

Frequently Asked Questions (FAQ's)

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Disclaimer: Please note that these FAQ's have been written to assist those either in the resort or looking to purchase in the resort and/or their realtors.

The FAQ's are not a substitute for the official condominium documents which can be obtained from the association. They are also not the official representation of the association in terms of its rules, regulations or Board of Directors. They are only a guide.

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What is the Official Name and Address of the Association ?

The official name of the condominium association is “**Winnisquam Beach Campground Unit Owners Association**” also abbreviated as “**W.B.C.U.O.A.**”.

Unofficially, we refer to the property as **Winnisquam Beach Resort, WB Resort** or, in some writings such as newsletters, just **WBR**.

All official correspondence, including but not limited to (Condo Fees, Boat Post Lottery Entries, Official Notifications) should go to:

W.B.C.U.O.A.
10A Grey Rock Rd
Belmont, NH 03220

What is the phone number of the Association ?

Since the association does not have a staffed office, and the members of the Board of Directors change with each election, from time to time a board member may volunteer to be the contact person for the association. In that case a phone number will be posted on the website.

WWW.WBResort.com

What should I do in case of an emergency ?

For true emergencies contact 911.

For other situations, which are urgent, either:

- Dial the phone number on the website.
- Contact the association’s maintenance person.

Please be considerate of these people. An example of an urgent situation is a water main break undermining the roadway or damaging a unit. An example of something that can wait till morning is the lack of water at your site.

What is Winnisquam Beach Resort ?

The resort is a seasonal condominium campground consisting of 150 sites; 139 owner sites and 11 rental sites. It was created by Declaration of Condominium recorded with the Belknap County Registry of Deeds in Book 1549, Page 604; said Declaration was superseded by an Amended and Restated Declaration of Condominium for Winnisquam Beach Campground, A Condominium dated September 23, 2003.

What does Ownership at Winnisquam Beach Resort consist of ?

The entire resort is technically owned by the association (WBCUOA). However, the resort consists of two types of property (**Common Areas**, and **Limited Common Areas (LCA)**). Each “owner” owns a fractional share of all areas of the entire resort and is granted deeded exclusive use of their LCA lot(s). Please read carefully, as exclusive use does not imply that the unit owner can do anything they want.

Here is a short description to help distinguish the difference between the two different types of property:

- **“Common Areas”**. These are areas controlled by the association such as open fields, roads, the beach area, bath houses, and the boat ramp. Common areas are set aside for use by the association and therefore the unit owners based on the rules adopted by the association. For the benefit of the unit owners, the association has set aside certain areas for automobile parking and others for boat trailers.
- **“Limited Common Areas”** also abbreviated (LCA). These are the areas that represent the unit owners’ lots. As mentioned above, the unit owners are granted “exclusive use” of their lots. Although they are bought and sold as real estate, these LCA are not owned by the unit owner and as such are subject to the rules and regulations of the association. The items on the lots such as RV’s, and mobile homes are the property of the unit owner, but the lot itself is association land. Unit owners still need approval as to what types

of housing can be put on the lots and to do things such as cutting trees.

There is a process in place for unit owners to use common land for events and to make changes to their lots. Please see "Work Orders".

Condo fees, taxes, sewer and water bills ?

Condo Fees - The condominium association bills condo fees quarterly. These are paid to the association at the official address above. More recently electronic payments are accepted and that method is shown on electronic invoices.

Taxes - The town of Belmont, NH sends out bills twice a year approximately due in July and December. These are paid directly to the town at the address shown on the bills and are based on the assessed value of the unit owner's lot (read - Limited Common Area) land, any permanent structures on the lot and their portion of the common area.

Sewer Bills - The town of Belmont, NH sends out sewer bills quarterly. These are also paid directly to the town at the address shown on the bill.

Water - Winnisquam Beach Resort has well water. The water to your site is included in your condo fees.

What are the condo (HOA) fees and what does it cover ?

Condo fees are billed quarterly. As of the writing of this document in 2018, the current rate is \$157/quarter with a \$30 guest fee added to the second quarter's billing.

The condo fees cover the maintenance of the resort (ie: mowing in the summer and plowing of the roads in the winter), as well as payroll for part time office and maintenance personnel and the water provided to each site.

