



Condominium Association

Newsletter

Sep / Oct 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."

STEPHEN PAPARAZZO'S RESIGNATION



As the result of some personal circumstances and spurred by the favorable real estate market, Birch Pointe's recent new HOA president found it necessary to tender his resignation. As conveyed to the Board by Steve:

"Effective October 7th, I will be resigning as President, as well as, the Birch Pointe Board. This was a tough decision but one that is necessary for my family. Due to recent retirements within my family, I am in need of a larger home. With the healthy real estate market, my unit sold quickly. It has been an absolute pleasure serving on the Board and getting to know many of my neighbors. I cannot thank my immediate neighbors in the 4900 BC building enough for all the help and friendship over the past years. As I said at the open meeting, Birch Pointe is in fantastic financial health (due largely to the work of Manuel, Monica, and the Board). I want to thank all of you for being wonderful neighbors and for providing some of the best living conditions in Pike Creek."

It certainly has been a rather wild transition period during the past summer and early fall as a result of these unexpected events. Nonetheless, the remaining Board is adjusting and settling into...a very similar routine! The president pro temp is former vice-president **Cheryl McDonough** who was instrumental in procuring State funding for several large projects in Birch Pointe, including road repaving. Through her working relationship with Representative Mike Ramone and knowledge of potentially available State monies, the community has benefited considerably with what would otherwise have been highly costly repairs. She is currently looking into the possible resources accessible via the Delaware Conservation District to address some drainage and erosion issues which seem to be ongoing in older communities in the Pike Creek area. We welcome Cheryl and are glad she has stepped into an often unsung role!

PROJECT ACTIVITY UPDATES



The Birch Pointe Board contracted the engineering firm of Duffield Associates for two projects in the community pertaining to erosion and to water infiltration issues. At this time ProTech has completed the recommendations made for the foundations of a Haley Court building pod. Work is currently in progress by ProTech, again in conjunction with Duffield Associates and also the State, to remediate elements on Diana Drive. Unfortunately due to these more pressing matters, the summer balcony replacements have been delayed but should be in full swing again in 2022.

NEW TRASH CONTRACTOR



The new Birch Pointe refuse and recycling contractor, Waste Masters Trash Service, will be starting in November 2021. They will be replacing the existing Waste Management dumpsters with new, larger 8 yard,

slanted top ones. Pick-ups will remain as before at two times per week.

A benefit of switching service providers is the waiving of overage fees which have been charged several times when there was perceived to be too much refuse in a bin. While the maintenance team has done its 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. The exercise, internally referred to as "musical trash," should no longer be needed. In addition, low cost bulky item removal can also be arranged in advance with Waste Masters. Remember this next time you have large pieces of furniture to dispose of.

While there is no anticipated disruption in the trash services, the transition may possibly result in a snag should the replacement timing of some bins not be exactly synched with their previous removal. The switch out is scheduled for late October/early November. PLEASE DO NOT LEAVE TRASH IN AREAS WITHOUT ANY DUMPSTERS...keep bags until bins are in place or find a place where dumpsters are available. The Board thanks you in advance for your cooperation!

VERY ACTIVE REAL ESTATE MARKET



The real estate market continues to be very active in Birch Pointe, with units selling very quickly, and contracts issued almost as soon as they go up for sale. Settlements have been brisk as evidenced by the lists of transfers in the last several months as well as the number of DUCIOA forms being requested. It is also noteworthy that pricing is keeping pace with demand in this sellers' market. Birch Pointe continues to be a very desirable place to call home, especially for first time home buyers. This is due in large part to the good reputation of this community and how it is run and maintained.

Remember, Eric (also our property liaison) can complete any necessary recertification documents required for sales!

LATEST RULING REGARDING GOLF COURSE



The following update was recently issued by NCC Councilwoman Janet Kilpatrick's office regarding the final opinion of the Delaware Supreme Court on September 15th regarding the development of the former Three Little Bakers golf course off Skyline Drive.

The Supreme court has stated that *"... we agree with the Superior Court's conclusion that the Agreement and the County's UDC regulations act upon the property independently of each other, and the one that is more restrictive governs."*

Per Ms. Kilpatrick, this means that upon any future development there will be 130 acres of open space independent of any open space required for a new development. This 130 acre open space area will mimic that of the original golf course.

