



White Horse Park Times



October 2020

HAPPY HALLOWEEN

\$ PRICELESS

Dear WHP Neighbors,

On behalf of the Board, we hope this message finds you well. All BODs, each month, contribute to this section of the newsletter. It is not 'penned' by any one of us; this is not the 'President's Corner', because this president believes that all members of the BOD should contribute when communicating with owners. Things are quieting down at the Park. Your Board is working hard with Billie to "get our ducks in a row" for this annual meeting and election, which is being held from **10am-12pm on Saturday, November 14, 2020 at the**

Rowland E. Powell Convention Center.

- **In order to safely house all attendees in alignment with COVID-19 guidelines to accommodate all planned attendees, owners who plan to attend the meeting/election should send an email to whpcamd@yahoo.com, with **RSVP** in the subject line. All responses are required no later than **midnight on November 1, 2020.****
- The Board does not plan to conduct business at this meeting; keeping within time limitations, reports will be shared, candidates will speak, and then an open forum will be held where owners will have the opportunity to pose questions to the candidates.
- **NOTE: In order to limit crowd size, for this meeting, attendance will be limited to owners only.** In addition to COVID-19 precautions and Maryland Social Distancing Guidelines, we are required to keep an open communication channel with the Convention Center as we plan in order to let the Convention Center know how many owners are attending. If less than anticipated decide to come, it could improve our cost factor.

We are hearing more and more of sales in our community. Welcome to all of the new owners! We need your vote in the upcoming election. If you are happy with your purchase into an affordable seasonal vacation community, please do your research prior to voting. As stated above, we will offer candidates the opportunity to speak at the Annual Meeting, and we hope to also provide a video link that will be available on the website. Separately, there is a locatable Facebook page called 'Friends of White Horse Park'. It isn't affiliated with the BOD or Management, but it is a forum where owners communicate about WHP.

In June 2019, Melissa, Norm, and Tim, were elected to the BOD to serve our White Horse Park; all three were new to the BOD and survived a few resignations. In September of 2019,

Ed Scheiner was appointed to serve as Treasurer. He has proven to be invaluable in this role as an advocate for the handling of our financials due to his background in business and finance. Barb Price was later appointed as Secretary due to her past experience on WHP's BOD. She agreed to serve as a 'mentor' for the BOD, and upon completion of her term, the Board officially recognized Barb's end of commitment. The Board recently appointed Lynnette Shutty to serve as the interim Secretary (until the election turnover). Welcome, Lynnette, and thank you.

During this timeframe, this Board has had many difficult situations and issues to deal with while doing its best to serve the community well. For example:

- We learned of an audit from an owner's e-mail upon joining the board; when we contacted the auditor, we learned that the audit was due to be completed in June of 2019, which was prior to us being elected. The auditor reported that the reason for the delay was because the previous Park Manager and Accountant were not providing the necessary documentation that the auditor required to complete the process. Ed Scheiner put much effort into encouraging our manager and accountant to do what needed to be done, culminating in the completion of the audit in October 2019 (*report on the website*). However, WHP was charged \$1,000.00 more due to the delay. The audit pointed out many areas of "irresponsibility and weakness"; as a result, this Board has hired skilled and degreed CPAs to realign and manage the finances in our community.

Another financial issue is a WHP-related Credit Card with a \$40K credit limit; BoA won't allow the Park to close the card without the cooperation of the master account holder and person(s) named on the card. (*The Board has since learned that there were actually 3 accounts under different past park management, so this has been a work in progress.*) At this point in time, BOD and management have been working to achieve action from the master account holder. Deeming this overall situation and the lack of action unacceptable, the BOD unanimously agreed to involve the attorney. The BOD would like to thank Sue Naplachowski for her immediate cooperation upon notification. However, as of 10/12/2020, the other accounts are still in existence. Moving forward, the BOD will not enable credit to be tied to any Park Manager. We are thankful for our accountants that have brought these circumstances to light.

