



# Condominium Association Newsletter

January 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."*

## **GSU TREE MAINTENANCE AND CLEAN UP**

Green Side Up removed some trees on Claremont Court to protect building roofs and siding of Diana drive residences as well as freeing up parking along Claremont Court that was being lost due to sap and needles causing damage to automobiles. The HOA Board respectfully reminds everyone that Common Areas bordering our homes are the responsibility of the HOA to maintain and improve, when necessary, for the benefit of all residents of the community. Please note: NO ALTERATIONS OR ADDITIONS MAY BE MADE TO COMMON AREAS WITHOUT THE ADVANCE APPROVAL OF THE HOA-BOARD. If you have an issues with, or recommendations for any COMMON AREA, you are encouraged to contact a BOARD MEMBER with your concern/comments.

## **BIRCH POINTE 2023 BUDGET**

The Board is pleased to announce that a 2023 budget has been passed in its first reading during the recent December 13<sup>th</sup> monthly virtual Board meeting. The detailed budget is attached to this newsletter for review, with no surprises from prior year budgets.

Most notable 2023 capital projects that will be addressed are:

- 10+ 2<sup>nd</sup> and 3<sup>rd</sup> Floor balcony rebuildings, in accordance with the ongoing engineering report
- ~5-10 Building entrance replacements (similarly, vendors are being determined here; exact cost per entrance is not yet known. The goal is to install modern, secure doors to the buildings and roll these out over the next 4-5 years)

Other capital expense projects may be added based on need throughout 2023 and currently prioritized projects may be augmented.

<b>2023 BUDGET - Birch Pointe Condominium Association</b>			
		✓ Passed 12-13-2022	
			<b>2023 DRAFT BUDGET TOTALS</b>
<b>Operating</b>			
<b>Income</b>	<b>Condo Fees (100% at \$320/mo)</b>		\$1,128,960.00
	Delinquencies		-\$11,000.00
	ACH Enrollment Discount		-\$67,700.00
	Back HOA + Legal Fee recovery		\$500.00
	Dryer Vent Reimbursement		-\$5,600.00
	<b>Condo Fee Total</b>		<b>\$1,045,160.00</b>
	Interest Income		\$100.00
	Re-certifications Income		\$2,000.00
	Investor Fee Income		\$2,000.00
	Comcast Revenue Share		\$10,500.00
	<b>Total Operating Income</b>		<b>\$1,059,760.00</b>
<b>Expenses</b>	<b>Employee Salaries</b>		\$75,000.00
	<b>Parking Enforcement</b>		\$5,000.00
	<b>Employee Benefits</b>		\$6,000.00
	<b>Professional Development</b>		\$0.00
	<b>Employer FICA</b>		\$4,500.00
	<b>Income Taxes (federal)</b>		\$500.00
	<b>Professional Fees</b>		
	Accountant		\$16,600.00
	Lawyer / Legal for Collections / Consults etc.		\$7,500.00
	Auditors		\$1,500.00
	Bank Fees / Credit Card Fees		\$3,800.00
	Payroll Fees		\$100.00
	<b>Utilities</b>		
	Insurance		\$105,000.00
	Water		\$73,500.00
	Sewer		\$58,000.00
	Electric		\$25,500.00
	Waste Removal		\$38,500.00
	Advanced Security		\$750.00
	Water (3300/3400 Haley Sprinkler)		\$3,000.00
	<b>Maintenance</b>		
	Snow Removal and Salting		\$50,000.00
	Maintenance Supplies		\$33,000.00
	Landscaping		\$70,000.00
	Cleaning		\$31,000.00
	Carpet Cleaning		\$3,500.00
	Pest Control - Monthly		\$8,000.00
	Pest Control - Spring/Incidental		\$5,500.00
	Ice Melt, Buckets		\$2,000.00
	Fire System Maintenance / Cell Communicators		\$12,500.00
	Miscellaneous Contractors		\$20,000.00
	Summer Equipment Rental (Cherry Picker)		\$1,000.00
	M&T BCC Cash Discounts		-\$3,500.00
	<b>Office Expenses</b>		
	Phone / Shed Verizon Internet		\$1,500.00
	Mileage Reimbursements		\$0.00
	Accounting Software / Dues / Subscriptions / Promotional / Advertising / Contributions		\$3,500.00
	<b>Petty Cash</b>		
	Office Supplies, Postage, Printing, & Misc		\$500.00
	<b>Total Operating Expenses</b>		<b>\$663,250.00</b>
	<b>Operating Profit / Loss</b>		<b>\$396,510.00</b>
	<b>Capital Expenses</b>		
	10 Blacony Rebuilds / Permits		\$200,000.00
	Unplanned Work: Water Intrusion, Water Lines		\$30,000.00
	10 Building Entrance replacements (phase 1)		\$50,000.00
	Major Upkeep Projects?		\$50,000.00
	"RESIDENT" Re-Marking		\$5,000.00
	Gutter Cleaning (deposit paid 2022)		\$5,000.00
	<b>Total CAP Expenses</b>		<b>\$340,000.00</b>
	<b>Net Profit/Loss</b>		<b>\$56,510.00</b>
	<b>Contributions</b>		
	Carry-over/Starting Operating Fund Balance Available		\$65,000.00
	Carry-over/Starting Operational Reserve Fund		\$55,500.00
	<b>Total</b>		<b>\$120,500.00</b>
	Annual contribution from Operating Fund to Operational Reserve from Available		\$100,000.00
	Available CAP Expense Budget for 2023:	\$350,000 from net profit plus \$120,000 starting funds	
	Allocated CAP budget for 2023		\$350,000.00