What is a T-Site ?

Due to easements for the power lines, there are 11 designated sites that are owned by the association itself because they can't be sold. The association rents out these 11 seasonal campsites to help defray the operating expenses.

These sites are rented on a first come first serve basis. The association does at times maintain a waiting list if there are more potential renters than sites available.

These sites are also subject to restrictions based on the association's rules and regulations.

Does WBCUOA have municipal water and sewer?

Water - The resort provides its own water from three wells and a pumping station located on the property. The water is tested by standards set forth by the state for seasonal campgrounds.

Sewer - The sewer system throughout the resort is owned by the association, and then tied into the town of Belmont's municipal system through two pumping stations located on the property. The town charges each unit owner individually on a quarterly basis to be tied to the system. As of the writing of this document (2018) the town is charging \$57.25 / quarter.

Does the condo fee include taxes and sewer fees ?

The short answer is "No". The Town of Belmont bills taxes and sewer directly to the unit owners.

Why do I pay taxes on my lot if I don't own it ?

The tax bill is divided into two sections; tax on your unit and tax on the land.

As with many other condos, you pay taxes on your unit (Ex: RV, Mobile Home, or other permanent structures).

The association (WBCUOA) does not pay any taxes on any common land. What the town has done is put a value on ALL the land (common areas and Limited Common Areas (LCAs)) and through a formula proportionately bills every unit owner for their share of land tax.

Therefore, a unit owners tax bill is based on 3 components:

- Their LCA lot.
- Their share of the entire portion of the common land tax bill.
- Personal property such as permanent structures.

Where Can I Get a Set of Legal Documents For the Resort ?

Book 1549, Page 604 at the Registry of Deeds, 64 Court Street, Laconia, NH 03246 or the documents can be viewed at: nhdeeds.com, Belknap County, then follow the prompts.

What amenities does Winnisquam Beach Resort provide ?

Winnisquam Beach Resort provides a number of amenities to its unit owners:

- **Front Gates** - Winnisquam Beach Resort is a gated community with access via a keypad entry system. Unit owners are provided with up to 2 codes, one for their personal use and another they may decide to give to guests or renters. This allows for changes in one code or the other by contacting the association.
- **Upper Bath House Property** - The upper bath house (recently renovated in 2016 - 2017) contains handicapped accessible Men's and Ladies rooms, each of which contains shower facilities. This building is heated year round and is also on emergency power. The rear part of the building is also the main operational area for our water systems.

- **Lower Bath House Property** (aka Rec Hall) - The lower bath house is open seasonally. It also contains Men's and Ladies rooms with showers.

This building is conveniently located near the beach. Additionally this building also contains our on-site coin-op Laundromat with 3 washers and 3 Dryers.

There is also a large garage in the building which is often transformed into a function hall for association activities (Meat Bingo, Meetings, Ice Cream Socials etc).

In the front of the building is a small room we call the Library. Unit owners often exchange books and videos for rainy days.

Behind the building on this property is one of the designated boat trailer parking areas and is the location where the dumpsters for trash are located. (Please only household trash in the dumpsters).

- **BeachArea** - Winnisquam Beach Resort also owns approximately 1000 feet of waterfront on Lake Winnisquam. The sandy beach area contains a gazebo and picnic tables for the unit owners and their guests to enjoy. There is a roped off swim area with a large float for the children and those who want to sun themselves.
- **Private Boat Ramp and Launching Dock** - The association also has a boat launch area. This includes a private concrete ramp into the lake (unit owners and their guests only please) and a dock for the loading and unloading of passengers (**15 minute limit**).
- **Playground** - This sandy area has a number of pieces of playground equipment including a wooden bus, airplane, childrens climbing set with slide and swing sets.
- **Skating and Bicycle Track** - The association also has a small oval paved track where children often ride their bicycles, roller skate and scooter.

