



Condominium Association

Newsletter

Jan-Feb, 2025

"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."

MECHANICAL ISSUES IN YOUR UNIT

Owners and residents are reminded that suspecting a mechanical problem, whether it be electrical or plumbing in nature, should be reported ASAP to Jules Litchfield, Maintenance Supervisor for Birch Pointe HOA. If you see or hear something happening that doesn't seem right - water running for extended periods, water not running when the faucet is on, a sink not draining properly, leak stain appearing in the wall or ceiling, ANYTHING that you think might be affecting the building behind your walls SHOULD BE REPORTED to Jules. He will be happy to inspect and assist you in deciding what action is appropriate. PLEASE NOTE: if the problem is determined to be the result of your failure to properly maintain appliances and mechanical systems within your unit, or failure to report a possible problem in a timely manner, and that negligence affects the building or another unit in your building, you will be held responsible for any damages and all related repairs. Do not hesitate to get his advice. **Jules Litchfield - 302-277-7978 or jlitchfield@birchpointe.net**

ALSO: please remember that architectural changes that affect the use or appearance of common areas in buildings or the community must be approved in advance by the Board of Directors. Adding something that changes the uniformity of Birch Pointe is strictly prohibited without prior-written permission. The form to request that permission is available from www.birchpointe.net under COMMUNITY - Architectural Change Request.

RESIDENT PARKING HANGTAGS

The new **RED** Resident parking hangtags are available through Jules in the Maintenance Shed (lower end of Claremont Court). In order to receive the new tag, please be prepared to turn-in your current **BLUE** tag as well as provide any needed updates to your HOA Census. If you have a new/different vehicle from those previously registered to you and your Unit, Jules must have your YEAR/MAKE/MODEL/COLOR and License Plate State and Number, for all vehicles for persons living in your unit, before you can receive the 2025-2028 RED tag. **The current BLUE tags will not be valid after April 30, 2025. Displaying a BLUE tag in a Resident marked space will result in towing of the vehicle at the owner's expense after 4/30/25!**

Saturday - 2/22/2025 - 9am to 1pm - Jules will be in the Maintenance Office (lower end of Claremont) to provide "in-person" TAG Renewals.

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 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 January 2025

January 13, 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: Architectural changes that affect "Common Areas" or building appearance may not be made without Board approval; the new RESIDENT tags will not be issued without complete/updated Census information; Insurance claims between Units should not involve the HOA; and residents are reminded that the HOA has no legal authority to dictate how a person(s) choose to "live in their homes." Condo living does require patience and does not involve the HOA in any disagreements as to an individual's habits or personal space. Only "COMMON AREAS" of buildings and the community are under the jurisdiction of the HOA, and only to the extent that the State and County regulations allow.

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: 0 units; Pending Sales - 1 Unit each on Birch Circle, and Claremont.

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

2/20/2025

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 **January, 2025:** \$ 61,368.99 in utilities; maintenance/trash; professional, payroll, taxes and office expenses
- (2a) Major expenditures for December were: \$ 21,745.00 Winter Services (snow removal & salting)
(other than normal utilities)
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January, 2025 Financials

Please note: the Operational Reserve Account was combined with the Reserve Fund Account for simplified accounting and interest earnings for the HOA.

▶ **Operating Account**

Beginning Balance:		\$94,377.81
Inflow – Operating Income:	\$	158,180.67
Inflow – One-time Transfers (from RFA*):	\$	0.00
Outflow – Operating Expenditure:	\$	67,517.04
Outflow – One-Time Transfer (to RFA*):	\$	0.00
Ending Balance:		\$185,041.44

▶ **Reserve Fund Account**

Beginning Balance:		\$538.271.43
Inflow – Periodic Transfers:	\$	5,992.06
Inflow – Interest:	\$	1,612.620
Outflow – Periodic Transfers:	\$	0.00
Outflow – One-time Transfers:	\$	0.00

Ending Balance:

\$545,876.11

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 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

(Please Print Neatly!)

Starting month for regular HOA payments

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

Financial Institution / Bank Name

Account Number and Account Type - CK or SV

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