



Condominium Association

Newsletter

Nov/Dec 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."

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, and indoor areas such as the hallways, stairwells, building entry, etc. A form for requesting any such "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. If such changes are done prior to Board approval, the affected area will be returned to original status at the owners expense.

BUILDING DOORS FOR DIANA DRIVE

Unfortunately, the manufacturer and supplier selected for new building doors have experienced several delays. As soon as a firm delivery date can be obtained, residents will be notified. No installation work will take place during the year-end holidays.

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.**

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 12/15/2024

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 November & December

November 12, 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: Installation of Speed humps on Birch Circle, Bata and Diana Drive; Larger, reflective Stop and Speed Limit signage; and resident reminder that trash may NOT be left in halls or stairwells.

December 9, the HOA Board of Directors met via Zoom. The meeting was called to order at 5:45 pm by Board President Cheryl McDonough who reviewed recent current events in the community including: Financial Review and presentation and discussion of 2025 Birch Pointe HOA Budget.

The budget was approved unanimously by the Board and may be viewed on the website www.birchpointe.net

RESIDENTS ARE REMINDED TO PLEASE PARK YOUR 2ND VEHICLE IN AN UNMARKED SPACE ON THE STREET OF YOUR UNIT ADDRESS ONLY.

Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estatefy, etc.
Units on market now: 3 units; 1 Unit each on Birch Circle, Haley and Claremont. Recent activity includes one unit sold 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.**

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 **October**: \$ 64,908.99 in utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2a) Major expenditures for October were: \$ 20,000 contractor repairs on 4300 Claremont Bldg.
(other than normal utilities) \$ 9,450 monthly insurance premium

(1b) Total operating costs for **November**: \$ 115,516.67 in utilities; maintenance/trash; professional, payroll, taxes and office expenses

(2b) Major expenditures for November: \$ 4,900 for landscaping installment
(other than normal utilities) \$ 54,781.28 final repairs to 4300 Claremont Bldg.
\$ 3,150 Uzman Eng. for 5200 Diana Bldg repairs
\$ 9,450 monthly insurance premium

October 2024 Financials

▶ Operating Account

Beginning Balance: **\$92,623.85**

Inflow – Operating Income:	\$	82,164.67
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	64,908.99
Outflow – One-Time Transfer (to ORA*):	\$	0.00

Ending Balance: **\$ 92,623.85**

▶ Operational Reserve Account (ORA)

Beginning Balance: **\$ 5,491.51**

Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00

Ending Balance: **\$ 5,491.60**

▶ Reserve Account

Beginning Balance: **\$ 532,981.53**

Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1,813.65
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00

Ending Balance: **\$ 534,795.18**

November 2024 Financials

▶ Operating Account

Beginning Balance: **\$ 92,623.85**

Inflow – Operating Income:	\$	87,616.54
Inflow – One-time Transfers (from ORA*):	\$	0.00
Outflow – Operating Expenditure:	\$	115,516.67
Outflow – One-Time Transfer (to ORA*):	\$	0.00

Ending Balance: **\$ 64,723.72**

▶ Operational Reserve Account (ORA)

Beginning Balance: **\$ 5,492.60**

Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	0.09
Outflow – Periodic Transfers*:	\$	0.00

Ending Balance: **\$ 5491.69**

▶ Reserve Account

Beginning Balance: **\$ 534,795.18**

Inflow – Periodic Transfers:	\$	0.00
Inflow – Interest:	\$	1,761.03
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00

Ending Balance: **\$ 536,556.21**

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: jlitchfield@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 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

(Please Print Neatly!)

Starting month for regular HOA payments

Unit ID (e.g. 5001BC, 4005HC, 5203DD)

Financial Institution / Bank Name

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