After consulting with a staffing agency and coming to the Eastern Shore to conduct several interviews, the Board hired

Billie Reynolds, an experienced Property Manager, to manage our Park. Billie has discovered many issues:

- **Malfunctioning Meters and Meter Readings:** Billie has learned that a few owners have been getting low to no charge over the last several quarters, and they have not reported this issue to the office. As a result, the majority of the rest of the Park received higher than normal bills. The BOD and management will be working this issue and will provide updates, as events dictate.
- **Owners Renting Units:** Billie has also found that owners are renting their units throughout the Park, without following any Park or County Rules. Currently, there are even some owners who are still renting to tenants on a full-time/long-term status, as reported by neighbors in the community. As a result, she is developing a sign-in process and working on a new proposed plan to help track and be aware of who is in our Park.
- **Gate Card Misuse:** There is currently a bit of gate card misuse. Although part of the issue rests with the property owners, some of this is due to the gate card system not being updated and managed. Billie is currently working to rectify the “clean up” our processes and procedures. Surprisingly, an owner had an issue with a squatter (*who was a previous renter that didn't return the keys*), who is believed to be the reported “naked man walking around our park at night”. Billie’s efforts will stop issues like this in the future, and will bring us back to the family-friendly vacation community that we are meant to be.

Under this current Board, multiple improvement procedural processes have begun, and we are proud to say we are heading in the right direction. Our hope is to continue these efforts when the new Board has the opportunity to sit down and collaborate with Billie. Our current Board supports her dedication and professional efforts!

Gate Cards

Each member is supplied WHP Security Entry Gate Cards - these are for use ONLY by the members and direct relationship family. They contain information that is used for tracking entry of membership and to be available for any issues that may occur. It is each owner’s responsibility to keep their gate card(s) secured.

1. **Renters are NOT allowed to hold or use a member gate card** - they must secure a time sensitive entry card through the office. Going forth, any member providing a card to a renter will find the card terminated and will receive a Notice of Violation. (*Don't you want to be sure we are all aware of who is present in our community?*)
2. If a Gate Card is broke or not working, the office will happily replace the card with the proper identification by a property owner.

3. If you have a contractor or a visitor coming to your lot, please notify the office and/or security.
4. **The Board received several concerns from owners about our security company, so we listened and took action.** When the contract was up, we evaluated several options and decided to give a new company the opportunity to serve the park. In doing so, we are wholeheartedly striving for a secure community, and Billie is collaborating with the owner of the new company on a regular basis to ensure consistency.
5. Due to the policy expiration as of September 22, 2020, Ed spent a month investigating our insurance and seeking other agency input. As a result, the entire BOD voted to keep Avery Insurance and renew our relationship. During this investigation and the BOD/park management conference with our agent, we found an “Obvious Exposure” and determined that we were quite vulnerable. In an effort to be frugal, past BOD/Management chose a Marina policy that covered Liability, but DID NOT COVER Damage. The BOD agreed to provide insurance coverage for damage to the marina. This year, we have learned that someone, against marina rules, docked an oversized boat for several days. Rules exist for a reason – in this case, larger vessels can impact the integrity of the pier, and any damage caused to the marina could have wiped out our reserve fund. In addition, there are also “No Smoking” signs in the marina that are not respected. (*As a result, this Board hopes rules and regulations, along with consequences, will be re-written this off-season in order to apply significant penalties for actions like these in the future.*) This Board found this marina scenario to be irresponsible. Although we recently acquired this insurance, if damage occurs as a result of not adhering to rules, any owner causing damage will still be held accountable.
6. Separately, we had NO cyber security coverage to protect records and/or Gate System information. Our system was hacked, our e-mail was violated, and we were previously not insured if this information was compromised; we ARE now covered. The BOD and management are currently working on security enhancements, and if this Board is supported, this initiative will continue.

Overall, WHP is now more efficiently protected. This is no different than when you handle your personal home - you research and find proper protection. Similarly, your BOD is actively finding improvements needed to protect the membership and the assets of WHP.