- **Boat and Car Wash Area** - At the location of one of our well pump houses is our designated boat and car wash area. Many boats are too big to fit onto a unit owner's lot, so this area of crushed stone allows boat trailers and cars to be driven up and washed.
- **Basketball Court** - The association has an outdoor basketball court area, with several hoops.
- **Horseshoe Pits** - The association also has 4 sets of horseshoe pits. At times the unit owners have competitions.
- **Trails and Winter Activities** - Winnisquam Beach Resort is at the intersection of the lake, a railroad bed and the powerlines. Based on the season (and the rules of use of recreation vehicles), people walk the railroad tracks, and ride snowmobiles in these areas.
- **Private Dock System** - Along the waterfront there is a private dock system which is operated by a separate boat owners association. The dock can only be owned by unit owners of Winnisquam Beach Resort. These docks are also deeded and attached to a deed of a specific lot within Winnisquam Beach Resort. The owners of these docks are free to rent, buy and sell the dock when and if they want, so there is no waiting list for the docks
- **Boat Posts** - The association, on some of the waterfront land, has established 24 "boat posts". These are numbered pipes driven into the ground along the shoreline. The first 15 boat posts are rented out to unit owners in a seasonal lottery. (The current rent is \$50/year). The additional posts are on a first come first serve basis and do not belong to and are not rented by any unit owner. If there is no boat on it, a unit owner can use it.

Who is the Family Living at the Gate Entrance to the Resort ?

This is known in our condo documents as the manager's residence. This site is the ONLY year-round residence in the resort. Over time the association has moved away from having a manger (following the

transition from campground to condominium). This lot and unit is offered for rent by the board of directors and is often rented to our Maintenance Person / Family. As with any other lot in the resort, the people that rent this lot are free to use the amenities of the resort, and at times are also employed by the association because of its unique status of being a year-round residence.

I have just purchased or how do I get my entrance gate codes ?

Depending on the division of responsibilities on the Board of Directors, someone will be designated to furnish and/or change gate codes as necessary. Please use the contact information on the welcome page of the website to contact the association for gate codes.

WWW.WBResort.com

What is the Closure Period ? and Spring Season Muddy Roads

Our condo documents and agreement for seasonal land use with the Town of Belmont NH, require the resort to be closed for 30 consecutive days each year. The association has chosen the spring time frame when the snow melts and often makes the roads impassable as our closure period.

The closure period begins on **“The Second Tuesday in March for 30 consecutive days”**. Thus it reopens on a Thursday in April.

Even when the resort re-opens, depending on weather certain roads may be impassable because they have turned to mud. Barriers may be placed across these roads at that time. If this is the case please park in the upper guest parking area near the entrance such that your vehicle does not block passage by others and walk to your site.

Can I ride on or otherwise use the Railroad Tracks ?

The railroad tracks are owned by the State of New Hampshire. Thus the association has no right to allow or disallow activities on the railroad tracks. At times we observe trains, small rail cars, ATV, and snowmobiles traversing the tracks. It is the responsibility of the unit owner to obtain permission from the

state either directly or for example through registration of the snowmobile or ATV to use the tracks in the manner the state allows.

What are the roll off Dumpsters near the entrance and behind the lower bath house for ?

At certain times of the year, for example the spring and the fall, the association will provide a roll off dumpster near the entrance for yard waste (leaves etc). Please do not put anything such as leaf bags or other materials there.

At other times the association provides a roll of dumpster behind the lower bath house, this is often for other disposal such as grills and metal. PLEASE FOLLOW THE INSTRUCTION ON THE SIGNS POSTED THERE. The association asks that unit owners who are putting more than just incidental items in the roll off dumpster behind the lower bath house, contact the board of directors to make a contribution to the cost of having the dumpster emptied.

Can we use the resort in the winter ?

Yes, subject to the rules about the closure period starting in March.

The roads are plowed and if you so desire you may contact the plowing company and they have done individual driveways for a minimal fee.

How do I connect to water and is there water in the winter ?

Winnisquam Beach Resort has two different systems:

- **Summer Water System** - This water system is usually available from May 1st to sometime in late October. The exact times may vary based on weather conditions. Many units are connected via a Potable water hose (often white with blue stripe). This allows the system to be drained at the end of the season so the pipes don't freeze.
- **Full Time Water System** - This water system is basically year round (with some possible exceptions, for maintenance or during the closure period). Connections to this system are usually

underground, with shut off valves that are also underground and connections to units with heat tape to prevent them from freezing.

