



Condominium Association

Newsletter

March / April 2021

"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."

ANNUAL MEETING RECAP AND BOARD RESULTS



Birch Pointe's 2021 annual open meet was held virtually on March 30th, 2021 starting at 6:00pm. Participation was generally somewhat higher in this format than in some past in-person only formats and the Board will consider offering a hybrid in-person / virtual meeting in future years as a result.

The following items were discussed:

- Recap of budget highlights of 2020
- Budget vs. actual spends comparisons
- Capital expenditures for 2020
 - Wanted to do more but contractors had been limited due to COVID-19 restrictions
- Outlook for Capital Expense projects in 2021
 - Overall more aggressive than in 2020 due to excess unspent 2020 funds
 - Continue with common building carpeting
 - Mailboxes – some new locations to try to limit cross road traffic; minimal landscaping impact
 - Limited skylight replacements with some shingle work ; total roofing not possible at this time
 - Balcony building material costs (specifically lumber) have increased
 - May pivot and/or reprioritize throughout 2021 as needed
- Financial outlook in 2021
 - Birch Pointe remains highly solvent and in an excellent financial position
 - Monthly ordinary HOA fee will stay at \$320 throughout the year
 - 90 - 95% of dues are being collected on time
- Reserve study – ordered and issued in November 2020
 - Guidance by engineers going roughly 20-30 years out
 - Future liabilities for large projects (roofing, siding, gutters) remain largely unchanged but are being properly accounted for and Reserve funding is being prepared to address them
- Dumpsters (also see below)
 - Birch Pointe continues to be fined overages due to overflowing dumpsters or residents discarding construction materials in the dumpsters
 - Maintenance team continues to spend 4 - 8 hours per week on re-balancing trash between dumpsters
 - Shout out to the maintenance team for their work ethic and willingness to accommodate
- Q&A session
 - Board member and President Manuel Harnisch announced his intention to sell his unit in Birch Pointe; he will subsequently resign from the Board consummate with his settlement date
 - Wayne Lee introduced himself to put a face with the name; he is working as the part-time parking enforcement as well as being an additional maintenance team asset
 - Board member Susan Yeatman congratulated Manuel for all that he has done for the

4-21-2021

community; she hopes other owners will volunteer while remembering the management companies Birch Pointe has had during her residence here

- Some participants indicated they moved here in large part because of the good management and HOA fees
- Board member Cheryl McDonough observed that we are being more aggressive with delinquencies
- Board member and Vice President Steve Paparazzo stated that Manuel is leaving the community in excellent condition and poised for future success; we will move forward together
- It was observed that more people need to pick up after their pets

BOARD ELECTIONS / VOTING

Prior to adjourning the 2021 annual meeting, elections for the Association's Board were held. This year's format for election was changed due to COVID-19 and all eligible unit owners had been provided with a ballot for completion ahead of time. Current members seeking re-election were invited to outline their reason for running by way of bios which had been included in the previous newsletter. Candidates comprised: Manuel Harnisch, Monica Rieder, Steve Paparazzo, Susan Yeatman and Cheryl McDonough. No additional nominees were presented.

Ballots were to be mailed or cast via the maintenance building dropbox by 6pm on March 30, 2021. As there was insufficient participation of the community to reach a quorum at the meeting, as evidenced by the number of ballots received, the election results (per the by-laws) would serve only as guidance for appointment of Board members. The Board held an organizational meeting electronically on April 3, 2021, at which it re-appointed all sitting members based on the tradition of honoring the majority of the unit owner votes received. The Board further elected its officers for the 2021/2022 term.

The 20 voting ballots received and official results from the organizational meeting were as follows:

Steve Paparazzo:	19 Yes and 1 Pass	→ designated as President
Cheryl McDonough:	16 Yes and 2 Pass and 2 No	→ designated as Vice President
Monica Rieder:	19 Yes and 1 Pass	→ designated as continued Treasurer
Manuel Harnisch:	20 Yes	→ designated as Secretary (*interim)
Susan Yeatman:	19 Yes and 1 Pass	→ designated as M-A-L

DUMPSTERS



As mentioned above, Birch Pointe continues to receive overage charges from Waste Management due to outwardly overflowing dumpsters when there are multiple alternative containers located very close to a full or near-full one. While the maintenance team does their best to load-balance between dumpsters, this is neither a cost-effective use of their time, nor should it be part of their job to clean up after careless residents. If you see someone loading trash into a dumpster that is full, please remind them of the other dumpsters which are only a few more steps away from that which may be closest to their unit.



This is not acceptable behavior and it costs Birch Pointe money! Money which you provide through your monthly HOA fees... Use a different bin, break down boxes, be considerate.

MAILBOX INSTALLATION



As can be seen while driving through the community, ProTech has been busy with installing the new mailbox concrete pads, footers and eventually the boxes themselves. These new mailboxes have also been strategically relocated to minimize the need to cross the roadway and hopefully eliminate parking in front of them wherever possible. This is being done in an effort to increase safety throughout the community while also enhancing the convenience of residents.

Unfortunately, the design chosen last year for the initial stage of replacements on Haley Court was no longer available from the manufacturer and, thus, the remaining replacements are of a slightly different color and design. Overall, the differences are marginal and blend in well with the overall appearance and design of the community.