In terms of maintenance, management decided we would not tolerate profanity and insubordination. We unanimously decided a fresh start was best. We have heard many positive reports since the change was instituted. Owners say the Park never looked better, and our staff is responsible, respectful, and helpful. This summer was particularly difficult due to

sanitization that was needed in the midst of COVID-19. Our staff went above and beyond to be responsive to requirements, responsibilities, and reported complaints.

Regardless of the issue at hand, bullying and harassment will not be tolerated – all members are key in reporting any issues of this type to the office and BOD. In terms of ECC matters, the Board has learned that it is hard to find a person willing to ‘chair’ the ECC committee because if there are violations, a letter is sent out and all of the frustration is directed toward the chair rather than toward the accountable person or entity. This situation, in general, has grown into an inconsistency of rules and regulations (*both County and Park*) being followed. We have learned of approvals that have occurred through the office and the committee, under past management, where stated processes weren’t followed.

NOTE: It has come to our attention that multiple properties have structures on common ground, as far as 10 feet. Just an FYI - no one on the Board or the ECC has the authority to give away our common ground or give permission to an owner to “use” it. It has come to our attention though many recent reports that there are multiple sheds on common ground, structures on common ground, driveways and decks encroaching on neighboring properties, and even outdoor showers. (One owner even had a hot tub (*that was removed this year*), which is also of concern due to the shared cost of water.) Any sheds or other property on common ground are the property of WHP.

This Board is in favor of what is fair for one is fair for all. We are trying to protect our community from any change without a vote from the ENTIRE membership. This is the SOLE agenda behind our actions. Rules are in place to maintain civility. This board, at all times, is working to represent ALL 465 homeowners (not just a subset of them), and has been adhering to all declarations, covenants, guidelines, and park/county/state rules, restrictions, and laws.

Change is Inevitable.

Management will be forever grateful to Bob and Vonnie Baker for creating a bridge from where we are to where we want to be, in terms of our finances. Beginning in November, they will work to pass the torch to:

Bergey & Company PA.

Ryan, Jenna, and Alex are very advanced and experienced in the process of working with Associations. They come highly regarded with great credentials. We are hoping for a fairly seamless transition through an overlap period with Bakers and Associates. Bergey & Company will work closely with our Park Manager, Billie Jo Reynolds, to streamline processes and billing, and to be sure all is efficient and fair for each owner. Again, *Thank you Bob and Vonnie Baker!* You gave WHP a Solid Foundation for credible and accurate record keeping and reporting. WHP has taken major leaps forward as a result of Baker and Associate professional efforts and happy attitudes. We wish them well in all their future endeavors and relationships. We are thankful for your ethics, and we look forward to working with you during our election/ballot counting process. Please send any finance-related questions

through the WHP Website by sending an email to the BOD. <https://www.whpca.org/community-board-of-directors.html>

Letter from the Baker’s

We would like to take this opportunity to thank all of the members of White Horse Park for giving Baker & Associates the opportunity to serve you this past year. We are amazed by the dedication of all of the volunteers, Board Members and others, that work so hard to make your community a better place. We see how tirelessly Board Members work in your community and congratulate them and the other community members who are stepping up to offer themselves as Board Members in the upcoming election. We wish you the very best moving forward and hope you have safe and Happy Holidays and New Year!

On 10/9/2020, the Board received the following message from WHP Vice President Norm Ross:

“As you know I have a contract for the sale of my unit (270 Timberline Circle) and that pending date is 10/23. If all goes as planned, that will be my last day in service to WHP. There is nothing definite in life and so I am cautiously optimistic. I should say that serving on the BOD has been an honor and privilege for me.

The Board is extremely thankful for Norm’s dedicated service to our community. As a result of this notice, each owner will have the opportunity to vote for up to 4 candidates on the 2020 Election Ballot.”



