



Condominium Association

Newsletter

Winter 2022

"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."

WELCOME TO NEW BOARD MEMBERS-AT-LARGE!



Birch Pointe welcomes Don McFarland and Erika Ruffin to the Board. They bring an interest in the community to the table and a willingness to become involved with its well being, progress and maintenance.

Don moved to Birch Pointe back in 2020 and Erika is a relatively new owner, here only for a half year. Still, both have volunteered their skills and strengths to help keep us running smoothly and efficiently. Their participation is greatly appreciated.

NEW PARKING HANGTAGS



The current Birch Pointe parking hang-tags have expired at the end of 2021. These dated, two-year placards will need to be replaced on ALL vehicles using "Resident" spots in the community. A new batch of 2022/2023 hang-tags is on order and once they arrive, will be available for pick up during regular weekly work hours at the maintenance building on Claremont Court, or special arrangements can be made with Eric Kennedy.

The community will be notified when the tags come in as **residents must display these new hang-tags on their ONE vehicle.**

Surrender of present outdated BLACK hang-tags at the time of trade-in for the new BLUE ones is required, and information on all unit vehicles that may ordinarily be parked in Birch Pointe must be provided, including license number, make, model, and color.

Every unit is entitled to exactly ONE hang-tag; any secondary vehicle(s) must be parked in unmarked spots. Note that no one will be entitled to park in a resident-marked spot with a 2020-2020 tag after Thursday, March 31st, 2022. This should give everyone ample time to collect the new hang-tags. Each owner is responsible for collecting his/her hang-tag.

As continued reminders:

- 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**.
- **Contractors are not to park on the side of roads/curbs or in front of dumpsters.**
- It is prohibited for any vehicle, especially trucks, to take up more than a single parking space.
- **Any parked vehicle with an expired registration will be tagged for removal or towing within 10 days of notice at the owner's expense unless inspection is brought up to date**

In addition,

**PERIODIC CHECK OF CARS AND TAGS WILL BE REINSTITUTED AND ENFORCED!!
WARNINGS, THEN FINES, WILL BE ISSUED TO OWNERS
FOR REPEAT NON-COMPLIANCE.**

**SO PLEASE, ONLY ONE CAR MAY PARK IN "RESIDENT" SPOTS PER UNIT;
ANY GUEST CAR OR SECOND CAR NEED TO BE PARKED IN UNMARKED SPACES ONLY.**

**AS WE HAVE WARNED EARLIER, WE WILL NOW BE TOWING CARS FOR OFFENDERS
WHO DO NOT ABIDE BY THIS POLICY.**

BIRCH POINTE VIRTUAL OPEN ANNUAL MEETING



Once again, the time has come to schedule the annual Birch Pointe open meeting. With the continued welfare, safety and health of the community in mind, the Board has decided to once more hold this important event in a virtual-only format. Therefore, pursuant to by-law Article II, Section 2.1.1., notice is hereby given that this assembly of the Birch Pointe Condominium Association has been slated:

ZOOM Meeting DATE:

Saturday April 23, 2022

TIME: 6:30PM

If you are subscribed to the newsletter electronically, you will also be receiving a calendar invite with this information for easy, one-click joining. It is strongly recommended that Zoom be installed and tested prior to the meeting. If unable to attend, you may still submit your ballot ahead of the meeting date. The primary purpose of this meeting is to communicate to the community an update on the past year as well as to discuss the planned actions of the Association. This includes a review of what happened during the previous year, a brief discussion of the current 2022 budget, election of Board members, and to transact other such business as may come before the unit owners. Due to the virtual format, we may possibly forgo any outside guest speakers, such as our District Rep. Mike Ramone.

Important notice for election ballots:

Due to the meeting being conducted virtually, all ballots must be submitted either to the maintenance building dropbox or via ordinary mail to our mailing address:

Birch Pointe Condominium Association
P.O. Box 1195
Hockessin, DE 19707

- **All ballots must be received or postmarked by April 20, 2022 to be valid and counted.**
- **All ballots must be submitted in an exterior envelope indicating the unit number for which it is being submitted, the name of the person submitting as well as their signature.**
- **If you wish for your vote to be anonymous, please then place your ballot inside another, unmarked envelope, seal it, and place that inside the exterior, marked envelope.**

This notice also serves as an invitation for new/additional owners to petition for candidacy to join the all-volunteer Board. Persons interested in serving and helping out Birch Pointe should complete the attached form and submit to the Association by Friday, April 15, 2022 via e-mail or post. There is always a need for individuals to donate some time and effort to keep the community running smoothly. We welcome new ideas and encourage participation as 2022 promises to be a busy one with respect to maintaining and improving Birch Pointe.