Your new mailbox key will be placed in the old mailbox and remain there for a few days. Each resident is responsible for claiming his/her key. Alternatively, new mailbox keys may be picked up at the maintenance building between 7:30am and 3:30pm Monday through Friday. All appropriate social distancing and interaction protocols are to be observed at the discretion of the maintenance staff!

NEW VOLUNTEER BOARD MEMBER



The Board is pleased to announce that Anni Lodge, a resident of Haley Court, has expressed strong interest in joining the Board. Ms. Lodge has previous Board experience in the private sector as well as financial experience from that time. Ms. Lodge did participate in the April 2021 ordinary Board meeting as an observer and after completing the vetting process, the Board believes that Ms. Lodge will be confirmed and appointed to serve by means of unanimous consent at a future meeting.

The Board hopes that this may inspire others in the community to come forward to help with the administration of the community. Back-up positions/roles are needed!

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 (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



April 2021 Board Meeting

Held virtually on 4-13-2021 via Zoom

- Reports
 - Financials
 - Collections
 - Real Estate outlook
- Mailboxes replacement status
 - Issue with some concrete pads
 - Fit in 4 areas
 - Curb angle
 - Repours
 - New key distribution
 - By mail carrier; leave in old boxes
 - 2-3 Day transition period
 - Notification?
 - Newsletter
 - Email blast to community
 - Notices on building front doors
- Parking enforcement status
- Miscellaneous discussions
 - Striping at Birch Circle entrance
 - Dumpster locations
 - Engineering report
 - Deposit made to Fedale for skylights
- Adjournment



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately, etc. (since the last newsletter and info as of 4-17-2021)



(1) Units on market now:	3 on Birch Circle 1 on Diana Drive 3 on Haley Court	all new listings; 2 under contract short sale all new listings and all under contract
(2) Units recently sold:	2 on Birch Circle 1 on Diana Drive 2 on Haley Court	on 3-31-2021 and on 4-2-2021 on 2-25-2021 on 3-5-2021 and on 3-30-2021

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 \$300 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 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, payable PRIOR to issue of said documents.**
- **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 February:	\$ 120,282	in HOA fees
	\$ 150	3 DUCIOA re-certification fees
(1b) Total operating income posted in March:	\$ 83,826	in HOA fees
	\$ 100	2 DUCIOA re-certification fees

(2a) Three check bank deposits were made during the month which totaled \$14,413 of the above number. In addition, there were credit card payments during the month of \$5,200 (11 transactions).

With the recent settlement of a unit, the overdue balance of \$3,390 on the account was paid at closing.

(2b) Two check bank deposits were made during the month which totaled \$11,776 of the above number. In addition, there were credit card payments during the month of \$4,780 (13 transactions).

Due to the upcoming settlement of a unit, the overdue balance of \$3,075 on the account was paid. Similar situations will apply to several other future property transfers, clearing out their delinquencies.

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

- REMINDER: – MONTHLY HOA FEES ARE \$320 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 82.7% (243 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.



Treasurer’s Report:

(1a) Total operating costs for February: \$ 44,013 in utilities; maintenance/trash; professional, payroll, and office expenses

(1b) Total operating costs for March :	\$ 44,013	in	utilities; maintenance/trash; professional, payroll, and office expenses
(2a) Major expenditures for February: (other than normal utilities)	\$ 10,064	for	regular hallway cleaning services plus additional deep COVID treatment
	\$ 3,047		maintenance supplies
	\$ 3,019		waste removal plus X-mas tree dumpster
	\$ 1,248		quarterly fire alarm inspection/maintenance
	\$ 1,020		plumbing contractor for drain back-up
	\$ 3,057		taxes (federal, state, Medicare, Social Security, DE, and SUTA training fund)
AMEX discount/rebate posted = \$134			
(2b) Major expenditures for March: (other than normal utilities)	\$ 10,270	for	monthly insurance premium
	\$ 5,166		annual spring pest treatment
	\$ 4,100		first installment of landscaping contract
	\$ 2,450		regular hallway cleaning service
	\$ 2,047		maintenance supplies
	\$ 2,010		last of salting/snow removal for 2-23-2021
	\$ 2,942		taxes (federal, state, Medicare, Social Security, DE)
AMEX discount/rebate posted = \$239			
(3) Capital improvement expenses for March:	\$ 34,565		mailboxes
	\$ 12,200		deposit for skylights

(no expenses for February were incurred due to COVID-19 restrictions)

Current Operating Fund (as of 4-17-2021) stands at \$108,922

February 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 200,993.95
Inflow – Operating Income:	\$	84,410.70
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	138,462.49
Outflow – Capital Expenditure:	\$	0.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>146,942.16</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,445.09
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	2.42
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,447.51</u>

▶ Reserve Account

Beginning Balance:		\$ 260,415.05
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	6.00
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,421.05</u>

(and starting balances for 2021)

March 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 146,942.16
Inflow – Operating Income:	\$	83,826.45
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	53,118.06
Outflow – Capital Expenditure:	\$	46,764.91
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>130,885.64</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,447.51
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	2.69
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,450.20</u>

▶ Reserve Account

Beginning Balance:		\$ 260,421.05
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	6.63
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,427.68</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
_____	_____	_____
_____	_____	_____

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.

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
(ONLY these dates are available)

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