Managers’ Report

It’s that time again to elect a new board of directors. I’m excited to see who the new members of WHP board will be. A board of directors is a major essential for a community association to function properly. These elected volunteer officials are responsible for all operations of the association and ensuring the community governing documents are followed and enforced. The main purpose of serving on a community board of directors is to govern the community and enforce its governing documents. Each of these positions comes with different responsibilities designed to help each board members serve their community in the most efficient way possible. So please be sure to review the resumes carefully when they are mailed or you can currently view from our website. <https://www.whpca.org/white-horse-park-board-meeting-records.html> and click on each name to view each person separately.

Update on WHP maintenance: The doors were painted at each bathhouse. Wow - What difference paint can make! Randy and Joe have also been trying to stay on top of the grounds with the leaves and debris that come this time of year. They work hard for us to keep the park looking nice. So please remember when you’re cleaning up your own yards to put your outdoor debris in the rear of the boat yard in the mulch piles. By doing this you can save the park money on the cost of unnecessary over weight of the dumpsters. This

still continues to be an issue by putting thing in the dumpster that cost the whole park money. Remember it is up to you as a whole to keep the cost of the park amenities to a minimum. Joe and Randy are currently working with the help of Phil Wood on getting our boat yard storage area organized for parking next season. So if you have a boat in the boat yard please contact Phil for further instructions on getting that temporally moved.

Skipjack bathhouse is official closed as of Oct 1st; we did this to help cut *some* cost to the park. However, Sea Hawk will remain open until **November 1st**. And now that the park season is officially ending, we will be closing all our amenities down in the park on **November 1st**. The laundry room in the lobby at the office will remain open over the winter months. We will also be taking out some of the dumpsters and removing the porta-john at the marina at the end of the month.

Here is a **reminder** about the Worcester County Supplementary Districts and District Regulations concerning our Campgrounds subdivision. Units or sites in a campground subdivision shall be occupied **only on a seasonal basis** and shall not be occupied as a place of primary residence or domicile. Between **September 30 of each year and April 1** of the succeeding year, units or sites shall not be occupied for more than thirty consecutive days or an aggregate of sixty days. Any condominium declaration or declaration of restrictions of a homeowners' association shall include language providing for such limited occupancy. So please be cautious and aware of your number of visits or visitors to the park over the winter.

Another reminder the office will be going to our new winter hours starting Nov 1. We will be open Monday-Friday 8am to 4pm only and security will be here all others times of the day or night. As always I have an open door policy so if you have any concerns or question please do not hesitate to contact me during business hours so we can work them out. And you can call the office number at any time to reach me or security.

Thank you, Billie



Marina News for October

Unfortunately, the summer season of 2020 is coming to an end. The season was tumultuous at best, for sure. The covid issues affected everyone to varying degrees, and changed the way many of us operate. I am sure we all are hoping for better in 2021.

Just a reminder that the marina closes October 31st, and all boats should be out by November 1st. There are plans in the works for this Fall to revamp the back part of the boatyard, adding new gravel and clearly marking the spaces on both sides of the back section, and to turn those spaces on an angle to make them easier to access. So with that in mind, any boats that are still in those sections will have to be moved out of the way to complete the work, either by the owners of the boats, or the maintenance guys.

As a result, you may see boats staged in various places in the Park, to make room for the renovations. Boats will be

staged at various common areas, as well as on some lots. This is a temporary situation until the improvements are made. Things should be back to normal by Spring 2021.

As with any construction or improvements, disruptions may occur. I apologize for any inconvenience this may cause, and if anyone has any questions feel free to contact me.

Thanks,

Phil Wood



Worcester County's annual Hazardous Waste Collection Day will take place Saturday, Oct. 31 at the West Ocean City Park N' Ride, the county commissioners decided Tuesday. Recycling Coordinator Mike McClung told the commissioners that:

- Residents should not bring fireworks, explosives, or medical waste.
- Common items people can bring include household cleaners, pool chemicals, pesticides, batteries, antifreeze, light bulbs, propane cylinders, oil-based paint, and/or paint thinners.
- One item that can't be disposed of in local trash is water-based paint that is not dried out (i.e., the paint can be disposed of if it is dried out, but if it's still in liquid form, it could end up on roads.
- Electronics accepted by the Worcester County Recycling Division accepts certain electronics (*i.e.*, *computers, servers and laptops only*). McClung said if in doubt, bring your questionable item and check with an attendant to see if it can be disposed of.
- Last year, the event resulted in the collection of more than 1,000 cans of oil-based paints, 3,000 batteries, 500 cans of solid pesticides, and more than 1,000 cans of liquid pesticides. In total, 376 vehicles passed through the collection area.
- Worcester County residents can dispose of items at no charge, while businesses cannot participate.

