



CONDOMINIUM ASSOCIATION

Newsletter

November 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."

LANDSCAPING BIDS AND CONTRACT FOR 2019



With 2019 fast approaching and the community's current contract with landscaper Green Side Up coming to an end, the Board sought bids from local firms to address next year's requirements. Eric Kennedy was actively involved with the bidding process, contacting and meeting with multiple contractors to established competitive bids.

Although we contacted five landscaping companies, none besides GSU chose to submit bids within the clearly set deadline of November 1st, 2018, even after two had walked the property to gather information. A sixth, unsolicited contractor did come in on their own and submitted a proposal, which was reviewed by the Board, and compared with that from GSU as both were roughly the same. The price difference was about \$750 for the annual contract.

After careful consideration, the Board voted unanimously to award the landscaping contract to Green Side Up for the next three years, considering that they are both reliable and familiar with Birch Pointe's needs. It was suggested that mowing blades be lowered slightly to limit rapid regrowth. Also mentioned was the slippery condition on the Haley Court hill caused when a lot of leaves are left on the roadway during periods of our all-too-frequent rain.

In addition, it was anticipated that Birch Pointe's recent new maintenance hire, Jules Litchfield, will be able to contribute to some of the work that had been deferred to GSU to help the bottom line. Some of these jobs might necessitate the rental of specialized equipment – such as cherry pickers – which could potentially be used for other, related work at extra savings to Birch Pointe.

UPDATE ON NEW STREET LIGHTING



You may have noticed recent activity in the community on Haley and at the Birch Circle curve involving some strange looking equipment. Alas, it wasn't FiOS on site to lay their fiber optic cable...no movement yet on that front and no update to report regarding Verizon's time table. The community will be notified as soon as the Board has any news.

The work was, in fact, the installation of electric lines by Delmarva with their "Ditch Witch" underground utility trenchers. The new cables will be for the additional lighting mentioned in the September newsletter, funded by the state with the help of Rep. Mike Ramone. The fixtures will provide increased illumination on these roadways and hopefully lead to brighter and safer areas.

COMMERCIAL VEHICLE PARKING IN COMMUNITY



It has been brought to the attention of the Board that there are several vehicles displaying excessive signage and/or advertisement parked overnight in the community. While commercial vehicles per se are not permitted in Resident or Guest spots in Birch Pointe outside of normal working hours, enforcement in the past has been limited. Work trucks and cars with company logos, phone numbers and ads seemingly detract from the desired impact for which Birch Pointe strives.

The current by-laws (enabling declaration) clearly stipulate that commercial vehicles are not to be kept throughout the community, namely in section 7(d) which reads:

Without the prior written authorization of the Council, no common element shall be removed, obstructed, posted, decorated, cut down, or used other than for purposes of normal ingress and egress by owners and occupants of the appurtenant units and their invitees, unless it is clearly designed or intended for some further use, such as parking or storage. No common area shall be used for parking any form of transportation other than ordinary passenger automobiles used for noncommercial purposes, unless the Council designates otherwise. This prohibition shall extend to, but shall not be limited to, mobile homes, mobile campers, boats, boat trailers, taxicabs, trucks and other recreational, commercial, or special purpose vehicles,

It is advised that to avoid infringement of the aforementioned by-laws, all vehicle-based advertising, publicity, or displays should be covered over with removable, magnetic, blank panels or vehicles be covered up with a vehicle cover during the time when such vehicles are parked overnight.

COMMUNITY RECYCLE CONTAINERS



The removal of recycling containers in most areas of Birch Pointe has led to questions and concerns from some owners. This important issue perhaps merits a more detailed explanation than that mentioned in the September newsletter along with the renewal of the Waste Management contract.

While most recycling elsewhere generally happens in-country and often in local counties, in contrast the US has, up until late last year sold and sent the vast majority of its recyclable materials to China. In Europe, for example, different streams of materials are processed into value-chain components, to then be re-sold to producers. Most of this happens within 100 - 1000 miles from the origin for a significant amount of recyclable materials. In the US, there are very few actual such recycling plants, and those that are here have operated at a disadvantage compared to China for most materials. In addition, China has actually stopped accepting and purchasing recycling materials from the US and has since effectively caused the majority of this waste processing capacity to evaporate.

[A good sampling of several articles online outlining this are listed below:]
[<https://www.nytimes.com/2018/01/11/world/china-recyclables-ban.html>]
[<https://money.cnn.com/2018/04/20/news/economy/china-new-recycling-ban/index.html>]
[<https://www.npr.org/2017/12/09/568797388/recycling-chaos-in-u-s-as-china-bans-foreign-waste>]

As a result of this, Waste Management – and all of the other local trash companies use Waste Management's dump / processing facilities – has made it clear that because of the China's cessation, the majority of recycling containers would be discarded at the landfill at their discretion until alternatives become available for processing. This basically means that even when a recycling container is used appropriately, the end result may still be disposal at the ordinary landfill.

When asked how other communities are handling this situation, the answers have been consistent with our approach. Some communities have opted to keep more recycling containers, of course, but that doesn't change the realities of their final destination in most cases.

