

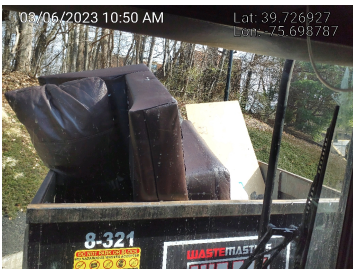


Condominium Association Newsletter

April 2023

"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."

ILLEGAL (AND INCONSIDERATE) WASTE IN DUMPSTERS



ALL residents should be aware and know that per our community rules and regulations disposal of any furniture is strictly prohibited! Not only is this disrespectful to others trying to throw out their own trash, but the invoicing from Waste Masters will reflect such occurrences. In the incident shown in the photo, submitted by the driver, not just a single bin was used...the disposal was spread over three dumpsters on Birch Circle. Either a special pick-up should be scheduled (by contacting Jules to arrange) or such pieces donated to a charity organization. Owners **WILL BE FINED!** Note, too, **NO CONTRACTOR WASTE** is to be placed in the dumpsters; this is their responsibility to remove!

BIRCH POINTE ANNUAL 2023 HOA MEETING



The Annual Meeting of the Homeowners Association of Birch Pointe has now been scheduled and finalized. The Board has decided to hold the meeting "in person" with the location at a previously frequently used site. Hence, 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:

DATE: Saturday April 29, 2023
TIME: 10:30AM - 12PM
PLACE: Skyline Methodist Church, lower level (ample parking)



If unable to attend, a proxy form for voting may be submitted 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 2023 budget, election of Board members, and to transact other such business as may come before the unit owners. As has been the case in past years, District Rep. Mike Ramone has been scheduled as a guest speaker.

In preparation for the upcoming annual meeting, some candidates 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.

The current Board members are:

Cheryl McDonaugh
Monica Rieder

President
Treasurer

Don McFarland
Susan Yeatman
Lee Long
John Taylor

Secretary
M-a-L, Welcome Liaison
M-a-L
M-a-L

Please put the date on your calendars and plan to attend! An email blast will be forthcoming with additional information and candidacy petitions.

"RESIDENT" MARKING OF COMMUNITY PARKING



A restriping of the parking spaces and relettering of "RESIDENT" spaces will take place later in the spring of this year. Details of the dates and time for Claremont, Diana, and Birch Circle will be posted and an email will go out to all residents to remind them to have their vehicles moved prior to the project start. Permission to park in the Fairway apartments, in addition to using the unmarked visitor parking in the community, will be announced in advance of the work. PLEASE NOTE: any vehicle not moved will be towed at the owner's expense.

RENTERS ARE NOT PERMITTED TO HAVE PETS



Once again, the HOA Board reminds renters that, according to the community By-Laws, ambulatory pets are not permitted in their units. Additionally, as a renter in Birch Pointe, you are not allowed to conduct a business that involves pets (such as dog sitting or walking services) within your unit. Please be aware that your landlord (actual unit owner) will be fined for this violation.

February 2023 Board Meeting

Held virtually on 2-28-2023 via Zoom

- Reports
 - Financials
 - Collections
 - Lien filings
 - Real Estate outlook
 - DUCIOA and Fannie Mae forms
- Updates
 - Buggy repairs
 - Diana unit work progress/status
- Discussions
 - Restriping and "Resident" spot re-marking of Birch, Diana and Claremont
 - Bids - First State Thermoplastic
 - Possible dates, costs, duration
 - Balcony rebuild schedule
 - Seek updated/addition bids/contractors
 - Additional recycle bin
 - Placement? Cost?
 - Annual HOA Meeting



- Tentative date
- Location for in-person venue
- Additional volunteers needed
- Possible modest HOA fee increase in 2024 to build up Reserve
- Board compensation
- Adjournment

March 2023 Board Meeting

Held virtually on 3-22-2023 via Zoom

- Reports
 - Financials - to be sent to Board
 - Recent owner deaths
- Update on meeting with Mike Ramone and Kevin Donnelly
 - Surveying by State; no bidding for us
 - Remediation of Pike Creek communities
 - Cost sharing/funding with State
 - Stabilization to deal with underground water
 - Sloping and shifting areas
- Annual Meeting
 - Skyline United Methodist Church/Fellowship Hall
 - Receipt of 4 candidacy petitions
 - Compensation for President and Treasurer
 - Signage at community entrance for reminder
 - Email blast
- Adjournment



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since last newsletter and as of 3-28-2023)



(1) Units on market now:	1 on Diana Drive 1 on Haley Court	under contract under contract
(2) Units recently sold:	2 on Birch Circle 1 on Diana Drive 1 on Haley Court	on 1-31-2023 and 2-28-2023 on 2-28-2023 on 3-10-2023

