



Condominium Association

Newsletter

Oct / Nov 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."



The Board wishes everyone
a **SAFE** Thanksgiving!

HANDICAPPED PARKING → "RESERVED PARKING" TRANSITION

As has been noted in recent newsletters - and many may well have become personally aware - enforcement of "Resident" parking usage was begun in early October 2020 by virtue of a part-time hire. So far, this random enforcement action has seen an overwhelmingly positive response from the community. It has significantly increased parking spot availability for those residents who historically have had a harder time finding openings near their building because they may work late shifts or had otherwise been hindered because other owners park two or more of their vehicles in these "Resident" marked spots. Ensuring that every unit has fair access to **one** "Resident" parking space remains the primary concern and objective with this program. Repeat offenders will be issued fines.

With this in mind, the Board has recently learned through discussions with its legal counsel that action needs to be taken to modify the existing, long-standing practice of issuing "Handicapped" parking spaces to residents who provided valid documentation. The reason for this change is wording of the Fair Housing Act rules: handicapped parking spaces may not be designated to any **one** person or unit, and/or usage of such spots may **not** be restricted to any **single** person if there is proper handicapped identification displayed (hang-tag or license plate).


Given these regulations, the Board has therefore discussed and passed the following community rule (5 yay, 0 nay, 1 absent):

- This rule shall apply to residents who furnish Birch Pointe with proof of a valid handicapped tag or license plate and shall be effective no later than January 4th, 2021.
- Residents agree that Birch Pointe may, from time to time, request proof that the handicapped status remains valid for the unit that had requested it.

The following steps will be taken by Birch Pointe:

- One parking spot as close as possible to a specific building entrance will be converted from the current "Resident" to "**Reserved**" *by means of signage* indicating the spot as such.

"Resident" markings will remain in addition to the new "Reserved" signage being posted where applicable.

- Said spots shall be reserved for the resident who has furnished the appropriate documentation.
- No unit shall receive more than one such "Reserved" parking spot allocated to them.
- The resident may park any one vehicle in this spot and must display their Birch Pointe parking permit at all times while occupying this space.
- A handicapped tag  is not required to be displayed simultaneously.
- Any vehicle parked in the "Reserved" spot not displaying the Birch Pointe parking permit shall be subject to ticketing and subsequent parking violation fines.

All existing handicap parking signs will be replaced with new **"Birch Pointe Reserved Parking"** signs in the coming weeks. Each such sign will have the Birch Pointe hang tag number displayed on the sign and only a car matching that tag may park there.

In essence, this means that there will be no practical change for those residents who have historically had "handicap parking" spaces; rather, the designation is changing to ensure Birch Pointe is legally compliant going forward.

Existing "handicap parking" that is *behind* a respective building for residents who had their "handicap parking" space to be located so they can access their unit from their balcony will be grandfathered in this conversion process. However, future requests for such accommodations will no longer be considered as parking in those locations is generally already congested and habitually accessing one's unit from the balcony is not normally endorsed.

Finally, we are also legally obligated to offer 2% of total available parking capacity with a handicapped label. Hence, nine additional "general purpose" handicapped parking spaces will be designated throughout the community in areas where parking is minimally congested and which will be primarily attractive for handicapped guests of residents.

GENERAL UPDATES



1. The Board is pleased to see Wayne Lee joining the maintenance team on a part-time, as-needed basis starting in 2021. You may see more of Mr. Lee throughout the community going into the new year.
2. After a long waiting period necessitated by the government, the Board is happy to announce that Birch Pointe has successfully filed for a CARES Act PPP Loan forgiveness measure via form 3508S. Preliminary approval from our bank, M&T, has been received, and the application is now pending for final approval with the Small Business Administration. Full forgiveness is expected of the \$25,865 received in April 2020 as part of the COVID19 response by the Federal Government.
3. Finally, the Board will be reviewing a first FY2021 budget draft at its next meeting in December. While there are many uncertainties going into next year, we feel confident that Birch Pointe is, once again, in an excellent position economically and financially. Property values continue to do very well, in part as the result of our ongoing investment in maintenance, enhancement and upkeep of the community. The Board is pleased to announce that the HOA fee will be kept at \$320/month (plus any associated payment method and/or pre-payment discounts) throughout 2021.