Any future development plans will have to go through the County Land Use process which would allow for public hearings.

In accordance with discussions with the County Land Use Department, it is Councilman Sheldon's and my (i.e., Ms. Kilpatrick's) understanding that following the UDC guidelines there could be approximately 60 homes built on the 3 Little Bakers site.

Councilwoman Kilpatrick thanked New Castle County Council members who originally authorized the funding of this lawsuit, the County law department for providing outside Counsel as well as in-house legal support and those residents of Pike Creek who diligently stood by us and showed support by attending the Court hearings.

10-25-2021

VERIZON FIOS UPDATE



The Verizon build-out has been completed in the community, with the installation of all the exterior and underground cable infrastructure done. The next phase of the FiOS availability in Birch Pointe has also begun with sales reps going door-to-door to offer services packages and bundles to any wishing to sign on for any of these. It is at the discretion of each unit owner or occupant to select which option suits them best as there will now be a choice between Comcast and FiOS, something not available before. (be aware, however, that the installation of the various pieces of equipment needed is involved and may not always be an easy undertaking or aesthetically appealing)

AGAIN, THE USUAL REMINDERS (AND BY-LAWS)

Be considerate: it's YOUR community!

PARKING:



- Hang-tags are **required in plain sight** when parking in "RESIDENT" designated spots from 5PM to 8AM Monday to Friday and all day Saturday and Sunday.
- Guests or unit second/non-primary vehicles should park in unmarked spaces only.
- Parking is enforced and repeat violators will be fined.
- Areas by dumpsters – especially on Haley – need to be clear; illegal parking will not be permitted.
- It is prohibited for any vehicle, especially trucks to take up more than a single parking space.
- **Any parked vehicle with expired registration will be tagged to be removed or towed within 10 days of notice at the owner's expense unless inspection is brought up to date.**

PETS:



- **Pick up after your pet...** yes, this means using a waste bag and putting it in the trash!
- **ALL pets are required to be LEASHED AND SUPERVISED at ALL times.**

GENERAL:



- Keep the noise down
- SLOW YOUR ROLL when driving in the community

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



August & September 2021 Board Meetings

Held virtually on 8-23-2021 and 9-20-2021 via Zoom

- Reports
 - Financials
 - Collections
 - Real Estate outlook
- Updates
 - Progress on Diana Drive building
 - Detailed sketches/specs still needed
 - Prep work completed
 - Possible insurance claim(s)
 - Moving forward with Haley Court buildings
 - Completing recommendations from engineer
 - Potential funds available from State Conservation District/Commission
 - Erosion and sloping issues; changes in building codes/laws
- Upcoming projects
 - Haley Court seal coating
 - Gutter cleaning of Haley, Claremont, Diana
 - Possible annual or semi-annual project if good contract price?
- General Discussions
 - Possible mold issues in Claremont unit
 - Availability of a preventive annual treatment?
 - Post storm clean ups
 - Trimming of overhanging tree branches
- Adjournment



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since the last newsletter of 8-10-2021, and as of 10-25-2021)



(1) Units on market now:	4 on Birch Circle 1 on Diana Drive 2 on Claremont Court 1 on Haley Court	1 active; 3 under contract short sale active?? under contract
(2) Units recently sold:	8 on Birch Circle 1 on Claremont Court 2 on Haley Court	on 8-9,17,-2021 and 9-1, 2, 10, 15, and 17(2x)-2021 on 9-7-2021 on 8-19,25-2021

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 likewise and turn over their tags.** Remember that replacement fees for reissue of a hang tag is \$50. Your cooperation is most appreciated!

Note:

- 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 July:	\$ 112,709*	in HOA fees
	\$ 100	2 DUCIOA re-certification fees
	\$ 240	continued promissory note
	\$ 2,000	investor fee

* HOA fees collected were significantly higher due to the 2nd round of 6-month ACH pre-payments in which 22 owners participate, totaling \$38,280 of the above figure

(2a) Two check bank deposits were made during the month which totaled \$5,989 of the above number. In addition, there were credit card payments during the month of \$4,690 (15 transactions).

(3a) Only two larger payments were made in July: 1 at \$500 and another at \$400 to address delinquencies

(1b) Total operating income posted in August:	\$ 82,199	in HOA fees
	\$ 300	6 DUCIOA re-certification fees
	\$ 240	continued promissory note

(2b) Two check bank deposits were made during the month which totaled \$7,949 of the above number. In addition, there were credit card payments during the month of \$4,680 (15 transactions).

