



Summer 2019

# CONDOMINIUM ASSOCIATION Newsletter

*"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."*

## COMMUNITY BEHAVIOR REMINDERS



The Board would like to take this opportunity to remind residents of rules governing the peaceful cohabitation in our community. First, please be mindful of the quiet hours (after 10pm and before 6am) and respect your neighbor's right to a good night's sleep. This includes keeping noise to a minimum in outside and common areas as well as inside of units.

Second, residents are reminded that complex vehicle maintenance is NOT permitted throughout Birch Pointe, particularly when such maintenance leads to traffic disruption or parking spot encroachment. Vehicles that are unable to move under their own power shall not be parked in Birch Pointe and will be removed at the owner's expense. Vehicles without a valid registration will be removed after appropriate warnings have been issued.

## POWER WASHING



As many of you have seen, power washing is currently under way with several areas already completed and several still to complete. Our team has been doing a fantastic job to date. No washing will happen behind Claremont Court as there is no way to access the back of those buildings. We have also encountered access issues behind some buildings on Birch Circle and plan on returning to those buildings after all others are completed with the lift to perform a low-pressure mold treatment for those areas.

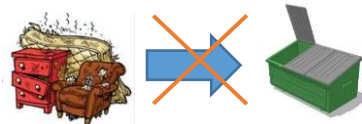
## EXPERIMENTAL PARKING ON BIRCH CIRCLE



Experimental parallel parking spots have been installed at the entrance to Birch Circle in an effort to reduce the parking congestion in that area. Nine (9) additional spots have been created and so far, the feedback has been overwhelmingly positive. A secondary, and beneficial, side effect of the current arrangement has been the narrowing of the roadway which has resulted in drivers needing to slow down as they enter the community.

This trial arrangement will continue through the late summer until the upcoming seal coating is completed. Unless the Board receives compelling negative feedback, a more permanent implementation of these spots will be performed at that time. Other areas will also be explored where this may be a viable way to create additional parking capacity throughout the community.

## FURNITURE DISCARD BY DUMPSTERS



With the recent uptick in sale of units at Birch Pointe, an unfortunate by-product of the very active real estate transfers has also been observed: the discarding of furniture beside the community dumpsters...often in a covert, after-hours, stealthy manner.

Not only is this unsightly – and certainly NOT an image we wish to project – it is also NOT PERMITTED. Residents ignoring this warning will be assessed a fine in addition to the current \$175 special pick up fee charged by Waste Management.

And as a further result, such disregard necessitates maintenance to dispose of such large items – sometime by actually

cutting them down in size – or arrange a special haul-away at an extra cost per our waste contract. Such behavior affects the entire community when annual HOA fees are calculated since trash removal is an integral common expense.

If residents have usable furniture which needs to be disposed, contact organizations such as Goodwill, Purple Heart or others veterans or charitable groups which will often be happy to take the items. A bit of planning in what pieces will be part of a move will go a long way! Please do NOT simply leave them out by the dumpsters when moving out.

## **OTHER COMMUNITY REMINDERS AND REFERENCE INFO**

### **• 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 or 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. This also applies to pets being left alone for extended periods of time on unit decks or balconies.

### **• DISPOSAL OF RECYCLABLES**



Remember that there is a recycle bin for community use located on Haley Court. This is a single-stream dumpster for the recycling of paper, cardboard, glass, allowable plastics, and aluminum. **Please do not "contaminate" these materials with plastic items other than those designated by numbers 1 to 7. This includes NO plastic grocery or trash bags, sheeting, foam cups, and packaging materials.** Your participation is most appreciated in keeping our community clean!

## **BIRCH POINTE DIRECTORY / IMPORTANT NUMBERS**

### **➤ GENERAL PROPERTY MANAGEMENT QUESTIONS**

Eric Kennedy – phone: (302) 685-4310; e-mail: [ekennedy@birchpointe.net](mailto:ekennedy@birchpointe.net)

### **➤ MAINTENANCE ISSUES AND QUESTIONS**

Maintenance staff (Dennis, Eric, Jules) – e-mail: [maintenance@birchpointe.net](mailto:maintenance@birchpointe.net)

### **➤ ACCOUNT STATEMENTS / HOA FEE QUESTIONS / ACH**

Monica Rieder – e-mail: [mrieder@birchpointe.net](mailto:mrieder@birchpointe.net)

### **➤ BIRCH POINTE MAINTENANCE EMERGENCIES**

phone: 1-267-474-2907; e-mail: [maintenance@birchpointe.net](mailto:maintenance@birchpointe.net)

# No In-Person July or August 2019 Board Meeting

(conversations held via e-mail )



**Real Estate Status:** Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc. (since last newsletter and info as of 8/14/2019)

(1) Units on market now:	3 Haley Court 2 Birch Circle  1 on Claremont Court	2 new listings; all under contract 1 new listing with sale pending; other with total \$10K price reduction new listing under contract
(2) Units sold	1 on Haley Court 1 on Birch Circle 1 on Claremont Court 1 on Diana Drive	SOLD 7-12-2019 SOLD 8-15-2019 SOLD 7-22-2019 SOLD 8-5-2019

*Properties in Birch Pointe are selling well!* To date, there have been 21 re-certification fees paid to provide DUCIOA documents for unit sales. The same time frame for 2018 showed 18 through the end of August.

