



Condominium Association

Newsletter

Sep / Oct 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 (AGAIN!)



The HOA Board continues to receive complaints about unsafe disregard for the community stop signs and the 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.** And 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!

SECURITY CAMERAS AND SAFETY



In light of recent safety concerns, the HOA Board has determined that security cameras cannot be properly located in the community to render complete coverage, and 24 hour monitoring is cost-prohibitive. Many residents, especially those living in ground floor units, have installed wireless cameras to cover their deck entryway and that link to their cell phones and/or computers. Similarly, residents on upper floors have cameras positioned where the entryway to their building and parking area is covered. All residents are welcome to take advantage of this low-cost but effective means of providing a layer of security for their unit. Please remember that opening your building door to someone you do not know, or cannot identify, puts all residents in the building at risk. Solicitors are not permitted to operate in Birch Pointe and should not be allowed to enter a building without a prior appointment or notification.

EV CHARGING STATIONS



The HOA Board has researched the future of EV Charging Stations in Birch Pointe and will continue to work with State and local authorities as the future use of electric vehicles develops. At this time, DELMARVA confirms that the power grid for the community is not cleared for charging stations. The infrastructure for this is not developed for multi-family communities such as Birch Pointe. The Board will keep the community informed of progress and developments as they happen in the future.

PETS



Residents are reminded once again that per the By-Laws, OWNERS are permitted to have only two (2) ambulatory pets or birds. Renters are NOT permitted to have pets and if found to be in violation of this code, the landlord/owner will be fined accordingly. Please keep dogs leashed and clean up after them!

WWW.BIRCHPOINTE.NET



The HOA Board reminds everyone that there is valuable information available on our website. The website will soon be updated on a regular, more timely basis and information such as ACH FEE PAYMENT forms, Master Insurance Certificate, and more can be easily found. If you haven't visited the site lately, take a look and check it out!

FURNITURE AND TRASH DUMPING



Dumping unused items (furniture dump on Birch Circle) is unacceptable and will result in fines being issued on accounts. There are services available for removal of unwanted items such as "College Hunks Hauling Junk, or 1-800-Got-Junk." Residents who are moving or redecorating and have items that must be disposed of and cannot arrange for their own trash removal, should notify Maintenance Supervisor Jules Litchfield that there are items that need to be handled separately from the usual household trash. There is a charge for removing such items but the charge will be less than the fines.

Contractors should be reminded that they are responsible for removing debris from Birch Pointe and MAY NOT use the dumpsters for their disposal.

NEIGHBORHOOD CORNER



Welcome to the new "Neighborhood Corner." This feature will be available in our bi-monthly newsletters and all residents are invited to share information with their community neighbors. Do you have items to sell? Are you interested in forming a "Book Club" or "Sewing Circle"? This could be a great way to get the word out to the community. Just email Secretary Don McFarland at dmcfarland@birchpointe.net with your interest or request to be included in the next "Neighborhood Corner." Be sure to include your best contact number and any details you would like mentioned such as "items for sale may be viewed on Saturday between 1-3PM". Here is the latest item in the "CORNER."

*****If you love to play double deck pinochle or want to learn how, you're in luck!
We are looking to start a club here at Birch Pointe.**

**If interested, please contact Board Member John Taylor at dadov8@gmail.com
and let John know.*****

September, 2023 Board Meeting

(Held via Zoom on September 12, 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

October, 2023 Board Meeting

(Held in person on October 17, 2023)

- Reports
 - Financials
 - Collections
 - Real Estate outlook
- Updates
 - Safety and Security Concerns
 - EV Charging Stations
 - Interior redecorating/renovations
 - Pets
- Discussions
 - Website Management
 - Bids for railing replacement/additions
- Adjournment

Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc. (since last newsletter and as of 10-24-2023)



(1) Units on market now:	1 on Claremont	active
	1 on Diana Drive	under contract
	3 on Haley Court	all pending
(2) Units recently sold:	2 on Birch Circle	on 10-12-2023 and 10-24-2023
	3 on Diana Drive	on 8-11-2023, 9-15-2023, 10-2-2023

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

10-25-2023

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 August: \$ 74,635 in HOA fees
 \$ 200 2 DUCIOA/lender form fees
 \$ 240 continued promissory note

(2a) Two check bank deposits were made during the month which totaled \$5,915 of the above number. Said HOA fees included credit card payments during the month of \$5,240 (15 transactions).