It should be noted that the On / Off dates of the water system mentioned above are approximate. At times when the association informs the webmaster it may be posted on the website, but other times it is a last minute thing and the water system is drained due to impending cold weather.

What do I do with my trash ?

As part of the condo fees, the association hires a trash removal company to come in and empty our dumpsters:

Summer - during this time of the year, there are usually 3 dumpsters behind the lower bath house. Please try to fill one before moving on to the next one. **Note: These dumpsters are for bagged household trash only !!!**

Winter - during this time of year, one dumpster is moved to the area beside the lower bath house. **Note: This dumpster is for bagged household trash only !!!**

Please try to close the covers and doors to prevent rain build up and prevent animals from getting into the dumpsters.

Extra Dumpsters - At times the association will provide extra dumpsters for yard waste (for example leaves). This dumpster is usually up near the entrance. Please do not place anything but leaves and branches in this dumpster. This includes **DO NOT PUT LEAF BAGS in the dumpster**, but instead empty them into the dumpster.

During the summer season, at times the association may place a large roll-off dumpster behind the lower bath house. This dumpster may be for metal and other items such as furniture and grills, **BUT PLEASE FOLLOW ANY INSTRUCTIONS ON THE SIGNS.**

Can I rent my lot / unit ?

The short answer is yes. Please be aware that as a unit owner you are responsible for your renters and guests. This includes any damage they may cause to your or the association's property. Because renters are not unit owners, **if they cause significant problems the association may exercise its rights to have them removed.** Please make sure they are aware of the rules.

Is there a Guest Fee ?

There is a guest fee, however to prevent having to administer this on a case by case basis, the association has decided to place a single once per year guest fee on the condo billing for the second quarter.

Please remember as the unit owner you are responsible for Guests in every way.

Is there a "Lot Clean up" Policy ?

At this time, it has been left to the discretion of the Board of Directors. Unit owners are expected to clean up their lots. If a lot owner does not clean up their lot, the Board of Directors may have the lot cleaned at the unit owner's expense. Because we have some 150 sites, the Board of Directors at times has been lenient knowing that some unit owners do not return from Florida until June, or the spouse of a unit owner has passed away. If you have any concerns you are encouraged to contact the association.

Can I have a campfire ?

The short answer is yes, however there are rules. The town of Belmont, NH requires that your individual on-site fire pit be inspected and to this point has issued fire permits on a yearly basis free of charge. You have to go in person to sign and pick them up. If there are no changes your fire pit normally needs only to be inspected once. There is also a limitation in the size of the burn area of the fire pit. It is usually 24 inches, unless you obtain something different from the Belmont, NH Fire department.

The address is: **14 Gilmanton Rd, Belmont, NH 03220**

Please note that your fire permit does not allow you to start fires in common areas such as in the fields, or on the beach. Please see the association if you intend on having a fire other than on your lot.

What is the policy on Fireworks ?

As can be seen, we are in somewhat close quarters. For this reason fireworks are not allowed on the property by our rules and regulations. There may be exceptions to this rule during association sponsored functions, and in these cases the responsible party has set them off from a raft in the lake.

Please be aware that certain parts of the resort have close neighbors inside and outside the park. We have had complaints about the remnants of fireworks landing on their buildings and property.

When / Where does the Board of Directors Meet ?

There are certain designated times during the year that the Board of Directors meet. The board may also meet at other times. These meeting times are posted on the message board as you enter the resort and on the website, usually with enough advanced notice so that agenda items can be added for their meetings.

The board has also voted to allow an open communications period during their public meetings for unit owners to come and share. Unless the meetings are about payroll, employees or disciplinary actions (executive session) they are open to the unit owners to observe. In most cases the board asks that unit owners please wait until the open period during the meeting to address the board.

Board meetings are usually held in the office next to the manager's residence unless the room capacity is exceeded, in which case they may elect to move to the lower bath hall function room for example.

When / Where are the Annual Meetings held ?

The annual meeting of the association is determined annually, based on by-laws and voting by the unit owners. Each unit owner will be mailed an agenda and ballot to their address of record in advance of the number of days specified by our condo association. Please make every effort to keep your information up to date with the association.