Specifics about 2021 proposed capital improvements will be discussed at the next Board meeting. However, future projects will keep with the general theme of balcony replacements, roadway seal-coating, mailbox replacements (and optimizations) as well as several building foundation improvements.

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 current 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 – established in 2013 – is available on our website.**

Collections Report:



(1a) Total operating income posted in September:	\$ 81,974	in HOA fees
	\$ 150	3 DUCIOA re-certification fees
(1b) Total operating income posted in October:	\$ 80,776	in HOA fees
	\$ 100	2 DUCIOA re-certification fees

(2a) Two check bank deposits were made during the month of September which totaled \$6,890. In addition, there were credit card payments during the month of \$3,600 (10 transactions).

(2b) There were three check bank deposits made in October, totaling \$9,866. Credit card payments made through the website for the month came to \$2,440 (6 transactions).

A few larger payment amounts were received in these two months: 1 at \$700, 1 at \$640, 1 at \$450, and 7 at \$400. These were generally applied to back balances owed.

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

- REMINDER: – MONTHLY HOA FEES ARE \$320 STARTING JULY IF PAYING BY CHECK**
– 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

ACH/FIS enrollment currently stands at 83.7% (246 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.



Treasurer's Report:

(1a) Total operating costs for September:	\$ 43,925	in	utilities; maintenance/trash; professional, payroll, and office expenses
(1b) Total operating costs for October:	\$ 42,203		"

(2a) Major expenditures for September:	\$ 7,264	for	monthly insurance premium
(other than normal utilities)	\$ 6,800		monthly landscaping installment plus
	\$ 3,577		tree removal and storm clean-up
	\$ 1,619		maintenance supplies
	\$ 1,225		legal charges for consultations and letters
			hallway cleaning services
	\$ 2,450		taxes (federal, state, Medicare, social security)

AMEX discount/rebate posted to September = \$291

(2b) Major expenditures for October:	\$ 7,837	for	monthly insurance premium plus additional
(other than normal utilities)	\$ 4,100		workers' comp coverage
	\$ 3,383		monthly landscaping installment
	\$ 2,781		maintenance supplies
	\$ 1,364		quarterly fire/sprinkler system inspections
	\$ 1,220		hallway cleaning services
	\$ 588		contractor costs relating to water back-up
			legal charges for consultations
	\$ 2,445		taxes (federal, state, Medicare, social security)

AMEX discount/rebate posted to October = \$260

(3a) Capital improvement expenses for September:	\$ 27,654	2 balcony rebuilds
(3b) Capital improvement expenses for October:	\$ 13,217	1 balcony rebuild
	\$ 18,850	Claremont seal coating / patching;
		Diana striping / RESIDENT marking
	\$ 5,232	remaining 6 new fire panel replacements

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

September 2020 Financials

▶ Operating Account

Beginning Balance:		\$ 201,755.02
Inflow – Operating Income:	\$	82,124.46
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	43,925.12
Outflow – Capital Expenditure:	\$	27,654.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>212,300.36</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 5,437.99
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.23
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>5,438.22</u>

▶ Reserve Account

Beginning Balance:		\$ 260,364.04
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	10.70
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,374.74</u>

October 2020 Financials

▶ Operating Account

Beginning Balance:		\$ 212,300.36
Inflow – Operating Income:	\$	80,881.45
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	45,202.63
Outflow – Capital Expenditure:	\$	37,299.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>210,680.18</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 5,438.22
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.23
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>5,438.45</u>

▶ Reserve Account

Beginning Balance:		\$ 260,374.74
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	11.06
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,385.80</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
_____	_____	_____
_____	_____	_____

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)**

(ONLY these dates are available)

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