Worcester County pays approximately \$20,000 from their recycling budget for the waste collection event to Clean Ventures, of Baltimore. For more information, call the public works office at 410-632-5623.

Link: https://www.oceancitytoday.com/news/hazard-waste-day-scheduled-for-wor-residents-oct-31/article_59dd63cc-fe94-11ea-a322-c7ca3f5e8e23.html?utm_medium=social&utm_source=email&utm_campaign=user-share



Electric Billing October 2020 to offer a bit of a “heads-up: on this quarter’s electric billing - it may seem higher than normal. Last quarter was adjusted for the rebate/ dividend that were received from Choptank Electric. Therefore, the billing was reduced – this occurs around the second quarter of the year. This month has NO reductions. In addition, the Park manager and BOD have been aware and are in process of auditing, fixing, and requiring fixes to Meters with Issues and/or NOT Working. We have been identifying these. This causes reading to be misleading and not properly billed. Choptank Electric Does NOT charge the individual lots. They charge for the WHP as a WHOLE. The meter reading our employees perform is to help substantiate the amounts each homeowner used thereby billing each lot (plus a Common Area). This quarter, with the problematic meters, we are charging as the meters read, plus spreading the difference as we do the common area, to the individual lots. *(An analysis will be done for addressing the lack of billing to the affected lots and a plan developed to address the discrepancies.)* This is not how we would like it done, but this is the best option at this time, as WHP cannot sustain the problematic usage without a Special Assessment. Another problem that we encountered, this summer, was that someone flushed a beach towel into the septic system. This caused one of our pumps to jam and the motor ran tirelessly for several days. It cost the Park a bit of money to get the matter resolved, but also likely impacted our electric cost. Our Park Manager has been working hard with our maintenance team and our electrician to get the meter problems and pedestal issues remedied. Thank you, BOD and Management.

Office hours

Starting November 2nd

Winter Office Hours

Monday- Friday

8:00 am to 4:00 pm

Security will be here otherwise

410-641-5102



Skipjack Bathhouse/Laundry – Closed

Sea Hawk Bathhouse/Laundry – Open

Closes November 1st



TIPS FOR SELLING YOUR HOME

- Obtain a current survey.
- Purchase White Horse Park Re-Sale Documents (\$150.00 paid at the office)
- Please make sure your shed, ac/heat unit, decks etc. are within your own property lines.
- Inform the office of your settlement date. You meter reading is done 3 days prior to settlement and faxed/mailed to the settlement office.
- You should have on hand or purchase up to 6 pool passes for the new owners. These can be bought at the office for \$5.00 each.
- At the time of settlement we ask that you please **return** any gate cards in your possession. We will issue your buyers new gate cards.



Annual Meeting

November 14, 2020- 10am-12pm

to be held at the

Roland E Powell Convention Center in Ocean City.

(Doors open at 9:30am)

RSVP: *Due to COVID-19 Restrictions, please let the BOD know you will be attending this meeting by: November 1, 2020.*

Elections

The WHP Board of Directors is a (5) five-member board. The 2020 election has four (4) open positions.

Environmental Control Committee (ECC) NEWS:

The BOD thanks Ric Smith for chairing this committee!

NOTICE: The ECC will hold the

Spring Inspection Walkthrough between April 3-17, 2021, weather-permitting.

Notices will be sent out, and a follow-up walkthrough inspection will occur 30 days thereafter to ensure compliance.

Please mark your calendars.

White Horse Community Park
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Berlin, MD. 21811
410-641-5102

