



Condominium Association

Newsletter

July/August 2024

"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 OFFERS VIRTUAL TOWN HALL

The Birch Pointe HOA Board of Directors is pleased to offer a "Virtual Town Hall Meeting" to any owner/resident interested in meeting the candidates for the fall elections for representing our area in the State Legislature. This meeting will take place on **AUGUST 13, 2024** from **6:30 - 8:30 PM**. This offer is not a political statement in any way and the "ZOOM" opportunity is open to all via this link:

Join Zoom Meeting

<https://us02web.zoom.us/j/88609692278?pwd=QVzukuAJEZKdc641ahb7Yaycco6lhH.1> Meeting ID:

886 0969 2278 Passcode: 614562

Thanks to HOA Board President Cheryl McDonough for making this possible!

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.

Failing to stop at marked intersections is simply unacceptable and dangerous for you and others. 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 INTERCOM SYSTEMS

New Building doors are now ordered for Diana Drive buildings and work should begin in early fall. Intercom updated systems have been installed ahead of the new doors.

Owners and residents please note:

WHEN YOU ARE NOTIFIED THAT A DATE HAS BEEN SET FOR YOUR BUILDING UPDATES, PLEASE MAKE EVERY EFFORT TO ADJUST YOUR SCHEDULE TO MEET THE PLANNED WORK DATES. JULES LITCHFIELD WILL WORK WITH YOU TO COORDINATE BUT BE AWARE THAT YOU WILL BE CHARGED FOR ANY RETURN SERVICE WORK THAT MAY BE REQUIRED TO COMPLETE YOUR BUILDING DUE TO YOUR ABSENCE.

UPDATED INFORMATION AT WWW.BIRCHPOINTE.NET

Please take advantage of the additions and updates that are available to you at www.birchpointe.net. Forms such as the Direct Pay Program, BP Census Form (remember to update any changes such as your automobile information), Policies in force, and much other valuable information designed and shared for your benefit.

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 in 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 Don McFarland (dmcfarland@birchpointe.net) if there are any questions or a request to make arrangements to pay an overdue balance before legal action is taken.

Board Meetings are suspended for July & August 2024

Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc.

Units on market now: 2 Units on Birch Circle. Recent activity includes 1 unit sold and 1 unit under contract on Haley Court, and 1 unit on Diana drive has a pending sale.

When moving, PLEASE inform Treasurer Don McFarland 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 \$320 ACH discounted rate. Contact dmcfarland@birchpointe.net if there are any questions or concerns.

8/5/2024

Note:

- Requests for DUCIOA and/or Fannie Mae lender forms needed for property transfer should be directed to Don McFarland at dmcfarland@birchpointe.net.
- The current fee is \$200 for all document preparation.
- **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.**
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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 July:	\$ 48,505	in utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2a) Major expenditures for July were: (other than normal utilities)	\$ 17,500 \$ 9,450	landscaping installment; plus tree removals monthly insurance premium
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(1b) Total operating costs for June:	\$ 37,703	in utilities; maintenance/trash; professional, payroll, taxes and office expenses
(2b) Major expenditures for June: (other than normal utilities)	\$ 4,100 \$ 9,450	for landscaping installment monthly insurance premium
(3b) CAP improvement for June/July:	\$ 45,348	balconies/intercom replacement/roof repairs <i>(8 Balconies have been completed and the final 2, for 10 rebuilds for 2024, are underway.)</i>

JUNE 2024 Financials

▶ Operating Account

Beginning Balance:		\$ 143,423.79
Inflow – Operating Income:	\$ 82,618.33	
Inflow – One-time Transfers (from ORA*):	\$ 0.00	
Outflow – Operating Expenditure:	\$ 91,453.83	
Outflow – One-Time Transfer (to ORA*):	\$ 0.00	
Ending Balance:		\$ <u>134,413.29</u>

▶ **Operational Reserve Account (ORA)**

Beginning Balance:		\$ 5,491.42
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ 5,491.51

▶ **Reserve Account**

Beginning Balance:		\$ 530,863.81
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	436.50
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ 531,300.31

July 2024 Financials

▶ **Operating Account**

Beginning Balance:		\$ 134,413.29
Inflow – Operating Income:	\$	149,448.61
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	96,830.61
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ 186,854.29

▶ **Operational Reserve Account (ORA)**

Beginning Balance:		\$ 5,492.51
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00
Ending Balance:		\$ 5,491.60

▶ **Reserve Account**

Beginning Balance:		\$ 531,300.31
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	451.43
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ 531,751.74

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**

Donald McFarland - e-mail: dmcfarland@birchpointe.net

➤ **HOA BOARD PRESIDENT**

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

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

Telephone _____

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