



Condominium Association

Newsletter

July/August 2023

"A self-managed and run community composed of a Board that works to keep costs low while striving to enhance property values and provide efficient leadership through open and honest communication."

BIRCH POINTE RESIDENTS PLEASE NOTE



The Home Owners Association Board of Directors have received numerous complaints about unsafe disregard for the community stop signs and 10 MPH speed limit. The stop signs are in place to allow for safe passage of residents who may be walking their pets, their children, exercising, taking trash out, or checking their mail. **PLEASE MAKE EVERY EFFORT TO OBEY THE STOP SIGNS AND THE SPEED LIMIT.** No one can be in that much of a hurry that 10 MPH won't get you in or out of Birch Pointe in a timely manner!

Likewise, failing to stop at marked intersections is simply unacceptable and dangerous for you and other drivers. Please drive "Friendly" and remind all visitors to do the same! Your cooperation will make the living experience in Birch Pointe better for everyone!

BUILDING DOORS AND CONCRETE CURBS AND APRONS

A bid to begin replacement of building doors throughout the community was presented and accepted by the Board. At a cost of roughly \$4000 per building, new front doors with key-lock levers and full-length (but narrower) glass panels will be contracted as an ongoing capital expense at a rate of 8 to 10 buildings as may be budgeted. As a building is completed, new keys will be issued to affected residents.

Additionally, there are several buildings where the concrete curbs are crumbling and the apron connecting entry walkways are no longer level. The Board has accepted a contract with Salvadore Enterprises to begin this important and necessary work in Birch Pointe.

Unit owners are reminded of their responsibilities regarding interior needs such as floor leveling, dryer venting, air-conditioner condensation line drainage and similar items are not necessarily structural issues related to the building itself. The HOA Maintenance supervisor will consult with owners who may be experiencing such issues. However, in most cases, the owner must bear the responsibility of preserving and maintaining the integrity of the interior of their units. Please email Jules at jitchfield@birchpointe.net with any questions.

NEW ELECTRONIC CENSUS FORM

Due to a lack of correct/updated information, a CENSUS RENEWAL began on **June 1, 2023**. All Residents, owners and renters were asked to complete updated Census Forms and return them either by USPS mail or place them in the dropbox at the maintenance trailer by **August 1, 2023**. For those who have responded with the “hard copy” version, THANK YOU!

A new, electronic version was just developed – spurred on by Board member Taylor Rapuano – and emailed out to the community on July 13th. For those who have responded with *this* electronic “online” version, again THANK YOU! If you have not responded to either, PLEASE CHECK YOUR EMAIL for the electronic version. If unable to find it, please email dmcfarland@birchpointe.net with a request to resend.

Note also that the Census Form asks for important information relating to resident automobiles and without updated and correct information, your RESIDENT tag will not be valid. The HOA Board reminds all 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!

ARE YOUR HOA FEES OVERDUE??

The number of delinquent HOA fee accounts, no matter how big or small, is, and should be, of great concern to *all* owners in Birch Pointe. The assessed fees to each unit pay for community services such as water, sewer, trash collection, landscaping, snow removal, and “common area” lighting. They are mandatory and should be paid on a regular monthly schedule, as per our By-Laws. Delinquent accounts ultimately result in forced fee increases to cover the expenses related to the listed items. The HOA Board has agreed that all accounts in arrears by \$1500 or more will be subject to legal collection efforts and any charges incurred by those efforts will be owner responsibility. Contact Monica (mrieder@birchpointe.net) if there are any questions or a request to make arrangements to pay an overdue balance before legal action is taken.

July, 2023 Board Meeting

(Held in person on July 11, 2023)



- Reports
 - Financials
 - Collections
 - Real Estate outlook
- Updates
 - Diana Drive project completion
 - Landscaping work; tree removals
- Discussions
 - Balcony appearances
 - Trash in common areas such as hallways
 - Bids for replacement building doors and concrete work
- Creation of Electronic “On-Line” Census Form
- 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: 2 on Birch Circle both active
 3 on Diana Drive 2 under contract

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:

- Requests for DUCIOA and/or Fannie Mae lender forms needed for property transfer should be directed to Monica. 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.**
- **Please remember to pass on mailbox keys to new owners when closing on a unit sale. Neither maintenance nor Board members has copies of keys; replacements can only be procured through the USPS at the Marshallton branch.**

Collections Report:



(1a) Total operating income posted in May:	\$ 98,261	in HOA fees
	\$ 100	1 DUCIOA form fee
	\$ 240	continued promissory note

(2a) Two check bank deposits were made during the month which totaled \$25,641 of the above number. Said HOA fees included credit card payments during the month of \$9,020 (21 transactions).

(3a) A sizable payment was received in May with the settlement of a long empty, lien-bearing unit in the amount of \$13,650. Several other large delinquencies were cleared out as well: \$1,240 (unit sale), \$5,810 and \$1,270.

(1b) Total operating income posted in June:	\$ 70,802	in HOA fees
	\$ 100	1 DUCIOA form fees
	\$ 240	continued promissory note

(2b) Only one check bank deposit was made during the month which totaled \$3,292 of the above number. Said HOA fees included credit card payments during the month of \$4,060 (12 transactions).

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 May:	\$ 49,266	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2a) Major expenditures for May: (other than normal utilities)	\$ 16,900 \$ 8,464 \$ 2,450 \$ 1,547 \$ 1,069 \$ 1,149	for	landscaping installment; plus tree removals monthly insurance premium 2 regular hallway cleanings maintenance supplies monthly pest control, extra treatments taxes (federal, state, Medicare, Social Security, DE)
(3a) CAP improvement expenses for May:	\$ 19,561		Diana Drive completion; RESIDENT marking
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(1b) Total operating costs for June:	\$ 49,080	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for June: (other than normal utilities)	\$ 10,250 \$ 8,464 \$ 3,675 \$ 1,069 \$ 2,004 \$ 1,165	for	landscaping installment; plus tree removals monthly insurance premium 3 regular hallway cleanings monthly pest control, extra treatments; termite baiting; rodent control maintenance supplies taxes (federal, state, Medicare, Social Security, DE)
(3b) CAP improvement expenses for June:	\$ 11,920		balcony replacement materials

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

May 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 80,547.16
Inflow – Operating Income:	\$	98,600.71
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	49,266.26
Outflow – Capital Expenditure:	\$	19,561.25
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>110,320.36</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 5,490.23
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>5,490.32</u>

▶ Reserve Account

Beginning Balance:		\$ 460,585.28
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.82
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,593.10</u>

June 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 110,320.36
Inflow – Operating Income:	\$	71,142.34
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	49,080.08
Outflow – Capital Expenditure:	\$	11,919.61
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>120,463.01</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 5,490.32
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>5,490.41</u>

▶ Reserve Account

Beginning Balance:		\$ 460,593.10
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.57
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,600.67</u>

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