



# Condominium Association

## Newsletter

June 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."*

### **PENDING COMCAST DE-BULKING**



Everyone in the community should have received one, if not multiple, official reminder letters from Comcast regarding the discontinuation of bulk services to Birch Pointe by June 30th, 2020. As has been mentioned in the last several newsletters, this means that the "Expanded Basic" TV cable availability which had been included in the HOA fees will no longer be paid by Birch Pointe.

**ANYONE who wants to continue Comcast TV services MUST contact them to avoid disruption in service.**

- Birch Pointe's dedicated phone number to coordinate services is **1-844-389-4406**
- **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**
- The Board is aware of some residents having trouble as part of the transition calls to get qualified Comcast representatives on the line. It is recommended that you call Comcast back at the above number until you speak with someone who is knowledgeable about the transition and can help. Should repeated calls not yield a favorable outcome, this may be escalated by contacting [mharnisch@birchpointe.net](mailto:mharnisch@birchpointe.net).

**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.**

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



The additional weekly enhanced cleaning (sanitation of common area hand surfaces) will be discontinued after June 26th. This extra service added roughly \$2,100/month in expenses above the regular building hallway cleaning. Should the circumstances around COVID-19 in Delaware deteriorate, services may be resumed in the future.

Residents are still advised, as recommended by the guidelines, to use personal hand sanitizer and wipes whenever encountering high-traffic surfaces such as door knobs and railings, not only in the community, but in any public place.

### **M&T LOAN PAYOFF**



June 1st witnessed the final payment of Birch Pointe's loan! This loan originated in May of 2012 in order to achieve a lower interest rate, refinancing a loan originally taken out back in 2007. At that time there were

several major projects which needed to be addressed, including replacement of roofs and siding, as well as reconstruction of bridges and the refitting of existing polybutylene piping with PVC in half of the community. In spite of Birch Pointe being "professionally" managed at that time, collections had fallen behind significantly by 2007, compounded by decades of not funding a reserve account. This resulted in a funding crisis at the time and a loan had to be secured, in addition to several large community-wide assessments in a short period of time. Together, these actions allowed for the completion of a majority of said projects in a timely manner. The loan was originally through Banco Popular for an aggregate principal amount of \$2.04M. In 2012, under the leadership of the Treasurer at that time, M&T Bank refinanced this loan and all of the Birch Pointe bank accounts were consolidated to M&T.

Finally, after a total of 13 years, Birch Pointe is debt-free! This new-found freedom will allow for reallocation of funds to address more capital projects - short-term such as mailboxes, additional balconies, and building a reserve for major undertakings such as siding and roofs which will be needed in the not too distant future.

## CAPITAL PROJECTS RESUMPTION



ProTech will be returning to the community in June to resume with the delayed capital projects. Balcony replacements, concrete work, alarm panel replacements, seal coating, re-grading and repaving of Diana Drive (state schedule permitting) and other tasks will soon be starting back up. It was agreed upon by the Board to hold off on further mailbox replacements until most other projects are completed, especially those regarding balconies. With the availability of funds previously allocated to loan payments, it was also agreed to start looking into new upgrades such as front security doors for the community as part of the FY2021 budget cycle. Such large projects will be investigated during the upcoming years and their cost assessed and weighed against the anticipated need and net benefit to the community.

## REMINDER OF HOA FEE REDUCTION



New LOWER monthly HOA fees will start in July! The base fee will be \$320/month, a \$30/month net reduction. Note that ALL currently established and customary payment method discounts will continue and have been applied to unit invoicing:

- A \$20/month discount for **ACH or EFT**, yielding a net payment of \$300/month going forward
- A \$10/month discount if paying by **CREDIT CARD**, thus now \$310/month
  - This credit card discount is ONLY applicable for accounts with a balance of less than \$1,000
- Additional discounts are available to owners pre-paying at least 6 months of fees

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

## DELAYED OPEN ANNUAL MEETING SCHEDULING



The Board is looking into possible locations and dates for holding the Birch Pointe annual open meeting which had to be cancelled due to the coronavirus/COVID-19 situation. Since it may well still be mandated - or at least strongly advised - to observe social distancing, outdoor venues might prove to be good options. This could be a gathering with residents bringing their own folding chairs taking place in the Skyline Church parking lot. Once more research is completed and a suitable location and time has been determined, announcements will be made.

## IMPORTANT SUMMER REMINDER



The Board would like to again remind everyone that **ONLY electric grills** are permitted for outdoor grilling. **The use of charcoal or any other open flame barbeque, including propane among others, are strictly prohibited** by order of the Fire Marshall. A non-electric grill left unattended even for a short period of time can turn into a deadly disaster in no time. This would obviously apply to fire pits as well! All structures in Birch Pointe are wooden and are at risk of catching fire. Please be safe!



***THE BOARD WISHES YOU A  
HAPPY AND SAFE HOLIDAY!***

## 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)

# June 2020 Board Meeting

(Conducted virtually on June 8, 2020)

- COVID Update
  - Additional cleaning
- Comcast Transition
- Open Meeting
  - Possible dates
  - Social distancing site
- Capital Improvements
- Loan Pay-Off
  - Implications for Reserve Fund
  - Reserve contributions per FHA rules
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**Real Estate Status:** Online resources such as Realtor.com, Trulia, Zillow, Estately, etc. (since the last newsletter and info as of 5-21-2020)



(1) Units on market now:	6 on Birch Circle 2 on Diana Drive	1 new listing, 1 FSBO; 3 under contract 1 new listing with sale pending in August; other under contract
(2) Units sold	1 on Diana Drive 1 on Claremont Court	on 6-4-2020 on 6-2-2020

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.**



# May 2020 Financials

## ▶ Operating Account

<b>Beginning Balance:</b>		<b>\$ 123,420.84</b>
<b>Inflow – Operating Income:</b>	\$	95,212.66
<b>Inflow – One-time Transfers (from ORA*):</b>	\$	0.00
<b>Outflow – Operating Expenditure:</b>	\$	86,310.33
<b>Outflow – Capital Expenditure:</b>	\$	0.00
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>132,323.17</u></b>

## ▶ Operational Reserve Account (\*ORA)

<b>Beginning Balance:</b>		<b>\$ 5,436.77</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	0.30
<b>Outflow – Periodic Transfers*:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>5,437.07</u></b>

## ▶ Reserve Account

<b>Beginning Balance:</b>		<b>\$ 259,523.13</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	441.20
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>259,964.33</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**