(3b) A large, overdue balance of \$2,030 on the account of an owner selling their unit was cleared out.

(4b) Also posted a \$3,198 quarter revenue share from Comcast.

(1b) Total operating income posted in September:	\$ 85,189	in HOA fees
	\$ 250	5 DUCIOA re-certification fees
	\$ 240	continued promissory note

(2b) Two check bank deposits were made during the month which totaled \$10,799 of the above number. In addition, there were credit card payments during the month of \$6,430 (19 transactions).

(3b) Two additional overdue balances were paid off as the result of unit sales, one at \$1,020 and the other at \$2,010.

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

- **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**

Treasurer's Report:



(1a) Total operating costs for July:	\$ 45,272	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2a) Major expenditures for July: (other than normal utilities)	\$ 10,410	for	monthly insurance premium plus Workers Comp adjustment
	\$ 4,850		monthly landscaping contract plus a dead tree removal
	\$ 1,225		regular hallway cleaning services
	\$ 1,248		quarterly alarm inspection/maintenance
	\$ 1,050		contractor for flashing installation
	\$ 760		extra annual hallway cleaning in various buildings without new carpeting
	\$ 2,637		taxes (federal, state, Medicare, Social Security, DE, and SUTA)
(3a) CAP improvement expenses for July:	\$ 19,500		bridge I-beam replacements
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(1b) Total operating costs for August:	\$ 57,638	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for August: (other than normal utilities)	\$ 11,820	for	monthly insurance premium' cyber liability
	\$ 5,700		monthly landscaping contract plus new trees plus tree stump grinding/chipping
	\$ 4,465		June/July maintenance supplies (on new M&T credit card)
	\$ 3,480		balance on Duffield engineering report
	\$ 3,177		annual fire extinguisher inspection and maintenance; cell dialers on Haley Court
	\$ 2,450		2 regular hallway cleaning services
	\$ 1,250		auditors' prep of annual financial report
	\$ 3,982		taxes (federal, state, Medicare, Social Security, DE, and SUTA)
(3b) CAP improvement expenses for August:	\$ 18,300		balance due on skylight replacements
	\$ 15,715		storm drain plus many small concrete repair jobs throughout community
	\$ 13,251		balance due on 10 carpet replacements
	\$ 2,430		prep work on water intrusion issue of Diana Drive unit
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(1c) Total operating costs for September: (a very inexpensive month!)	\$ 35,640	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2c) Major expenditures for September:	\$ 5,235	for	legal fees for demands, report analysis
(other than normal utilities)	\$ 2,286		August maintenance supplies (on M&T BCC)
	\$ 4,100		monthly landscaping contract
	\$ 1,665		hallway cleaning services plus additional
	\$ 3,177		annual fire extinguisher inspection and
	\$ 2,607		taxes (federal, state, Medicare, Social Security, DE, and SUTA)

The new M&T Visa credit card provided a cash back of \$827 accumulated over 2½ months which will be applied to the outstanding October statement balance

(3c) CAP improvement expenses for September:	\$ 28,941	foundation work on Haley Court (to date)
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July 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 178,148.03
Inflow – Operating Income:	\$	115,048.97
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	45,271.86
Outflow – Capital Expenditure:	\$	19,500.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>228,425.14</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,457.88
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.80
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,459.68</u>

▶ Reserve Account

Beginning Balance:		\$ 260,446.66
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	4.42
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,451.08</u>

August 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 228,425.14
Inflow – Operating Income:	\$	85,936.57
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	57,638.48
Outflow – Capital Expenditure:	\$	49,696.30
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>207,026.93</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,459.68
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.79
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,461.47</u>

▶ Reserve Account

Beginning Balance:		\$ 260,451.08
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	4.43
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,455.51</u>

September 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 207,026.93
Inflow – Operating Income:	\$	85,678.97
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	35,639.83
Outflow – Capital Expenditure:	\$	28,941.25
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>228,124.82</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,461.47
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.73
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>105,463.20</u>

▶ Reserve Account

Beginning Balance:		\$ 260,455.51
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	4.28
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>260,459.79</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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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)** 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