



Condominium Association

Newsletter

May / June 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."

BIRCH POINTE ANNUAL 2023 HOA MEETING



The Annual Meeting of the Homeowners Association of Birch Pointe was held on Saturday April 20th, in the lower level meeting room of Skyline United Methodist Church. There were 44 Owners present for this "in person" meeting. The meeting was called to order by President Cheryl McDonough at 10:30am. The following items were highlights of the meeting:

- Water remediation in Birch Pointe will be managed by the State of Delaware and will begin shortly. There will be no cost to the Birch Pointe HOA. The State of Delaware and the New Castle County Conservation District will fund and manage the project. Birch Pointe HOA will have no oversight on the project and all residents are urged to have patience.
- Parking – owners only are permitted resident hangtags and parking in spaces marked "Resident," all others parking illegally without proper resident identification visible to the parking enforcement officer will be towed.
- Ground-floor unit owners were reminded that they should be parking on the street of their address and that their Resident Hang Tag identifies their unit street and their vehicle by its registered license. Unlicensed and/or unregistered vehicles found in Resident Parking spots will be towed, regardless of tag, if on the wrong street.
- Pets – only owner residents are permitted to have pets and are limited to two (2) ambulatory pets only. **Renters are NOT permitted to have pets.**
- Commercial Vehicles – vehicles used for commercial purposes are not permitted to park in the community on a regular, overnight basis.
- Trash Disposal – Residents are reminded that it is not proper to dispose of household items such as furniture, mattresses, etc. in the dumpsters. Should contractors or non-residents be observed dumping in Birch Pointe containers, owners are encouraged to photograph their activities and vehicle license plates so that action may be taken to prevent these activities in the future. It was also announced that a 2nd Recycle Bin is now located in the corral at the entrance to Diana Drive.
- Due to increased costs for water, sewer, trash removal, contractor services for capital projects and landscaping, monthly HOA dues will rise \$20 per month for all payment categories.
- Financial Review for 2022-2023 was provided by Treasurer Monica Rieder and those reviews are posted in this newsletter for owners.
- A motion to provide a limited form of compensation for members of the HOA Community Council (aka Board of Directors) was introduced by Secretary Don McFarland. The motion will provide a waiver of monthly HOA dues for the office of President, Treasurer, and Secretary while said owner serves the community in those offices. The motion was discussed and then amended to include remaining members of the HOA Board to receive a waiver in the amount of ½ the monthly HOA dues while serving. The amended motion was seconded unanimously and then passed unanimously by voice vote and show of hands. The Board waivers will begin June 1, 2023, and continue until such time as a future Board may elect to change the compensation.
- ELECTION RESULTS FOR 2023-2024 were announced after all votes were counted. The results were as follows: Cheryl McDonough, Monica Rieder, Donald McFarland, Lee Long, John Taylor, Susan Yeatman, and Debbie Hook. Patricia Reno and Taylor Rapuano were elected to be "Juried Alternates."

The newly elected Board organized and the following Board members will serve in the capacities shown:

Cheryl McDonough
John Taylor
Monica Rieder
Don McFarland
Susan Yeatman
Lee Long
Debbie Hook
Patricia Reno
Taylor Rapuano

President
Vice President
Treasurer
Secretary
M-a-L, Welcome Liaison
M-a-L
M-a-L
Juried Alternate (does not vote except to provide a quorum)
Juried Alternate (does not vote except to provide a quorum)

PARKING RESTRIPING, "RESIDENT" MARKING



Restriping of parking and lane markings was completed by First State Restriping in three stages. Claremont Court was the 1st stage with Diana Drive and lower Birch Circle the 2nd stage. The 3rd stage was the remainder of Birch Circle to Batta Drive (the connector for the community roadways other than Haley Court) on Monday, May 22. Ten automobiles had to be towed to other parking spaces in the community during these stages and the \$50 cost per vehicle for towing will be charged to the owner's unit. One abandoned vehicle, with expired Delaware license tags, was removed from the community.

Due to a lack of correct/updated information resulting in said towing, a CENSUS RENEWAL will begin on **June 1, 2023**. All Residents, Owners and Renters, will be asked to complete updated Census Forms and return them either by USPS Mail or place in the dropbox of the maintenance trailer by **August 1, 2023**. The RENEWAL CENSUS FORMS will be distributed by HOA Board Members to each unit door. Please watch for the form and return it ASAP! If you are leaving Birch Pointe before August 1, 2023, please indicate this on the Census Form.