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](mailto: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. This will, once again, be pursued later this year.
- **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:**



(1a) Total operating income posted in June:                   \$ 90,759 <sup>1</sup>                   in HOA fees  
  \$    100                   2 DUCIOA re-certification fees

<sup>1</sup> Does not include \$6,140 in fees collected with January 6-month pre-pays and 2 additional ones in April attributable to each month

(1b) Four check bank deposits were made in June totaling \$14,894.

(1c) Some larger amounts received for payments toward delinquencies:  
 1 at \$1,000; 1 at \$600; 2 at \$700; 1 at \$500; and 1 at \$450

(1d) Also, a \$2,000 investor fee was remitted for a unit which became a rental.

(2a) Total operating income posted in July: \$117,015 <sup>1</sup> in HOA fees  
\$ 200 4 DUCIOA re-certification fees

<sup>1</sup> Includes additional round of 6-month pre-pays for second half of year

(2b) Three check bank deposits were made in July totaling \$13,900.

(2c) Some larger amounts received for payments toward delinquencies:  
 1 at \$500; 1 at \$450; and 2 at \$400

**THE BIRCH POINTE BOARD TAKES LONG TERM DELINQUENCIES SERIOUSLY  
 AND ARE REFERRING THEM TO OUR LEGAL COUNSEL!**

- 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 is currently at 84.7% (249 units)

**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](mailto:mrieder@birchpointe.net).

**Cable service will be disconnected to units in significant arrears  
 without a Board-approved payment plan in place.**



**Treasurer's Report:**

(1a) Total operating costs for June: \$ 66,782 in utility, maintenance, professional, and  
office expenses; wages; loan

(1b) Major expenditures for June: \$ 7,567 for monthly insurance premium  
 (other than normal utilities) \$ 5,175  landscaping installment; tree removals  
\$ 2,325  cleaning services  
\$ 2,225  maintenance supplies  
\$ 700  dryer vent replacement reimbursement

AMEX discount/rebate posted to June = \$520

(2a) Total operating costs for July: \$ 76,545 in utility, maintenance, professional, and  
office expenses; wages; loan

(2b) Major expenditures for July: \$ 9,282 for monthly insurance premium; drone policy

(other than normal utilities)	\$ 2,545	maintenance supplies
	\$ 4,100	landscaping installment; tree removals
	\$ 2,337	cleaning services
	\$ 1,248	fire system inspection and maintenance
	\$ 700	dryer vent replacement reimbursement
	\$ 645	QuickBooks annual subscription

AMEX discount/rebate posted to July = \$579

(3) Capital improvement expenditures:	\$ 11,563 (June)	balance of carpet replacement (10 buildings)
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# June 2019 Financials

(after reconciliation)

## ▶ Operating Account

<b>Beginning Balance:</b>		<b>\$ 54,689.89</b>
<b>Inflow – Operating Income:</b>	\$	92,859.20
<b>Inflow – One-time Transfers (from ORA*):</b>	\$	0.00
<b>Outflow – Operating Expenditure:</b>	\$	66,781.54
<b>Outflow – Capital Expenditure:</b>	\$	11,562.76
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>69,204.79</u></b>

## ▶ Operational Reserve Account (\*ORA)

<b>Beginning Balance:</b>		<b>\$ 20,428.60</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	0.84
<b>Outflow – Periodic Transfers*:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>20,429.44</u></b>

## ▶ Reserve Account

<b>Beginning Balance:</b>		<b>\$ 255,134.67</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	87.39
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>255,222.06</u></b>

# July 2019 Financials

## ▶ Operating Account

<b>Beginning Balance:</b>		<b>\$ 69,204.79</b>
<b>Inflow – Operating Income:</b>	\$	117,215.00 †
<b>Inflow – One-time Transfers (from ORA*):</b>	\$	0.00
<b>Outflow – Operating Expenditure:</b>	\$	76,544.72
<b>Outflow – Capital Expenditure:</b>	\$	22,195.00
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>109,875.07</u></b>

† reflects mid-year round of 6-month HOA pre-payments

## ▶ Operational Reserve Account (\*ORA)

<b>Beginning Balance:</b>		<b>\$ 20,429.44</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	0.87
<b>Outflow – Periodic Transfers*:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>20,430.31</u></b>

## ▶ Reserve Account

<b>Beginning Balance:</b>		<b>\$ 255,222.06</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	433.88
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>255,655.94</u></b>

# 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)**                       1<sup>st</sup> of month                       11<sup>th</sup> of month                       21<sup>st</sup> 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

**Attach Voided Check Here**