Although it is deeply unfortunate, and absolutely something that needs to be addressed, it is also something that goes beyond Birch Pointe's direct scope of influence. And given that it was known what would be happening with the recycling contents (other than cardboard for which a container does remain), the Board opted for the most sensible and cost-effective solution which was available: larger non-recycling containers which are easier to access for some members of the community.

For residents still wishing to participate in recycling, containers can be found in locations outside of Birch Pointe, including Lantana Square in Hockessin. A complete list is on <https://dswa.com/recycling-center-finder/>.

On a similar note, worth mentioning is that the Delaware Solid Waste Authority will be having its usual first-of-the-month household hazardous waste and paper shredding event on December 1 at the Delaware Recycling Center in New Castle.

ODORS IN COMMON ELEMENT AREAS

A few owners/residents have contacted the Board regarding strong odors in building hallways, specifically from cannabis, which subsequently travel into other units. The Board would like to remind everyone that the recreational consumption of

cannabis has not been legalized in Delaware and subsequently advises any resident that wishes to take action to call the police at their non-emergency number.

While the Board does not seek to regulate individual liberties of residents inside their units, we do wish to remind everyone that Birch Pointe living means living in close quarters with others. Everyone should be mindful whenever they engage in an activity which causes either odors or sounds to traverse the confines of their own unit. If uncertain whether something will negatively affect a neighbor, it's perfectly acceptable to ask them directly.

The Board would like to appeal to everyone's common sense as well as common decency when it comes to this topic. Thank you for understanding and helping make Birch Pointe the highly rate community that it is.

COMMUNITY REMINDERS AND REFERENCE INFO



DUMPSTERS ARE FOR HOUSEHOLD TRASH ...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.



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!



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.

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 virtually on 11-19-2018)

- Collections – Payments / Delinquencies / Legal Cost Recovery
- Financial Reports and Monthly Expenditures
- Real Estate Update – Units on Market / Units Sold
- Update on Various Projects
 - FiOS / Verizon – (none to report)
 - Delmarva – Street Light Installations
- 2019+ Landscaping Bids / Contracts
 - Vote
- Commercial Vehicles in Community
- 2019 Capital Improvement Discussion
 - Work-up of List with Possible Projects



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estate.com, etc. (since last newsletter and info as of 11/18/2018)



(1) Units on market now:	2 Birch Circle 1 on Claremont Court 1 on Diana Drive	1 with sale pending new listing new listing
(2) Units sold:	2 Haley Court 1 Birch Circle 1 on Claremont Court	both SOLD 11-21-2018 SOLD 10-26-2018 SOLD 10-26-2018

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**, 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:

- Eric is the Birch Pointe real estate liaison and can provide many of the essential information and documents needed for property transfer – including completion of DUCIOA forms. There is currently a \$25 fee which will be \$50 starting in 2019.
- 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 available on our website.**

Collections Report:



(1) Total operating income posted in September:	\$ 97,085.00 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
11-26-2018

(2) Among the three bank deposits made during the month – which totaled \$23,755 – there were several larger checks received. One was for \$3,850 that fully cleared out the sizable delinquency of one unit owner. Two others were for \$1,050 and one for \$1,000, all also addressing overdue back balances. Finally, two other checks came in at \$500 each.

All in all, collections for October were robust and our delinquencies are making great progress.

**THE BIRCH POINTE BOARD TAKES LONG TIME DELINQUENCIES SERIOUSLY
AND ARE 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 82.3%

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 October:	\$ 79,750	in	utility, maintenance, professional, and office expenses; wages; loan
(2) Major expenditures for the month: (other than utility costs*)	\$ 5,280	for	legal fees for by-law updating
	\$ 3,500	for	monthly landscaping installment
	\$ 2,200	for	two months of cleaning services
	\$ 2,324	for	inspection/maintenance of fire extinguishers and alarm monitoring
	\$ 2,169	for	maintenance supplies
	\$ 1,186	for	quarterly Delaware income taxes

AMEX discount/rebate posted to Octpber \$437.

(3) Capital improvement expenditures:	\$ 16,080	for	balance of stucco repair work payment
	\$ 2,696	for	intercom replacements and spare parts

Printing of 50 new “Tips” booklets was also done in October, needed in light of the recent heavy real estate turnover.

(4) Status of Birch Pointe accounts: (see financial summary at end)	Operational Reserve	=	\$ 65,414
	Reserve Fund	=	\$ 254,987

October 2018 Financials

– Operating Account

Beginning Balance:	\$	61,610.19
Inflow – Operating Income:	\$	97,160.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	79,746.18
Outflow – Capital Expenditure:	\$	18,776.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:	\$	60,248.01
Target Ending Balance:	\$	50,000.00
Surplus / Deficit:	\$	<u>10,248.01</u>

– Operational Reserve Account (*ORA)

Beginning Balance:	\$	65,409.78
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	4.45
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:	\$	<u>65,414.23</u>

– Reserve Account

Beginning Balance:	\$	254,964.87
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	21.65
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:	\$	<u>254,986.52</u>
Target Ending Balance:	\$	250,000.00
Surplus / Deficit:	\$	<u>4,986.52</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

11-26-2018

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