to respond. Various large trucks were brought on site to address possible scenarios involving our multi-dwelling structures. Fortunately – and luckily – no active fire situations were found.

Nevertheless, these incidents brought to light several items about which every owner needs to be reminded!

First and foremost, **unless your fireplace has been repaired/rebuilt and undergone a level 2 inspection** (by order of the state Fire Marshall), it is **NOT** safe to use. Due to crucial safety concerns, ALL chimneys had been capped many years ago. Maintenance will uncap them ONLY if documentation is provided indicating the fireplace has passed inspection. *Use of such capped chimneys will result in almost immediate smoke build up which, no doubt, will lead to a 911 fire call. New owners, especially, are cautioned and should be made aware of their units' status by the previous owners! With the now cooler temperatures of fall, the use of fireplaces will become more attractive so BE INFORMED!*

Secondly, the fire alarm systems in all buildings (with the exception of 3300 and 3400 Haley Court) are not linked to a central fire reporting station and **DO NOT** automatically contact 911. They are ALARMS only, alerting you to check your immediate area and VACATE the building until cleared by the fire department. Do not assume it is a FALSE ALARM!

Cooking fires and the resulting smoke represent one of the other common causes for alarms being triggered. It is highly encouraged that every unit has a personal fire extinguisher on hand in addition to those located in the hallway common areas.

Even though Birch Pointe maintains its fire treatment systems diligently through constant inspections and testing with several well regarded contractors, prevention is always the best path forward! Please take the time to make sure you stay safe! Lastly, don't forget to send in your annual fire company donation... we all depend on these generous volunteers!

NEW STREET SIGNAGE



With the ongoing property turnover in the last several months, it was suggested that additional signage be placed in the community to better – and more clearly – identify Birch Pointe's streets. Because the sign at the community entrance can be somewhat confusing to newcomers with regards to the location of streets other than Haley Court, prospective and new owners will now find a new post at the intersection of Batta and Birch Circle displaying directional placards for Diana Drive and Claremont Court. This can also be beneficial to service, delivery and emergency vehicles to identify owner addresses. Swing by and take a look!

CONCRETE SLABS / PADS



The Board is aware of several areas of the community that are in need of concrete walkway repairs. Several of the affected areas have been patched and appropriate warning paint has been applied in areas where a tripping hazard may be created. With this in mind, major replacement work will be budgeted for 2019, after the snow season is over which could possibly result in additional weak areas. As this represents a more substantial job, it makes sense to address all affected areas at once to gain pricing advantages.

In the meantime, please report any areas believed to be problematic, and maintenance will apply patches and warning paint as necessary and appropriate.

PARKING UPDATE / HANG-TAG ENFORCEMENT

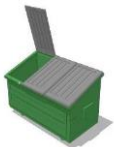


We will continue to randomly enforce the hang-tags for vehicles parking in spots designated as "resident" in the community. There have been complaints raised by owners regarding the use of these spots by cars from other roadways, such as Diana Drive residents and/or Birch Circle residents parking on Claremont Court. This has been observed to be done predominantly by units located on the first floor of buildings where residents either jump solid railings (highly discouraged!) or exit through rebuilt open-style ones. Such conduct is especially problematic on Claremont Court which has very limited resident access due to its layout. The intention with this parking phase roll-out was – and still is – to allow owners a better opportunity TO PARK ON THEIR OWN STREET and not contribute to over-crowding of those which already have space issues. Consider this a warning that action may be taken if such misuse continues, including towing. Everyone should have at least a chance at finding a parking spot near their actual building entrance.

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.

SMOKING POLICIES



NO SMOKING

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.

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, Jules) – 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

October 2018 Board Meeting

(held on 10-10-2018 at Skyline Middle School library)

- Collections – Payments / Delinquencies / Legal Cost Recovery
- Financial Reports and Monthly Expenditures
- Real Estate Update – Units on Market / Units Sold
- FiOS / Verizon Update
- Parking / Hang-tag Discussion
- Capital Improvements Status
 - Work-up of List for 2019



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc. (since last newsletter and info as of 10/16/2018)



| | | |
|--------------------------|----------------------|--|
| (1) Units on market now: | 2 Haley Court | both with sales pending |
| | 4 Birch Circle | 3 which are new listings, one with sale pending |
| | 1 on Claremont Court | new listing believed to be a FISBO with sale pending |
| | 1 on Diana Drive | new listing |
| (2) Units sold: | 1 on Claremont Court | SOLD 10-10-2018 |

When moving, PLEASE inform Treasurer Monica Rieder if you are on Birch Pointe's ACH program so that future automatic bank debits can be cancelled. Once DUCIOA forms are requested, any scheduled ACH draws should be discontinued if possible. Current owner monthly payments can be made at closing by check, still at the \$330 ACH discounted rate. Contact mrieder@birchpointe.net if there are any questions or concerns.