	Additional CAP Expenses to be approved throughout the year			
	Reserve Fund Available		\$460,550.00	

## December 2022 Board Meetings

Held virtually on 12-13-2021 via Zoom

- Reports
  - Financials
  - Collections
  - Real Estate outlook
- Updates
  - Reminders for newsletter
    - No pets for renters
    - No alterations of common elements
  - Diana unit work progress/status
  - Some remaining concrete fixes needed
  - Seeking of non-profit/501(c)(3) status
    - Conservation District and infrastructure funding
- Budget for 2023
  - Line item discussions
    - Entry door options
    - Get bids
  - Adjustments to Capital Projects
- Adjournment



**Real Estate Status:** Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc.  
(as of 12-31-2022)



- |                          |   |  |
|--------------------------|---|--|
| (1) Units on market now: | 2 on Claremont Court  | both with sales pending  |
| (2) Units recently sold: | 2 on Birch Circle<br>2 on Claremont Court<br>2 on Diana Drive<br>1 on Haley Court | on 9-30-2022 and 10-12-2022<br>on 10-28-2022 and 12-16-2022<br>on 10-27-2022 and 12-5-2022<br>on 9-30-2022 |

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](mailto: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 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 forms needed for property transfer should be directed to Monica Rieder.
- **Birch Pointe has a policy regarding investors to protect the interests of ALL owners which**



	\$ 2,115		taxes (federal, state, Medicare, Social Security, DE, and SUTA)
(3a) CAP improvement expenses for November:	\$ 40,462		framing and foundation work for 3800/3900/4000 Haley Court pod
 (4a) Insurance claims were paid out to two owners who had damage to their units as the result of a sewer line back-up. The pipe was permanently redirected after accessing the problem area through the floor. Costs above the payment were for water remediation, drywall repair and painting.			
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(1b) Total operating costs for December:	\$ 50,474	in	utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for December: (other than normal utilities)	\$ 18,599	for	contractors relating to damage at BC units (insurance claim check was posted Oct.)
	\$ 4,700		monthly landscaping installment plus junipers and mulch
	\$ 2,814		maintenance supplies (from November)
	\$ 1,225		regular hallway cleaning
	\$ 1,197		fire alarm inspection, wet/dry sprinklers at 3300/3400HC (Life Safety Agreement)
	\$ 1,951		taxes (federal, state, Medicare, Social Security, DE, and SUTA)
(3b) CAP improvement expenses for December:	\$ 4,650		installment of insulation in crawl spaces at 3800/3900/4000 Haley
	\$ 3,630		remaining gutter cleaning on Diana, Claremont and Haley

