



# Condominium Association

## Newsletter

May 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."*

### **CONTINUED CORONAVIRUS / COVID-19 UPDATE**



As Delaware is either preparing to or has already normalized some operations as part of the gradual reopening of the state, Birch Pointe will continue to follow the guidance and legal orders of Governor Carney. The community has been fortunate to remain operational and all outside vendors have been very gracious in working with us during these difficult times. For now, the additional weekly enhanced cleaning (sanitation of common area hand surfaces) will remain in place. While this effort does add approximately \$2,100 in previously non-budgeted costs to monthly expenses, it is believed to be in the best interest of the community. Fortunately, ongoing collections remain fairly strong: residents are taking advantage of the newly established credit card payment offer and overdue balances are being addressed.

Equally important, the current emergency orders will be closely monitored in order to determine when the previously cancelled annual open meeting and Board elections can be safely and legally conducted. As many have already done, in the meantime please do not hesitate to reach out if needed.

### **CAPITAL PROJECTS RESUMPTION**

With the impending relaxation of some of the state of emergency orders, Birch Pointe has asked ProTech to return to the community in June to resume balcony replacements as well as other projects (such as concrete repairs).

Continuation of mailbox replacements will remain on a temporary hold at least through late summer. The crews will be taking additional precautions upon their return and will comply with all required orders.

### **PARKING ENFORCEMENT**



Parking enforcement will remain suspended for now until someone for the part-time role created for this purpose can be hired. If anyone knows of an individual interested in this role - who does not reside in or is affiliated with Birch Pointe - please refer them to Eric Kennedy for an interview.

In conjunction, please also remember that the old **orange** Birch Pointe parking hang-tags expired at the end of 2019. All of the outdated, two-year placards need to be replaced on any vehicle using "Resident" parking spots in the community. They are available for pickup at the maintenance building on Claremont Court upon surrender of former 2018/2019 ones. The new **black** tags provided at time of trade-in will still require current information for any unit vehicle that may ordinarily be parked in Birch Pointe, including license number, make, model, and color.

Every unit is entitled to exactly **ONE** hang-tag; any secondary vehicle(s) must be parked in unmarked spots. **Note that when enforcement is instituted, no one will be entitled to park in a resident-marked spot with a 2018-2019 tag.**

## **COMCAST DE-BULKING UPDATE**



As was mentioned in the last newsletter, the Comcast de-bulking process remains under way and every unit will be required to obtain its own services directly from Comcast starting July 1<sup>st</sup>, 2020.

In an effort to support a smooth transition to individual agreements, Comcast has established virtual appointment slots as well as a dedicated phone number for Birch Pointe owners to use. Attached at the end of this newsletter is a detailed letter from Comcast explaining the particulars.

Highlights of the most important items:

- Starting July 1<sup>st</sup>, all Comcast services **must** be procured directly from Comcast
- Birch Pointe's dedicated phone number to coordinate services is **1-844-389-4406**
- You may also book a virtual appointment slot with Comcast here: <https://slotted.co/g2tnu0zp>
- **Any equipment currently in use as part of the bulk contract that is not transfer to an individual account (e.g., set-top box) MUST BE RETURNED TO COMCAST by July 14<sup>th</sup> or you may be charged for the equipment**

**It is the responsibility of every unit owner to take action in order to retain any services with Comcast beyond June 30, 2020 that were formerly included with the Birch Pointe bulk service.**

## **HOA FEE REDUCTION STARTING JULY 1, 2020**



As a reminder from previous communications, the Birch Pointe Board is pleased to reiterate that beginning July 1<sup>st</sup>, 2020 the ordinary monthly fee changes from \$350/month to \$320/month, a \$30/month net reduction to cost. All currently established and customary payment method discounts will continue to apply:

- A \$20/month perpetual discount to the upcoming monthly HOA fee of \$320 (thus \$300 after discount) if paying via ACH or EFT
- A \$10/month perpetual discount to the future monthly HOA fee of \$320 (thus \$310 after discount) if paying via credit card
  - The discount is **ONLY** 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!
- Additional discounts may be available to owners prepaying at least 6 months of fees

This reduction is the direct result of Birch Pointe discontinuing the Comcast bulk agreement.

## **FURTHER POSITIVE FINANCIAL NEWS**



**Due to the ongoing strength of collections**, starting June 1, for the first time in approximately 15 years, **Birch Pointe will no longer carry any long term debt.** The final loan payment will be made next week, a significant milestone in the success story of Birch Pointe! Going forward, this will allow the community to accelerate capital expenditure projects as well as begin building a much more significant reserve balance for

future large-scale projects (i.e. roofs, siding, etc.).

In addition, a one-time, direct deposit payment of \$14,700 was received from Comcast for the de-bulking of the Birch Pointe single community account transition to individual unit accounts. There will also be a small revenue share to which Birch Pointe is entitled as an added benefit of the de-bulking.