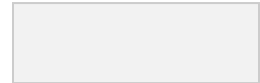
When moving, PLEASE inform Treasurer Monica Rieder if you are on Birch Pointe's ACH program so that future automatic bank debits can be canceled. Once DUCIOA forms are requested, any scheduled ACH draws should be discontinued if possible. Current owner monthly payments can be made at closing by check, 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 Jules**, 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:

- Requests for DUCIOA and/or Fannie Mae lender forms needed for property transfer should be directed to Monica Rieder. There is a current fee of \$100 for either of these.
- **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 January: \$ 101,045* in HOA fees
 \$ 200 2 DUCIOA/Fannie Mae form fees
 \$ 240 continued promissory note

* includes the semi-annual 6-month pre-payments

(2a) Two check bank deposit were made during the month which totaled \$14,215 of the above number. Said HOA fees included credit card payments during the month of \$6,150 (14 transactions).

(3a) Two other "larger" payments were made in January for \$650 and \$500

(1b) Total operating income posted in February: \$ 75,925 in HOA fees
 \$ 500 5 DUCIOA/Fannie Mae form fees
 \$ 240 continued promissory note

(2b) Only one check bank deposit was made during the month which totaled \$8,195 of the above number. Said HOA fees included credit card payments during the month of \$4,780 (13 transactions).

(3b) There were four liens placed on units from recently issued demand letters issued from our legal counsel which produced no forthcoming payments. One owner has, subsequently, remitted funds to clear his delinquency with another working on theirs. This is reflected in the check deposit amount.

THE BIRCH POINTE BOARD TAKES SUCH 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 January: \$ 54,115 in utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2a) Major expenditures for January: \$ 16,120 for Dec 2022/Jan 2023 insurance premiums
 (other than normal utilities) \$ 6,000 consultant/engineering report
 \$ 3,675 3 regular hallway cleanings
 \$ 2,642 contractors (for piping, flooring repairs)

\$ 1,782	legal costs for demands/liens/reviews
\$ 1,723	maintenance supplies
\$ 1,473	fire systems maintenance; new cell dialer
\$ 2,745	taxes (federal, state, Medicare, Social Security, DE, and SUTA)

received a \$804 refund from our Workers Compensation insurance issuer

(3a) CAP improvement expenses for January:	\$ 124,415		Diana Drive work; balcony replacement; chimney cap; gutter cleaning
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(1b) Total operating costs for February:	\$ 89,596	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for February:	\$ 57,258	for	annual sewer charges
	\$ 8,464		monthly insurance premium
	\$ 2,176		maintenance supplies
	\$ 1,225		1 regular hallway cleaning
	\$ 1,149		taxes (federal, state, Medicare, Social Security, DE, and SUTA)
(3b) CAP improvement expenses for February:	\$ 38,488		Diana Drive work; balcony railing

BIRCH POINTE DIRECTORY / IMPORTANT NUMBERS



► **GENERAL PROPERTY MANAGEMENT QUESTIONS**

Jules Litchfield – phone: (302) 277-7978; e-mail: jlitchfield@birchpointe.net

► **MAINTENANCE ISSUES AND QUESTIONS**

Maintenance (Jules) – e-mail: maintenance@birchpointe.net

► **ACCOUNT STATEMENTS / HOA FEE OR ACH QUESTIONS**

Monica Rieder – e-mail: mrieder@birchpointe.net

► **HOA BOARD PRESIDENT**

Cheryl McDonaugh – e-mail: cmcdonaugh@birchpointe.net

January 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 118,824.72
Inflow – Operating Income:	\$	141,485.00
Inflow – One-time Transfers (from ORA*):	\$	40,000.00
Outflow – Operating Expenditure:	\$	54,115.24
Outflow – Capital Expenditure:	\$	123,415.32
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>121,779.16</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 55,489.09
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.64
Outflow – Periodic Transfers*:	\$	40,000.00
Ending Balance:		\$ <u>15,489.73</u>

▶ Reserve Account

Beginning Balance:		\$ 460,554.99
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.83
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,562.82</u>

February 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 121,779.16
Inflow – Operating Income:	\$	76,715.00
Inflow – One-time Transfers (from ORA*):	\$	5,000.00
Outflow – Operating Expenditure:	\$	89,596.46
Outflow – Capital Expenditure:	\$	38,488.02
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>75,409.68</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 15,489.73
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.18
Outflow – Periodic Transfers*:	\$	5,000.00
Ending Balance:		\$ <u>10,489.91</u>

▶ Reserve Account

Beginning Balance:		\$ 460,562.82
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.06
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,569.88</u>

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