



CONDOMINIUM ASSOCIATION

Newsletter

March/April 2020

"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."

CORONAVIRUS / COVID-19 UPDATE



The Board would like to provide a summary update to, as well as reiterate on, the various items previously outlined in email messages and special letters issued on both our website and in print.

As everyone is aware, the March 2020 annual Birch Pointe open meeting had to be postponed until further notice due to the social distancing guidelines issued by Delaware's Governor. However, the Board remains committed to an open, inclusive form of community administration and all feedback regarding this is welcomed. Many residents have already expressed gratitude and appreciation which is sincerely appreciated.

As president, Manuel Harnisch would also like to take a moment to recognize Eric Kennedy, Jules Litchfield and Dennis Kennedy for their continued service to the community during this difficult time. All of them have stepped up to continue to keep Birch Pointe running, without question, during this time. On behalf of the entire community and the Board, we would like to express our sincere appreciation for their efforts over the past six weeks.

Next, a few key updates:

• CARES ACT PPP LOAN PROGRAM



As communicated electronically, after careful consideration of the by-laws and the requirements under the program, Birch Pointe applied for and did receive a forgivable loan under the CARES Act Paycheck Protection Program (PPP) through M&T Bank in the amount of \$25,865. The Board anticipates that the requirements for forgiveness of the loan will be met (75% of the funds to be used on payroll, 25% on utilities within 8 weeks), and, therefore, mean that it will not need to be repaid, effectively constituting a grant.

• COMCAST DE-BULK UPDATE Comcast xfinity

After the necessity to defer the de-bulking process with Comcast for one month due to COVID-19, we are now working closely with Comcast to plan for the de-bulk to be completed by July 1st, 2020. Comcast is proposing both online and telephone consultations for each individual resident be utilized as part of the transition to individual agreements. Details are being worked out over the next few weeks, and another update will be available at that time.

• COMMUNITY SAFETY Social Distancing

As noted several times by email, the Board had received several complaints about congregations in units and potential parties over the past few weeks. While such reports have subsided recently, this notice serves as yet another reminder to everyone: hosting such parties or inviting people into the community that do not absolutely need to be here are to be avoided. Be a good neighbor: keep yourself and everyone safe by following the rules outlined in the governor's emergency declaration and subsequent amendments. The Board and Birch Pointe community thank you for your consideration.

• **BIRCH POINTE PROJECTS / SPENDING**



Previously approved spending on capital projects (balconies, concrete work, seal-coating) which had not yet been started has been delayed until such time that the Board feels confident in the ability to continue funding these projects in full, should there be an impact on overall HOA fee collection performance. So far, such impact has been minimal, which is excellent news. Once construction is safe to resume and in compliance with the Delaware State of Emergency, contractors will be invited back into Birch Pointe to start new projects.

To date, 10 hallway carpet replacements, all bridge lighting replacements, the mailbox replacement on Haley Court, erosion correction on the 4000 Haley Court building, one 2019 carry-over balcony replacement, as well as several other smaller capital projects have been completed.

Finally, the Board will continue spending extra funds on a weekly basis to disinfect all common area hand-surfaces (entry door knobs, banisters/railings, etc.) by our regular cleaning service

Overall, the Board is pleased to report that Birch Pointe is doing well in these difficult times, made possible by the timely payment of your HOA fees. Thank you, one and all!

CREDIT CARD HOA FEE PAYMENTS NOW POSSIBLE



On this same note, the Board is pleased to announce that Birch Pointe is now enabled to receive payments via credit card in addition to continuing our ACH and EFT payment programs. This capability is possible through the partnering with Gravity Payments, a secure, nationwide third-party payment provider.

In an effort to encourage this new form of non-ACH payment to former check writers - and hopefully drive non-electronic payments to 0% in the long term – incentives for such payments have been implemented:

- A \$10/month perpetual discount to the monthly HOA fee (currently \$350, thus \$340 after discount) if paying via credit card
 - The discount is applicable for any account with a balance of less than \$1,000 at the time of payment
 - Any account with a higher delinquent balance will not be eligible for this discount
 - Any account in collection legal proceedings would not be eligible for this discount
- Finally, if paying via ACH or EFT, the perpetual discount of \$20/month to the monthly fee (currently \$350, thus \$330 after discount) will remain in force, provided those methods are continued

Credit card payments can be completed directly on our website, <http://www.birchpointe.net> under the "Pay Online" menu item on the top. From there, you will be taken to a payment form which is securely hosted by Gravity Payments.

No March or April 2020 Board Meetings

Important notices went out to Birch Pointe residents via special e-mail blasts concerning the COVID-19 situation. All important discussions were held virtually through and with online communications.

Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc. (since the last newsletter and info as of 4-25-2020)



- | | | |
|--------------------------|---|---|
| (1) Units on market now: | 2 on Birch Circle
3 on Diana Drive | 1 very recent listing; 1 FSBO
all 3 newer listings; 2 under contract;
other with a 45K price drop |
| (2) Units sold | 1 on Claremont Court
3 on Haley Court
2 on Birch Circle | very recent listing under contract
on 3-6-2020, 3-25-2020 and 4-15-2020
on 2-28-2020 and 4-2-2020 |

Units in Birch Pointe remain in demand! They regularly come on the market and quickly have an offer made.