## **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 /OR ACH QUESTIONS**

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 May 2020 Board Meetings**

Important notices went out to Birch Pointe residents via special e-mail bulletins concerning the COVID-19 situation.

All important board-level discussions were conducted virtually through and with online communications.

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**Real Estate Status:** Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since the last newsletter and info as of 5-21-2020)



(1) Units on market now:	5 on Birch Circle	3 new listings, 1 of which is a FSBO;
		2 under contract for June;
		1 previous FSBO
	2 on Diana Drive	1 under contract; 1 with a price increase
	1 on Claremont Court	under contract for June
(2) Units sold	1 on Diana Drive	on 5-15-2020

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. **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 Kennedy 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:**

(1) Total operating income posted in April:	\$ 102,385	in HOA fees
	\$ 50	1 DUCIOA re-certification fee



- (2) Only two check bank deposits were made during the month of April which, however, totaled \$21,335.
- (3) As the result of the continued legal collection efforts, two large payments were received during the month to address delinquent accounts and bring them up to date (at \$5,005) or close thereto (at \$7,000)
- (4) Other amounts received above the monthly HOA fee during April: 1 each at \$500, \$450 and \$400

**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 CREDIT CARD RECEIVE A \$10 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](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:**

(1) Total operating costs for April:	\$ 48,556	in	utilities; maintenance/trash; Comcast; loan; accountant; pest control; wages
(2) Major expenditures for April: (other than normal utilities)	\$ 7,415 \$ 2,205 \$ 4,100 \$ 1,946 \$ 1,248 \$ 1,069	for	monthly insurance premium hallway and additional cleaning services monthly landscaping installment maintenance supplies fire system maintenance and inspection legal expenses for delinquent account
AMEX discount/rebate posted to April = \$649			
(3) CAP improvement expenditures/April:	\$ 11,563	for	final balance payment for 10 building carpet replacements

# April 2020 Financials

## ▶ Operating Account

<b>Beginning Balance:</b>		<b>\$ 66,164.63</b>
<b>Inflow – Operating Income:</b>	\$	117,375.48
<b>Inflow – One-time Transfers (from ORA*):</b>	\$	0.00
<b>Outflow – Operating Expenditure:</b>	\$	48,556.17
<b>Outflow – Capital Expenditure:</b>	\$	11,563.10
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>123,420.84</u></b>

## ▶ Operational Reserve Account (\*ORA)

<b>Beginning Balance:</b>		<b>\$ 5,436.54</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	0.23
<b>Outflow – Periodic Transfers*:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>5,436.77</u></b>

## ▶ Reserve Account

<b>Beginning Balance:</b>		<b>\$ 259,096.88</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	426.25
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>259,523.13</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
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Name	Home Number	Work / Mobile
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Emergency Contact Info: \_\_\_\_\_

Name

Phone

Vehicle(s) Owned by Occupant(s):

Year	Make / Model / Color	State & License Plate Number
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Year	Make / Model / Color	State & License Plate Number
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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**



May 26<sup>th</sup>, 2020

**IMPORTANT INFORMATION REGARDING YOUR TV SERVICE FROM COMCAST**

Dear Birch Pointe Condominiums Residents,

Effective July 1<sup>st</sup>, 2020, Comcast's Xfinity TV services will no longer be provided on a bulk basis to you through the Birch Pointe Condominiums' Association. Instead, you can purchase Xfinity TV service directly from Comcast. **If you would like to keep your Comcast TV services, you must contact Comcast directly by July 1<sup>st</sup>, 2020 to avoid an interruption in your service.** If you currently purchase Internet or Phone service from Comcast, we will continue to provide you those services unless you call Comcast to cancel those services.

**To keep your Comcast services, we have arranged three options to make it easy for you.**

**Connect with a Xfinity Sales Representative virtually**

Reserve your appointment today via our appointment calendar by visiting, <https://slotted.co/g2tnu0zp>. Starting June 9<sup>th</sup>, 2020, you may reserve which time frame works best for your schedule. There will be available appointments from 9am to 5pm, Tuesday through Friday. The Xfinity Team will contact you via phone to help you select a package that best meets your needs. Translation services will be available.

**Visit your local Xfinity Retail Store**

Our XFINITY store is close by at 5601 Concord Pike, Wilmington, DE 19803. Visit <https://www.xfinity.com/local/store-offers> to confirm store hours.

**Call by Telephone**

Contact us via phone at 1-844-389-4406. This dedicated phone line will help expedite your efforts.

If you elect to discontinue all of your Comcast services, you will need to contact Comcast to terminate any services you purchased directly from us, such as Internet or Phone, and return all Comcast equipment to the Xfinity Store by **July 14<sup>th</sup>, 2020** to avoid being charged an unreturned equipment fee.

We look forward to providing you, our valued customer, with great products and a great customer experience.

Sincerely,  
Comcast