In preparation for the upcoming annual meeting, some candidates already known to be running for Board positions will be submitting brief biographies for review. These outline why they are seeking office and any special interests, qualifications, and/or experience they have which might help in the management of the community. They will be emailed and made available prior to the meeting.

The current Board members are:

Cheryl McDonough	Interim President
Monica Rieder	Treasurer
Susan Yeatman	M-a-L, Welcome Liaison
Lee Long	M-a-L
Erika Ruffin	new M-a-L
Don McFarland	new M-a-L

KEEP BIRCH POINTE CLEAN!



A constant reminder! A recent walk behind Diana Drive – but certainly applicable throughout the community – revealed tossed out items littering the area. Beer bottle tops, plastic containers and bags were among the things owners thought were perfectly fine to leave lying around. Unsightly to say the least but add to this food scraps and the situation becomes more problematic and disturbing: skunks, possums, rats, racoons, etc. are attracted to such edibles and thus enticed to forage in our “backyards.” This is disturbing on many levels. And, as ALWAYS, pick up after your pet!! It’s YOUR community and leaving dog waste unaddressed does nothing to help with Birch Pointe’s image. It is the responsibility of every owner to use waste bags; they’ve even been made available in the common walking areas. Those owners not doing so will be fined. Please remember disposal of large items in the dumpsters is prohibited. To ensure the dumpsters have sufficient space it is suggested, and highly encouraged, that boxes be broken down.

NEW BIRCH POINTE GENERAL CONTRACTORS



After almost 22 years servicing the Birch Pointe community, ProTech Construction has opted to take a different path for their work, geared more to the consulting field. While it was not an easy decision for them, the physical work has taken a toll on Paul and his brother John, and they are also finding it difficult to find additional qualified employees. That said, they have not left us hanging...a new contractor with whom Paul has a good working relationship and feels is a good fit for Birch Pointe was recommended, Mike Salvadore. His company – Salvadore Construction – has the manpower to handle the many and varied needs of the community and has Paul’s trust.

Mike has met with Eric earlier to discuss this transition and has actually stepped in on an ongoing water intrusion project on Diana Drive. Mike has already consulted with several of his contacts and demonstrated his firm’s willingness to show what he is capable of providing to Birch Pointe.

We will all miss seeing ProTech’s blue trucks and trailers here on our streets. The many projects that they have addressed over the years, from balcony and bridge replacements to concrete jobs to erosion issues and to emergency snow removal, Paul’s crew has been a big part of the reason the community is what it is today. They were truly a part of the Birch Pointe family!

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

January and February 2022 Board Meetings

Held virtually on 1-18-2022 and 2-22-2022 via Zoom

- Reports
 - Financials (for December 2021 and January 2022)
 - Collections
 - Real Estate outlook
- Housekeeping items
 - Introduction/welcome of new M-a-Ls Don McFarland and Erika Ruffin
- Updates
 - Conservation District Inspection
 - Funding available for erosion and water problems in Birch Pointe and Fairway Falls
 - Cost of remediation for communities; how much of state monies we might get
 - ProTech Construction retirement
 - New contractors needed; Salvator Construction recommended by ProTech
 - Set up meeting and discussion of Birch Pointe projects and costs
 - Dog biting incident
 - Verizon wiring for FiOS still exposed; needs to be addressed ASAP
- Capital improvements
 - Delmarva wiring problem on Birch Circle building pod causing water intrusion
 - Requires excavation, plumber and electrician; prior had only band-aid fixes
 - Estimate from Cochran; Possible filing of insurance claim once completed
 - Diana Drive water intrusion project
 - Salvatore has started on job with new permits
 - Continued gutting in preparation for water diversion and concrete work
 - Will need access to storage units; PODS to be provided to owners
 - Scheduled for 2022
 - Seal coating of Haley (in the spring)
 - Balconies (total count? try to complete street by street)
 - More power washing, especially backs of hard to reach areas
 - Front door pricing from Ramone
- Preparation for Open Annual Meeting
 - Virtual; date?
- Adjournment



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since the last newsletter and info as of 3-1-2022)



(1) Units on market now:	1 on Birch Circle	new listing under contract
	1 on Haley Court	new listing under contract
	1 on Claremont Court	new listing
(2) Units recently sold:	1 on Birch Circle	on 1-14-2022
	1 on Haley Court	on 3-2-2022
	3 on Claremont Court	on 12-3-2021, 12-13-2021, 2-15-2022

A unit on Diana Drive went into foreclosure and was a bank buy-back at the sheriff sale of 12-14-2021.