<u>Year 2019 in Review</u>			
Units transferred in 2019 were on par with the previous year:	2019	(2018)	
31 Total units sold:	Units on Haley Court:	7	(6)
	Units on Birch Circle:	14	(11) 2 were FSBOs
	Units on Diana Drive:	3	(4) 1 was foreclosure/sheriff sale
	Units on Claremont Court:	7	(7) 1 was FSBO
In comparison, in 2018 there were only 28 of which 2 were sheriff sales			
Averaging all known prices for 2019:			
1 BR units	→	\$118K (12 units)	low \$105.5 / high \$135K
2 BR units, 1 or 2 BA	→	\$156K (10 units)	low \$135K / high \$175K
2 BR w/ loft units, 1 or 2 BA	→	\$164.5K (8 units)	low \$133K* / high \$194.5K FSBO
* = sheriff sale			
(a 2 BR w/ loft FSBO of unknown sale price not included)			

Remember that Birch Pointe is FHA certified by HUD: <https://entp.hud.gov/idapp/html/condlook.cfm condo ID P007999>

HUD.GOV
U.S. Department of Housing and Urban Development
Secretary Ben Carson

Información en Español

Condominiums List

✓ Message: CONDOMINIUMS SUCCESSFULLY COMPLETED
Success
 Condominiums (HRAP/DELRAP Approval Method) as of 04/03/2020
(1 records were selected, 1 records displayed.)

Condo Name	Condo ID / Submission	Address	County	Approval Method	Composition of Project	Comments	Document Status	Manufactured Housing	FHA Concentration	Status	Status Date	Expiration Date
BIRCH POINTE CONDOMINIUM	P007999 001	3301 BIRCH CIR WILMINGTON, DE 19808	NEW CASTLE	HRAP	294 units	None	Recorded/Uploaded	No	16.32%	Approved	12/09/2019	12/09/2022

Search criteria:
 Approval Method: HRAP/DELRAP
 Sorted by: Condo Name
 State: DE
 County:
 Condo ID: P007999
 Condo Name:
 City:
 Zip Code:
 Status: All Statuses
 Search Type: Both
 Begin Date:
 End Date:

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. **This procedure applies to units which are rentals: tenants moving out should do like-wise and turn over their tags.** Remember that replacement fees for reissue of a hang tag is \$50. Your cooperation is most 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.**
- **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 February:	\$ 86,380	in HOA fees
	\$ 200	4 DUCIOA re-certification fee
(1b) Total operating income posted in March:	\$ 92,145	in HOA fees
	\$ 50	1 DUCIOA re-certification fee

In addition, \$15,000 was transferred from the Operational Reserve to the Operating Account due to the low balance resulting from the large annual sewer bill paid in February.

(2a) Three check bank deposits were made during the month of February which totaled \$10,565.

(2b) Four check bank deposits made during the month of March totaling \$16,210.

(3a) Only a small number of larger amounts were received during February: 2 at \$700; 1 at \$600; 1 at \$400

(3b) March, on the other hand, saw an owner clearing out a sizable delinquency, remitting \$3,850. There were also a few other amounts over the actual HOA fee: 1 at \$1,050 and 3 at \$450.

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

- REMINDER: – MONTHLY HOA FEES ARE \$350**
**– ONLY 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

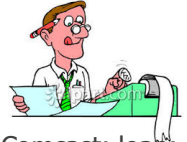
ACH/FIS enrollment currently is at 84.7% (249 units)

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.

**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 February:	\$ 133,017	in	utilities; maintenance/trash; Comcast; loan; accountant; pest control; wages
(1b) Total operating costs for March:	\$ 73,639	(ditto)	
(2a) Major expenditures for February: (other than normal utilities)	\$ 47,266 \$ 19,838 \$ 3,629 \$ 2,450 \$ 2,107 \$ 640	for	annual sewer bill insurance premiums (with carry-over) maintenance supplies hallway cleaning services for 2 months legal expenses for delinquent account demands new web site hosting services/migration
AMEX discount/rebate posted to February = \$414			
(2b) Major expenditures for March: (other than normal utilities)	\$ 7,510 \$ 4,968 \$ 4,100 \$ 1,225 \$ 1,112	for	monthly insurance premiums annual spring pest treatment landscaping contract installment hallway cleaning services maintenance supplies (minus \$1,703 in insurance reimbursement payment)
AMEX discount/rebate posted to March = \$701			
(3a) CAP improvement expenditures/February:	\$ 9,027 \$ 2,616	for	Haley mailbox replacement and concrete pad fire panel replacements/upgrades
(3b) CAP improvement expenditures/March:	\$ 11,563 \$ 19,400 \$ 3,488	for	10 building carpet replacements (down payment) underpinning of Haley pod from water intrusion continued fire panel replacements/upgrades

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 / OR ACH QUESTIONS

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

➤ **BIRCH POINTE MAINTENANCE EMERGENCIES**

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

February 2020 Financials

▶ Operating Account

Beginning Balance:		\$ 125,140.96
Inflow – Operating Income:	\$	86,580.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	133,017.24
Outflow – Capital Expenditure:	\$	11,643.86
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>67,059.86</u>

▶ Operational Reserve Account (*ORA)

Beginning Balance:		\$ 20,435.46
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.81
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>20,436.27</u>

▶ Reserve Account

Beginning Balance:		\$ 258,246.48
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	410.68
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>258,657.16</u>

March 2020 Financials

▶ Operating Account

Beginning Balance:		\$ 67,059.86
Inflow – Operating Income:	\$	92,195.48
Inflow – One-time Transfers (from ORA*):	\$	15,000.00
Outflow – Operating Expenditure:	\$	73,639.53
Outflow – Capital Expenditure:	\$	34,451.18
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>66,164.63</u>

▶ Operational Reserve Account (*ORA)

Beginning Balance:		\$ 20,436.27
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.27
Outflow – Periodic Transfers*:	\$	15,000.00
Ending Balance:		\$ <u>5,436.54</u>

▶ Reserve Account

Beginning Balance:		\$ 258,656.16
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	439.72
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>259,096.88</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

Attach Voided Check Here