## November 2022 Financials

### Operating Account

<b>Beginning Balance:</b>	<b>\$ 189,789.05</b>
<b>Inflow – Operating Income:</b>	\$ 76,520.00
<b>Inflow – One-time Transfers (from ORA*):</b>	\$ 0.00
<b>Outflow – Operating Expenditure:</b>	\$ 33,476.43
<b>Outflow – Capital Expenditure:</b>	\$ 20,693.29
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$ 0.00
<b>Ending Balance:</b>	<b>\$ <u>212,139.33</u></b>

### Operational Reserve Account (ORA)

<b>Beginning Balance:</b>	<b>\$ 105,486.09</b>
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<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	1.73
<b>Outflow – Periodic Transfers*:</b>	\$	0.00
<b>Ending Balance:</b>	<b>\$</b>	<b><u>105,487.82</u></b>

## **Reserve Account**

<b>Beginning Balance:</b>	<b>\$</b>	<b>460,539.60</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	7.57
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>	<b>\$</b>	<b><u>460,547.17</u></b>

## **December 2022 Financials**

To be finalized

## **Operating Account**

<b>Beginning Balance:</b>	<b>\$</b>	<b>212,139.33</b>
<b>Inflow – Operating Income:</b>	\$	75,125.68
<b>Inflow – One-time Transfers (from ORA*):</b>	\$	50,000.00
<b>Outflow – Operating Expenditure:</b>	\$	48,481.27
<b>Outflow – Capital Expenditure:</b>	\$	174,197.27
<b>Outflow – One-Time Transfer (to ORA*):</b>	\$	0.00
<b>Ending Balance:</b>	<b>\$</b>	<b><u>114,586.47</u></b>

## **Operational Reserve Account (ORA)**

<b>Beginning Balance:</b>	<b>\$</b>	<b>105,487.82</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	???
<b>Outflow – Periodic Transfers*:</b>	\$	50,000.00
<b>Ending Balance:</b>	<b>\$</b>	<b><u>55,487.82</u></b>

## Reserve Account

<b>Beginning Balance:</b>		<b>\$ 460,539.60</b>
<b>Inflow – Periodic Transfers:</b>	\$	0.00
<b>Inflow – Interest:</b>	\$	4.???
<b>Outflow – Periodic Transfers:</b>	\$	0.00
<b>Outflow – One-time Transfers:</b>	\$	0.00
<b>Ending Balance:</b>		<b>\$ <u>460,543.60</u></b>

## PETS

Residents who are renting their BIRCH POINTE Condo are not permitted to have pets according to the BY-laws of the Community. ALL PET OWNERS ARE REQUIRED TO CLEAN UP AFTER THEIR PETS AND TO KEEP DOGS ON LEASHES AT ALL TIME WHEN OUTSIDE YOUR RESIDENCE.

## STOP SIGNS AND SPEEDING

PLEASE REMEMBER THAT THE SPEED LIMIT IN OUR COMMUNITY IS 10 MPH. STOP SIGNS ARE PLACED TO PROVIDE FOR SAFETY OF EVERYONE. IF YOU ARE IGNORING THE STOP SIGNS, YOU ARE RISKING SERIOUS INJURY TO YOUR NEIGHBORS, THEIR PETS, AND THEIR VISITORS. LIKewise, YOUR NEIGHBORS SHOULD NOT HAVE TO TAKE THEIR LIVES INTO THEIR HANDS WHEN CROSSING THE STREET TO A TRASH BIN OR MAILBOX.

**PLEASE SLOW DOWN AND PAY ATTENTION TO STOP SIGNS!**  
**YOUR OWN LIFE MIGHT DEPEND ON THIS!**

## FIRE SAFETY

As noted in previous newsletters, all residents are to be sure that your Fireplace has been certified, approved, and the chimney cap removed before attempting to use. Contact our Maintenance supervisor, Jules Litchfield at [jlitchfield@birchpointe.net](mailto:jlitchfield@birchpointe.net) if you need an inspection, or want to know the status of your fireplace.

After the recent fire in the Fairway Falls community, next to Birch Pointe, the Board reminds everyone that the fire alarms in our buildings DO NOT AUTOMATICALLY CONTACT MILL CREEK FIRE COMPANY. If the alarm goes off, someone needs to call 911 to alert the fire company. During regular Maintenance hours of 8am-4pm – Monday through Friday, you can Jules at 302-277-7978 and request him to check the reason for the alarm to be sounding. If it is a “False Alarm,” he can silence the bells and reset the system. After hours, the Fire Company must be called via 911, and will inspect the alarm and determine if the bells can be silenced but Residents should evacuate the building, move to safe ground, and make sure that your neighbors are also out of the building; then let the Fire Company do their job.

