



CONDOMINIUM ASSOCIATION Newsletter

February/March 2019

"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: Wednesday, March 27, 2019 Time: 6:30PM Location: Skyline United Methodist Church

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 2019 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 20, 2019 via e-mail or post. There is always a need for individuals to donate time and effort to keep the community running smoothly. We welcome new ideas and encourage participation as 2019 is expected to be another busy year 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.

FAREWELLS



Mr. Thomas Saienni has resigned his Board seat effective February 25, 2019, citing health and personal reasons. The Board would like to thank Mr. Saienni for his service over the past 2 years.

Mr. Salvatore Pauciolo, Birch Pointe's inaugural self-management President, respected member of the community, and long-time Board member, has successfully sold his unit in late February. It is incumbent upon this Board and the community at large to thank Mr. Pauciolo for his tireless efforts to improve Birch Pointe and lay the foundation for it to become the blossoming and financially sound community that it is today. Mr. Pauciolo's leadership laid the groundwork for many of today's successful programs that allow Birch Pointe to operate independently, efficiently and be well-regarded throughout Pike Creek and northern Delaware.

Finally, the Board would like to announce that Mr. Dennis Kennedy, long-time leader and member of the maintenance team, will be officially retiring in 2019. Mr. Kennedy has served Birch Pointe for well over a decade and has been a constant fixture in Birch Pointe during that time. Much gratitude is owed to Mr. Kennedy and we wish him a long, peaceful, and healthy retirement. The current plan will have Mr. Kennedy step down to 20 hours per week starting in April with presence in the community throughout the summer to assist with power washing and other projects. A final departure

date has not yet been set; however, we expect to see some sporadic, light activities from him throughout Birch Pointe after this summer on an as-needed basis.

FIOS UPDATE

The Board, after review of the plans submitted by Verizon for a FiOS build-out of Birch Pointe, has voted 6:0 (unanimous) to approve the build-out to proceed, pending final contractual review and legal approval.

It is very important to understand just what this approval means. The Board has **NOT** reviewed or approved a new bulk contract for service in Birch Pointe. The current Comcast arrangement remains in place through May 2020. The build-out of FiOS will merely lay the infrastructure, at no cost to Birch Pointe, for service availability. It must be noted that Verizon plans to shut off its copper-based network sometime later in 2019, which means that anyone currently obtaining any services from Verizon would no longer have that option without the FiOS build-out.

You will **NOT** be required to have service installed inside of your individual unit if you do not wish to use FiOS service after the build-out is complete.

The build-out is expected to take several weeks with equipment present throughout the community to facilitate this. Further details will be provided once we get closer to that time.

Lastly, the Board **MAY** choose to enter negotiations with Verizon about a bulk contract for June 2020 and beyond. The current focus is on bringing in a competitor to Comcast so that we will have a much stronger negotiation position compared to prior iterations when Comcast was the only option available to Birch Pointe residents.

DIANA DRIVE RE-PAVING



The Board has attempted to obtain several bids for fundamentally regrading and repaving of Diana Drive in an effort to secure state / county funding for this effort. Based on bids received, this project would be in excess of \$200,000 to properly complete and to correct the grade and drainage issues on this street which have been in existence for decades. Ms. Cheryl McDonough has graciously agreed to work closely with State Representative Mike Ramone to secure funding for this project. It is hoped to hear from the state on this matter in the next few months.

BOARD CANDIDATE BIOS

In preparation for the upcoming annual meeting, some candidates already known to be running for Board positions have, once again, 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. I will continue to serve this community to the best of my abilities as long as I am asked to do so.

I travel frequently and often spend extended periods away from Delaware and Birch Pointe, which I understand may be a concern for some members in the community. I see this as an advantage, in that I have a broad, well-rounded view of the issues that affect all of us.

I am an ardent believer in technology and modernization, both of which I know can help solve some of the many challenges we face. Lastly, I believe that driving property values and quality of life in Birch Pointe are first and foremost the result of constantly finding new avenues of creating value for all of us, while keeping costs at reasonable levels.