(1b) Total operating income posted in September: \$ 81,050 in HOA fees
 \$ 400 4 DUCIOA/lender form fees
 \$ 240 continued promissory note

(2b) Two check bank deposits were made during the month which totaled \$10,110 of the above number. Said HOA fees included credit card payments during the month of \$7,090 (19 transactions).

(3b) Of note is that during September, a unit lien was satisfied with a full payment of \$4,530. In addition, the \$1,975 back HOA fees on another unit which was sold were similarly paid off.

Treasurer’s Report:

(1a) Total operating costs for August: \$ 52,837 in utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2a) Major expenditures for August: \$ 9,142 for contractors for roof, ceiling, staircase repairs
 (other than normal utilities) \$ 8,464 monthly insurance premium
 \$ 6,500 landscaping installment; tree trim/removal
 \$ 3,187 annual fire extinguisher maintenance
 \$ 2,450 2 regular hallway cleanings
 \$ 1,560 maintenance supplies
 \$ 1,439 monthly pest control, extra treatments
 \$ 1,350 2022 audited financial report/tax prep
 \$ 1,149 taxes (federal, state, Medicare, Social

Security)

(3a) CAP improvement expenses for August :	\$ 53,594	2 balcony rebuilds; extra concrete work
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(1b) Total operating costs for September:	\$ 52,837	in utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for September:	\$ 13,850	for landscaping installment; plus tree removals
(other than normal utilities)	\$ 8,464	monthly insurance premium
	\$ 5,109	engineering report
	\$ 2,450	2 regular hallway cleanings
	\$ 2,348	maintenance supplies
	\$ 1,248	quarterly fire system maintenance/testing
	\$ 894	monthly pest control, extra treatments
	\$ 1,149	taxes (federal, state, Medicare, Social Security)
(3b) CAP improvement expenses for September:	\$ 74,109	2 balcony rebuilds; balance for concrete work

August 2023 Financials

▶ Operating Account

Beginning Balance:		\$ 171,036.83
Inflow – Operating Income:	\$ 75,074.67	
Inflow – One-time Transfers (from ORA*):	\$ 0.00	
Outflow – Operating Expenditure:	\$ 52,837.43	
Outflow – Capital Expenditure:	\$ 53,593.67	
Outflow – One-Time Transfer (to ORA*):	\$ 0.00	
Ending Balance:		\$ <u>139,680.40</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:		\$ 5,490.50
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 0.10	
Outflow – Periodic Transfers*:	\$ 0.00	
Ending Balance:		\$ <u>5,490.60</u>

▶ Reserve Account

Beginning Balance:		\$ 460,608.50
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Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.82
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:	\$	<u>460,616.32</u>

September 2023 Financials

▶ Operating Account

Beginning Balance:	\$	<u>139,680.40</u>
Inflow – Operating Income:	\$	81,690.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	51,672.59
Outflow – Capital Expenditure:	\$	74,808.93
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:	\$	<u>94,888.88</u>

▶ Operational Reserve Account (ORA)

Beginning Balance:	\$	<u>5,490.60</u>
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:	\$	<u>5,490.69</u>

▶ Reserve Account

Beginning Balance:	\$	<u>460,616.32</u>
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	7.57
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:	\$	<u>460,623.89</u>

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) – email: maintenance@birchpointe.net

➤ ACCOUNT STATEMENTS / HOA FEE OR ACH QUESTIONS

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

➤ HOA BOARD PRESIDENT

Cheryl McDonaugh – email: cmcdonaugh@birchpointe.net

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**

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