The meetings are usually held on site in the Function Hall / Garage, but may be subject to change by the board of directors.

It is important that you attend this annual meeting to vote and/or fill out a proxy ballot according to the condo association rules. Please be aware there is a quorum requirement for voting on certain types of changes to our condo rules and regulations.

Our association elects a president, all other officers (Vice President, Secretary, and Treasurer) are determined by mutual agreement by the board. The newly elected board of directors usually meets right after the annual meeting to determine who will fulfill the various roles.

Announcements about the Annual Meeting are posted on the message board as you enter the resort and on the website. There are deadlines for agenda items which allow the board to prepare the package with sufficient written notice to the unit owners.

Can I cut trees on my lot ?

Other than minor branch and shrub trimming, unit owners are required to fill out a work order before making modifications to their lot. The form for the work order is available at the office near the entrance and on the website.

What is a work order and when do I need one ?

A work order is a request to do something in the resort. A work order is required, for example, to use common land for an event, such as a birthday party. A work order is also required to make changes to your lot,

including requesting permission to remove trees, put on an addition to your RV, or add / remove any permanent or temporary structures, including but not limited tents, sheds, etc.

Please note: Winnisquam Beach Resort has a close working relationship with the Town of Belmont, NH. Having a work order may not be sufficient to perform certain things on your lot. You may require a permit from the town, or even the state, especially when you are within 250' of the water. Also having a town or state permit is not permission from the association to make changes. Sometimes you may need both or all three.

The Department of Environmental Services (DES) may have jurisdiction over what is done near the water. DES can be contacted at: (603) 271-0649.

We also border the state-owned railroad property. They can be contacted at (603) 398-3483.

Why are Golf Carts Not Allowed, But I See Them in the Resort ?

According to our rules and regulations, golf carts are not allowed, with the exception of the manager or his maintenance designees. This is determined by a vote of the membership of the association. If you would like to change a rule or regulation, you must have a vote of the association and follow the rules required for having the appropriate quorum.

You may have seen some other vehicles in the resort such as GEM electric cars. These are allowed because they are registered over the road vehicles with the State of New Hampshire. Some of them may be very golf cart like in appearance, but are street legal.

Does Winnisquam Beach Resort Allow Pets ?

The short answer is “not at this time”. This is a rule / regulation voted on by the unit owners at annual meetings with the appropriate quorum. This issue comes up at almost every annual meeting. Please be aware that as easily as it may be changed by a vote, it could also be changed back by another vote if things do not work out.

It is often asked why we are not pet friendly. In general you can ask the individual unit owners why they vote this way. One speculation is that we are in close quarters with some 150 sites. Another speculation is that unit owners often go off on the lake to enjoy the day on their boat, and some have left their pets at home to bark at every squirrel that passes. Also not all pet owners are conscientious about picking up after their pets, or allowing them to do their business on other people's lots. Lastly in conjunction with the close quarters some pets are protective of their territory and as a family resort there are concerns about animal bites.

By law the association must allow certain service animals. The law also outlines that these animals are qualified in a number of ways. If you have a service animal, please contact the association for the appropriate paperwork.

Why are there Speed Bumps and so many Speed Limit Signs ?

Speeding is one of our biggest problems in the resort. The speed limit is 5 MPH and is there to allow unit owners to bring their vehicles to and from their sites, and launch their boats using their vehicles.

Stated once again, we are in somewhat close quarters. Many vehicles pass by our playground as they enter and exit the resort. There are often a number of children on bicycles around the resort. We all are looking for more effective ways to get people to slow down. Please remember to tell your guests about the 5 MPH speed limit.

The resort roads are not paved and at times vehicles kick up considerable dust if they are not going slowly.

What is the sticker on the boat trailers ?

In the past the resort has had a problem with abandoned property and finding trailers on the property that do not belong to unit owners. The association requires a sticker to be placed on your boat trailer if it is to be on common property. At times these trailers need to be moved to allow mowing or maintenance in the resort, so we need to identify quickly who's trailer it is.

Is There a Lifeguard on Duty at the Beach ?

No. The Beach is a private beach owned by the association. According to the rules and regulations, the unit owners are responsible for children, family members and guests that use the beach.