## **ANNUAL MEETING OF HOMEOWNERS ASSOCIATION**

The Annual Meeting of the Homeowners Association of Birch Pointe is being planned for April 29, 2023. The HOA Board is considering holding the meeting "in person" outside here in the community at 10:00 AM. As plans for this meeting are developed, a special email will notify all Owners of the details of the meeting. For now, please put APRIL 29, 2023 on your calendars and plan to attend.

## **CALLING VOLUNTEERS TO SERVE AS HOA BOARD MEMBERS**

Our Birch Pointe Homeowners Association is governed by volunteer owners. The Board is charged with making decisions that affect the quality of life and value of home ownership in this community. Presently, there are 6 Homeowners serving as volunteers and our By-Laws call for a full Board of 9 with officers that include President, Vice-President, Treasurer, and Secretary and the remaining 9 to serve as Members-at-Large. The Board generally meets on a weekday evening, usually on a monthly basis, but always at the discretion of the President who calls the meetings and sets the agenda.

Do you enjoy living at Birch Pointe? Do you think you have experiences from your business, professional, or life that could benefit your community? If so, the Board encourages you to complete the informational form on the next page and send it to Member-at-Large, Don McFarland, via email, at [Dmcfarland@birchpointe.net](mailto:Dmcfarland@birchpointe.net). You will be contacted about a convenient opportunity to visit with present Board members and ask questions and share your interest in serving our community. We hope to present a full slate of candidates at the APRIL ANNUAL MEETING on April 29, 2023.



**BIRCH POINTE CONDOMINIUM ASSOCIATION**  
***PETITION OF CANDIDACY***

NOMINEE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_  
(HOME) (WORK)

**Please return by March 1, 2023 via email to:**

**[DMcFarland@birchpointe.net](mailto:DMcFarland@birchpointe.net)**

Please submit a few sentences below to describe any special experience that would be of value to the HOA Board. A current Member of the Board will contact you to schedule a convenient visit to discuss Board membership in person.

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Signature of Nominee

Date

**IF YOU HAVE NOT YET COMPLETED THE CENSUS FORM, PLEASE DO SO AND MAIL TO P.O.Box 1195, HOCKESSIN, DE 19707.**

**IF YOU WOULD LIKE TO TAKE ADVANTAGE OF THE CONVENIENT ACH METHOD FOR PAYING YOUR MONTHLY FEES, PLEASE SEE THE ACH FORM THAT FOLLOWS.**

## **BIRCH POINTE DIRECTORY / IMPORTANT NUMBERS**

### **⊙ GENERAL PROPERTY MANAGEMENT QUESTIONS**

Eric Kennedy – phone: (302) 685-4310; e-mail: [ekennedy@birchpointe.net](mailto:ekennedy@birchpointe.net)



### **⊙ MAINTENANCE ISSUES AND QUESTIONS**

Maintenance staff (Eric, Jules) – e-mail: [maintenance@birchpointe.net](mailto:maintenance@birchpointe.net)

### **⊙ ACCOUNT STATEMENTS / HOA FEE / OR ACH QUESTIONS**

Monica Rieder – e-mail: [mrieder@birchpointe.net](mailto:mrieder@birchpointe.net)

### **⊙ BIRCH POINTE MAINTENANCE EMERGENCIES**

phone: 1-267-474-2907; e-mail: [maintenance@birchpointe.net](mailto:maintenance@birchpointe.net)

# BIRCH POINTE CONDOMINIUM ASSOCIATION CENSUS FORM



P.O. Box 1195 Hockessin, DE 19707

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

\_\_\_\_\_  
Name Home Number Work / Mobile

Emergency Contact Info: \_\_\_\_\_  
Name Phone

Vehicle(s) Owned by Occupant(s):

\_\_\_\_\_  
Year Make / Model / Color State & License Plate Number

\_\_\_\_\_  
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 cancelled it *in writing*.

Processing date **(check ONE)**                       1<sup>st</sup> of month                       11<sup>th</sup> of month                       21<sup>st</sup> 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