



Condominium Association

Newsletter

Sept/Oct 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."

SPEEDING AND STOP SIGNS



Due to the number of reports to the Board regarding the lack of attention to the 10 MPH speed limit in Birch Pointe and the inconsiderate failure of many drivers to obey stop signs, the HOA Board has approved the addition of speed humps on Birch Pointe streets. Asphalt speed humps will be located near the stop signs and intersections of the community.

Birch Pointe is a lovely community that is attractive because of its quiet and considerate owners and residents and the HOA Board thanks those residents for their efforts to maintain this atmosphere and hopes that this "improvement" will help all drivers, resident or visitor, to behave accordingly.

BUILDING WATER USAGE

If you have, or suspect a leak in your unit, please notify Maintenance as soon as possible for an inspection. Leaky faucets, running toilets, or other plumbing problems lead to increased water consumption and higher water bills for the community. The Artesian Water company billing allows the Board to monitor water consumption on a monthly basis and when a building pod is identified as having a larger than normal increase in water usage, Maintenance will be checking the building for plumbing issues. Owners with plumbing problems that go unreported may be back-charged for the increased water usage. OWNERS ARE RESPONSIBLE FOR KEEPING THEIR UNITS IN PROPER CONDITION.

ARCHITECTURAL CHANGES IN COMMON AREAS

Owners are reminded that changes that you may desire to make that would affect the common elements of Birch Pointe must be APPROVED IN ADVANCE of any work by the HOA Board of Directors. This includes outdoor areas such as decks, patios, building walkways, etc. A form for requesting any "improvements" of unit common areas is available on the website www.birchpointe.net. The form should be completed and emailed to the Board. The request will be reviewed at the next Board meeting and approved or rejected as may be the case.

BUILDING DOORS FOR DIANA DRIVE

The new building entry doors for Diana Drive will be ready for installation beginning in early **November**. All residents will receive 10 days notice of the planned start date so that arrangements can be made for receiving new keys. Once notified of the start date, if you have any conflict, please notify Jules Litchfield, Maintenance Supervisor, right away so that convenient arrangements can be made.

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 has been designed and added 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 September & October

September 4, the HOA Board of Directors met via Zoom. The Meeting was called to order at 6:30 PM by President Cheryl McDonough who presented a review of current issues including unit owner complaints about neighbors. The HOA Board has no authority to intercede between owners and their neighbors regarding complaints about behavior, habits, or other issues that do not involve HOA Rules and By-Laws. If there is an activity that appears to be unlawful or harmful, owners and/or residents should call New Castle County Police at 302-395-8193 or 911 for an emergency.

Other items included additional tree trimming by GSU, parking on Claremont Court, contractor issues and owner requests for "Architectural Changes" to unit exterior areas. A new form must be submitted to the Board for approval before any such changes can be made. The form is available on the website www.birchpointe.net.

October 14, the HOA Board of Directors met via Zoom. The meeting was called to order at 6:30 pm by Board President Cheryl McDonough who reviewed recent current events in the community. A survey team began developing plans for water remediation on Haley Court in the last week so Birch Pointe is anticipating this long
10/15/2024

awaited project to begin. Plumbing issues that could lead to increased water usage was discussed. Speeding and failure to observe stop signs has led the Board to seek estimates for additional speed humps to be added to the community streets. Architectural Change requests that affect common areas were also reviewed by the Board. As deck/patio renewal continues, owners of ground floor units may have the option of retaining the “enclosed” space or open railings. 2nd and 3rd floor decks will be changed to the open railing. If ground floor owners desire to keep the enclosed patio, the siding will be changed to a white, vertically-installed, siding that will mimic the open railings of the upper decks. More on this will be discussed in the future.

RESIDENTS ARE REMINDED TO PLEASE PICK UP AFTER YOUR PETS WHEN WALKING THEM IN ANY COMMON AREA OF THE COMMUNITY. FURTHER, RENTERS ARE NOT PERMITTED TO HAVE PETS IN BIRCH POINTE.

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

Units on market now: 2 units; 1 Unit each on Birch Circle and Claremont. Recent activity includes 2 units sold; 1 on Birch Circle, and 1 unit on Diana Drive.

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.

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**

Sept 2024 Financials

▶ Operating Account

Beginning Balance:		\$ 96,112.25
Inflow – Operating Income:	\$	91,283.00
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	111,668.88
Outflow – One-Time Transfer (to ORA*):	\$	0.00
Ending Balance:		\$ 75,547.37

▶ 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:		\$ 5491.60

▶ Reserve Account

Beginning Balance:		\$ 532,205.55
Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	777.98
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00
Ending Balance:		\$ 532,981.53

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 McDonough – e-mail: cmcdonough@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 canceled 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 or drop in the HOA Mailbox at the Maintenance Shed on lower Claremont Court.

Attach Voided Check Here