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Hi...I'm **Monica Rieder** and have been on the Birch Pointe Board since 2012, as Treasurer since 2014. As such I am responsible for pretty much all aspects of the community's finances: collections, deposits, payments, budgets, ACH, insurance, taxes, among others. I have also been the prime composer of the monthly newsletters.

I have lived here on Diana for over 30 years and, as a result, have witnessed many changes during that time, from management companies to property values to maintenance issues. Like others on the Board, I really like this community and notice the progress and many improvements that have been made during the past several decades, especially since our transition to self-management. Birch Pointe has become a well maintained, respected, and desirable place to live in Pike Creek as a result of hard work and dedication of our volunteer Boards. I believe I can continue to be of value to the Board and would like to continue in my role as Treasurer. Our Board is dedicated to Birch Pointe's near and long term interests, and I would like remain an integral part.

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My name is **Susan Yeatman** and I have lived in Birch Pointe for over 20 years. I am now retired. I have been a board member for over 3 years and have been welcoming new buyers into our community by distributing welcome packets with all the info they need about our community. My intention is to help, in the best ways I can, to keep this community running smoothly and maintained for not just for the present but also for the future. It is imperative that we look not only at the present but 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. It has been quite the experience working for the community and listening to my neighbors about all things Birch Pointe.

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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My name is **Cheryl McDonough**. 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.

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 / HOA FEE QUESTIONS / ACH

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

➤ BIRCH POINTE MAINTENANCE EMERGENCIES

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

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!

FIREPLACE SAFETY (especially for new owners)

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 were capped! Maintenance will uncapped 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 in the unit 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



February 2019 Board Meeting

(held at the Hockessin Library on 2-27-2019)

- Collections – Payments / Delinquencies
- Financial Reports and Monthly Expenditures
- Real Estate Update – Units on Market / Units Sold
- FiOS Build-Out Proposal Review
- Engineering Report of Haley Court Building
- Diana Drive Repaving
 - Bids; State Monies
- Community Open Annual Meeting
 - Board Candidates, Resignations – Bios Needed
 - Signage at Exit for Reminder
 - Agenda
 - Guest Speakers – Mike Ramone, Janet Kilpatrick
 - Subsequent Organizational Meeting for Board



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estate.com, etc. (since last newsletter and info as of 3/4/2019)



(1) Units on market now:	1 Haley Court 3 Birch Circle 1 on Claremont Court 1 on Diana Drive	new listing 2 new listings, both with sales pending 1 with a \$5K price reduction and pending sale new listing
(2) Units sold	1 on Haley Court 3 on Birch Circle 1 on Claremont Court	SOLD 2-22-2019 SOLD 1-22-2019, 1-31-2019, 2-11-2019 SOLD 1-25-2019

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. **The fee for re-certification is \$50 starting in January of 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.**

January 2019 Financials

– Operating Account

Beginning Balance:	\$	61,908.30
Inflow – Operating Income:	\$	128,991.45
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	67,179.71
Outflow – Capital Expenditure:	\$	0.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:	\$	123,720.04
Target Ending Balance:	\$	50,000.00
Surplus / Deficit:	\$	<u>73,720.04</u>

– Operational Reserve Account (*ORA)

Beginning Balance:	\$	40,421.04
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.71
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:	\$	<u>40,422.75</u>

– Reserve Account

Beginning Balance:	\$	255,029.14
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	21.66
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:	\$	<u>255,050.80</u>
Target Ending Balance:	\$	250,000.00
Surplus / Deficit:	\$	<u>5,050.80</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

**** NOTE: Renters are NOT permitted to have pets/animals while residing in Birch Pointe ****

Are you currently in possession of the Rules and Regulations of the Birch Pointe Condominiums? Yes / No

If a unit is a rental, it is the duty and responsibility of the owner/landlord to notify the Management/Board and advise all tenants of the Rules, Regulations and Code of Conduct of Birch Pointe Condominiums

I understand that the above information is for the sole use of Birch Pointe Condominium 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

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