ADDITIONAL RECYCLE BIN AVAILABLE



A second recycle bin is now available on Diana Drive, located at the beginning of the street off Batta, next to the trash bin. This additional location will allow closer access to residents of Claremont and parts of Birch and encourage recycling. Please remember to break down bulky cardboard boxes so as to provide maximum space for all recyclable materials in this bin as well as the one located on Haley Court. Also, it is to be noted that NO plastic trash bags should be placed in the recycle bins as those are considered "contaminants." Please refrain from placing cardboard boxes in the trash bins.

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 all owners pay for community services such as water, sewer, trash collection, landscaping, snow removal, and "common area" electric lighting at night. 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 charged back to the owners. Please contact Monica Rieder if you have any questions or need to make arrangements to pay your overdue balance before legal action is taken.

April 2023 Board Meeting

Held virtually on 4-25-2023 via Zoom

- Reports
 - Financials
 - Collections
 - Real Estate outlook; DUCIOA and Fannie Mae forms
- Updates
 - Diana Drive project completion
 - Landscaping work, tree removals
- Discussions
 - Early arrival by Board to arrange the room at Skyline Methodist Church for the Annual Meeting on April 29, 2023
- Annual Meeting
 - Additional volunteers needed
 - Four candidacy petitions received
 - Possible modest HOA fee increase in 2024 to build up Reserve
 - Board compensation motion will be presented
- 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 active
(2) Units recently sold:	1 on Haley Court	on 4-21-2023
	1 on Diana Drive	on 5-23-2023
	1 on Claremont Court	on 5-26-2023, short sale

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.**
- **Please remember to pass on mailbox keys to new owners when closing on a unit sale. Neither maintenance nor Board members have copies of keys; replacements can only be procured through the USPS at the Marshallton branch.**

Collections Report:



(1a) Total operating income posted in March:	\$ 84,220	in HOA fees
	\$ 400	4 DUCIOA/Fannie Mae form fees
	\$ 240	continued promissory note
	\$ 2,000	investor fee
	\$ 395	legal cost recovery

(2a) Two check bank deposits were made during the month which totaled \$11,110 of the above number. Said HOA fees included credit card payments during the month of \$5,560 (14 transactions).

(3a) Two "larger" payments were made in March for \$1,890 and \$2,350 (lien satisfactions) as well as \$900 when a unit was sold.

(1b) Total operating income posted in April:	\$ 74,405	in HOA fees
	\$ 300	3 DUCIOA/Fannie Mae form fees
	\$ 240	continued promissory note

(2b) Only one check bank deposit was made during the month which totaled \$3,605 of the above number. Said HOA fees included credit card payments during the month of \$7,610 (14 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 March:	\$ 34,932	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
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(2a) Major expenditures for March:	\$ 8,464	for	monthly insurance premium
(other than normal utilities)	\$ 3,675		3 regular hallway cleanings
	\$ 1,667		legal costs for demands/liens/reviews
	\$ 1,560		maintenance supplies
	\$ 1,149		taxes (federal, state, Medicare, Social Security, DE, and SUTA)

(3a) CAP improvement expenses for March:	\$ 32,767		Diana Drive work; balcony repair
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(1b) Total operating costs for April:	\$ 69,180	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
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(2b) Major expenditures for April:	\$ 18,175	for	2 months landscaping installments; plus red rock, mulch, tree planting and removal
	\$ 8,464		monthly insurance premium
	\$ 6,294		annual spring pest control and treatments
	\$ 2,450		2 regular hallway cleanings
	\$ 1,248		quarterly fire system maintenance
	\$ 1,251		maintenance supplies
	\$ 1,771		taxes (federal, state, Medicare, Social Security, DE)
(3b) CAP improvement expenses for April:	\$ 24,883		Diana Drive work

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

March 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 75,109.68
Inflow – Operating Income:	\$	87,255.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	34,931.82
Outflow – Capital Expenditure:	\$	32,766.85
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>94,666.01</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 10,489.91
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.18
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ <u>10,490.09</u>

▶ Reserve Account

Beginning Balance:		\$ 460,569.88
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.83
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,577.71</u>

April 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 94,666.01
Inflow – Operating Income:	\$	74,945.00
Inflow – One-time Transfers (from ORA*):	\$	5,000.00
Outflow – Operating Expenditure:	\$	69,180.46
Outflow – Capital Expenditure:	\$	24,883.39
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ <u>80,547.16</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 10,490.09
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.14
Outflow – Periodic Transfers*:	\$	5,000.00
Ending Balance:		\$ <u>5,490.23</u>

▶ Reserve Account

Beginning Balance:		\$ 460,577.71
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.57
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ <u>460,585.28</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