Note also that **parking hang tags for units being sold are to be returned to Eric Kennedy**, not handed to new owners directly or to real estate agents. Tag numbers are associated with specific vehicles for security and tracking purposes. If the existing protocol is not followed, confusion may well result regarding undocumented cars and their actual owners if the new information is not provided. Your cooperation is appreciated!

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 – including completion of DUCIOA forms – 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 September: \$ 84,890.00 ¹ in HOA fees
\$ 50.00 2 DUCIOA re-certification fees

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

(2) Not many larger checks received during this rather slow month which saw four bank deposits of \$12,550.

(3) A unit with a sizable delinquency is currently up for sale which will necessitate the back fees to be cleared out with settlement. Legal action has been taken and our attorney continues to handle cases such as this so that Birch Pointe can collect HOA monies owed. Our return-on-investment with regards to legal costs remains impressive.

**THE BIRCH POINTE BOARD TAKES LONG TIME DELINQUENCIES SERIOUSLY
AND REFERRING THEM TO OUR ATTORNEY!**

- REMINDER:**
- MONTHLY HOA FEES SINCE 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 81.6%

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 September: | \$ 72,950 | in | utility, maintenance, professional, and office expenses; wages; loan |
| (2) Major expenditures for the month: | \$ 7,954 | for | monthly insurance premium |
| (other than utility costs*) | \$ 4,650 | for | maintenance supplies which includes several days' cherry picker rental |
| | \$ 3,500 | for | monthly landscaping installment |
| | \$ 1,803 | for | fire system inspection/maintenance |

AMEX discount/rebate posted to September \$395.

| | | | |
|---------------------------------------|----------|-----|----------------------------|
| (3) Capital improvement expenditures: | \$ 7,920 | for | stucco repair down payment |
|---------------------------------------|----------|-----|----------------------------|

The remainder of the stucco work – for three building pods on Claremont and Haley Courts – will be completed at the beginning of October and the balance paid out next month.

| | | | |
|--------------------------------------|---------------------|---|------------|
| (4) Status of Birch Pointe accounts: | Operational Reserve | = | \$ 65,410 |
| (see financial summary at end) | Reserve Fund | = | \$ 254,965 |

September 2018 Financials

– Operating Account

| | | |
|---|----|----------------------------|
| Beginning Balance: | | \$ 57,530.22 |
| Inflow – Operating Income: | \$ | 84,940.00 |
| Inflow – One-time Transfers (from ORA*): | \$ | 0.00 |
| Outflow – Operating Expenditure: | \$ | 72,940.03 |
| Outflow – Capital Expenditure: | \$ | 7,920.00 |
| Outflow – One-Time Transfer (to ORA*): | \$ | 0.00 |
| Ending Balance: | \$ | 61,610.19 |
| Target Ending Balance: | | \$ 50,000.00 |
| Surplus / Deficit: | | \$ <u>11,610.19</u> |

– Operational Reserve Account (*ORA)

| | | |
|---------------------------------------|----|----------------------------|
| Beginning Balance: | | \$ 65,405.48 |
| Inflow – Periodic Transfers: | \$ | 0.00 |
| Inflow – Interest: | \$ | 4.30 |
| Outflow – Periodic Transfers*: | \$ | 0.00 |
| Ending Balance: | | \$ <u>65,409.78</u> |

– Reserve Account

| | | |
|--------------------------------------|----|-----------------------------|
| Beginning Balance: | | \$ 254,943.91 |
| Inflow – Periodic Transfers: | \$ | 0.00 |
| Inflow – Interest: | \$ | 20.96 |
| Outflow – Periodic Transfers: | \$ | 0.00 |
| Outflow – One-time Transfers: | \$ | 0.00 |
| Ending Balance: | | \$ <u>254,964.87</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

10-18-2018

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