



Condominium Association

Newsletter

May 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."

MANUEL HARNISCH'S RESIGNATION / RELOCATION...



Board president Manuel Harnisch had announced during the virtual annual meeting at the end of March his intention to resign from the Birch Pointe Board, to take effect subsequent to the settlement date of the sale of his unit. How time has flown since that notification and here we are now wishing him and his family all the best. The Board, and undoubtedly all of the community, extend their gratitude for the 12 plus years of tireless work and dedication he has contributed to the welfare of Birch Pointe. Under Manuel's guidance, we have moved through some rough patches (a huge loan, big delinquencies, low property values) to transition into a community that is a well respected, desirable place to live with a good reputation, fiscal stability, and where improvements are continuously being made.

Thank you for all the many accomplishments during your tenure and the time and effort you have put into managing Birch Pointe. With our sincere gratitude to Manuel as well as good luck wishes for the future and new chapter in his life.

... AND WELCOME A NEW BOARD PRESIDENT!



And so the Board would also like to welcome its new president, Stephen Paparrazo! Steve has previously served as Vice-President and was affirmed to the new office designation by a unanimous vote.

As noted in his earlier newsletter bio, Steve has been a member of the Board since 2017 and plans to continue in the footsteps of his predecessors to work hard in making sure that the community stays current, continues to be responsive, and collaborates with others in the area to foster the best possible outcomes for all Birch Pointe residents.

Welcome aboard Steve and thank you, too, for stepping up!

Remember, that this Board is ALL VOLUNTEER and **cannot exist without community involvement**. Self-management does not happen on its own! New members are always welcomed and encouraged. It is certainly prudent to have back-ups for all offices since the alternative of a management company is not a desirable one, nor one which has proven beneficial. Become involved! Don't rely on the status quo...this is YOUR community! PLEASE OFFER TO HELP...Your knowledge or expertise in any field is needed to keep this community flourishing.

MAILBOX USAGE



All new mailboxes and concrete pads have been put in place and are – almost – ready to go! By now, all residents should have received – either in their old mailbox or at the maintenance building – a new set of

keys to their own new *numbered* box. Of note also is that several new clusters have been established for convenience as well as safety.

Unfortunately, on speaking with our mail carrier, there are still a large number of master locks which need to be secured from the post office and installed, causing a delay. These have been requested several times by the carrier who relayed that he himself is ready but cannot proceed until the remaining locks are in place. The community will be informed of any progress in this matter and, hopefully, this issue will soon be resolved

CAPITAL PROJECTS UNDER WAY



Work has begun with the installation of new hallway common area carpeting in 10 buildings on Claremont. This is part of the continuing effort to replace all pods in the community which will soon be completed. It is the intention, once fully replaced, the carpets will be deep cleaned every four to five years.

The Board is also looking into new building entryway doors. This undertaking is in its early stages as decisions regarding what type of door and security features (locks, key pads, electronic/keyless) as well as whether windows should still be present. The cost of each/all of these needs to be researched since this will be a major and high priced project, even extended over several years.

Finally, once ProTech comes back on site, balcony replacements will start up again.

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: rieder@birchpointe.net

➤ BIRCH POINTE MAINTENANCE EMERGENCIES

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

May 2021 Board Meeting

Held virtually on 5-10-2021 via Zoom

- Reports
 - Financials
 - Collections
 - Real Estate outlook
- Mailbox usage status
- Carpet replacement
 - Deposit paid
 - 10 Buildings, in progress
- Housekeeping items
 - Introduction / welcome of new MAL(s)
 - Approval by Board
- Miscellaneous discussions
 - Entryway doors
 - Mostly in 2022 budget
 - Style, type, access (keypads, electric, panels)
 - Emergency entry access contingency (for fire / police)
 - Engineering report for Haley buildings
 - Construction dust in renovation in Haley building
 - New contactors
- Adjournment



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since the last newsletter and info as of 5-23-2021)



(1) Units on market now:	5 on Birch Circle 3 on Diana Drive 1 on Claremont Court	all new listings; 4 under contract 2 new listing, under contract; 1 short sale new listing, under contract
(2) Units recently sold:	3 on Birch Circle 1 on Diana Drive 2 on Haley Court	on 4-22-2021 and 2 on 5-12-2021 on 4-30-2021 on 4-12-2021 and on 5-20-2021

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

5-24-2021

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:



(1) Total operating income posted in April: \$ 89,433 in HOA fees
 \$ 100 2 DUCIOA re-certification fees

(2) Three check bank deposits were made during the month which totaled \$14,303 of the above number. In addition, there were credit card payments during the month of \$4,720 (14 transactions).

With the recent settlement of a unit, the overdue balance of \$5,370 on the account was paid at closing. 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 at the end of April stands at 86% (253 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:

(1) Total operating costs for April: \$ 49,382 in utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2) Major expenditures for April: \$ 10,270 for monthly insurance premium
 (other than normal utilities) \$ 5,048 2 months waste removal plus overages
 \$ 4,593 maintenance supplies
 \$ 4,100 first installment of landscaping contrac
 \$ 1,248 quarterly fire alarm inspection/maintenance
 \$ 1,225 regular hallway cleaning service

 \$ 3,729 taxes (federal, state, Medicare, Social Security, DE, and SUTA)

AMEX discount/rebate posted = \$904

(3) Capital improvement expenses for April:	\$ 33,300	mailbox concrete pads and installation
	\$ 12,251	deposit for new carpet in 10 buildings

Current Operating Fund (as of 5-24-2021) stands at \$146,932

April 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 130,885.64
Inflow – Operating Income:	\$	89,432.92
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	49,381.57
Outflow – Capital Expenditure:	\$	45,551.30
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>125,385.69</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,450.20
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	2.60
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,452.80</u>

▶ Reserve Account

Beginning Balance:		\$ 260,427.68
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	6.42
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,434.10</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
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_____	_____	_____
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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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_____	_____	_____
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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)** 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