When moving, PLEASE inform Treasurer Monica Rieder if you are on Birch Pointe's ACH program so that future automatic bank debits can be canceled. 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 \$100, 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 December:	\$ 89,105	in HOA fees
	(2021) \$ 50	1 DUCIOA re-certification fees
	\$ 240	continued promissory note

(2a) Two check bank deposits were made during the month which totaled \$6,925 of the above number. In addition, there were credit card payments during the month of \$6,250 (20 transactions).

(3a) Received was a payment of \$1,600 toward a delinquent balance.

(1b) Total operating income posted in January:	\$ 116,855	in HOA fees
	(2022) \$ 200	2 DUCIOA re-certification fees
	\$ 240	continued promissory note

(2b) Two check bank deposits were made during the month which totaled \$4,455 of the above number. In addition, there were credit card payments during the month of \$5,900 (19 transactions).

(3b) Robust collections for January were the result of another continued round of 6-month pre-payments, in which there were 28 participants taking advantage of the additional \$10/month discount. (Several more owners signed up in February and March to enroll as well.)

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 85% (250 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 December: (2021)	\$ 57,308	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2a) Major expenditures for December: (other than normal utilities)	\$ 10,730	for	monthly landscaping installment plus extensive tree pruning and removal
	\$ 6,136		legal fees for consultation and review of insurance claims
	\$ 5,669		bin removal by Waste Management plus new monthly charge by Waste Masters
	\$ 5,654		D&O/EPL policy, workers comp insurance
	\$ 2,728		2 regular hallway cleaning services plus 2 building deep cleaning/deodorizing
	\$ 1,648		maintenance supplies
	\$ 630		contractor for drain line cleaning
	\$ 2,159		taxes (federal, state, Medicare, Social Security, DE)

Applied \$174.86 in cash back to Business Credit Card invoice.

(3a) No capital improvement expenses were incurred for December 2021

(1b) Total operating costs for January: (2022)	\$ 38,973	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
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(2b) Major expenditures for January:	\$ 9,550	for	monthly insurance premium
(other than normal utilities)	\$ 3,135		trash services/waste removal
	\$ 1,959		maintenance supplies
	\$ 1,534		contractor fee from ServPro
	\$ 1,248		quarterly fire system inspections
			and extinguisher maintenance
	\$ 282		legal fees for delinquency consult
	\$ 3,109		taxes (federal, state, Medicare, Social Security; DE is now quarterly again)

(3b) No capital improvement expenses were incurred for January 2022



BIRCH POINTE CONDOMINIUM ASSOCIATION
PETITION OF CANDIDACY

NOMINEE: _____

ADDRESS: _____

TELEPHONE: _____

(HOME)

(WORK)

Please return by Friday April 15, 2022

Birch Pointe Condominium Association
P.O. Box 1195
Hockessin, DE 19707

Please submit a few sentences below, outlining why the candidate is seeking a Council seat,
and include any special qualifications.

Signature of Nominee

Date

December / Year-End 2021 Financials

▶ Operating Account

Beginning Balance:		\$ 271,213.74
Inflow – Operating Income:	\$	89,394.74
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	57,307.87
Outflow – Capital Expenditure:	\$	0.00
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending 2021 Balance:		\$ <u>303,300.61</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,466.73
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.79
Outflow – Periodic Transfers*:	\$	0.00
Ending 2021 Balance:		\$ <u>105,468.52</u>

▶ Reserve Account

Beginning Balance:		\$ 260,468.50
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	4.42
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending 2021 Balance:		\$ <u>260,472.92</u>

January 2022 Financials

▶ Operating Account

Beginning Balance:		\$ 303,300.61
Inflow – Operating Income:	\$	116,854.73
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	38,793.37
Outflow – Capital Expenditure:	\$	0.00
Outflow – One-Time Transfer (to RA*):	\$	100,000.00
Ending 2021 Balance:		\$ <u>281,361.97</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 105,468.52
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1.79
Outflow – Periodic Transfers*:	\$	0.00
Ending 2021 Balance:		\$ <u>105,470.31</u>

▶ Reserve Account

Beginning Balance:		\$ 260,472.92
Inflow – Periodic Transfers:	\$	100,000.00
Inflow – Interest:	\$	6.01
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending 2021 Balance:		\$ <u>360,478.93</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.

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 canceled 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