

# **Welcome to Covenant Towers**

**Covenant Towers is a Horizontal Property Regime that is governed by the S.C. Horizontal Property Act. As such Covenant Towers is governed by a Master Deed, By-Laws, Rules and Regulations of the Homeowners Association, which may be changed at any time. Therefore, nothing in the By-Laws, Master Deed or this handbook is a contract, implied or otherwise between Covenant Towers and the Owner.**

**Revised April 2019**

**All Handbooks preceding this  
date are to be discarded.**

# Table of Contents

<b>Purpose</b> .....	4
<b>Our Commitment</b> .....	4
<b>The Management</b> .....	4
<b>Use of Common Areas and Amenities</b> .....	5
<b>Notices</b> .....	6
<b>Good Neighbor Policy</b> .....	7
<b>Homeowners / Renters Insurance</b> .....	8
<b>Wheelchairs / Walkers/ Motorized Carts</b> .....	8
<b>Covenant Towers Board of Directors</b> .....	9
<b>Resident Welcome Group</b> .....	10
<b>Solicitation</b> .....	10
<b>Resident’s Responsibilities</b> .....	11
<b>Resident / Family Recommendations</b> .....	11
<b>Damages to Property caused by Guests / Service Workers / Delivery Persons</b> .....	12
<b>Moving Policy</b> .....	13
<b>Association Rights, Responsibilities and Remedies</b> .....	13
<b>Resident Conduct</b> .....	14
<b>Monthly Service Charges and other Billing Information</b> .....	14
<b>Mail and Package Deliveries</b> .....	15
<b>Resident’s Condominium</b> .....	15
<b>Housekeeping Services</b> .....	17
<b>Laundry</b> .....	18
<b>Maintenance</b> .....	18
<b>Telephone Service</b> .....	18
<b>Cable Television Service</b> .....	19
<b>Emergency Alert Call System</b> .....	19
<b>General Safety Precautions</b> .....	19
<b>Fire Safety Procedures</b> .....	20
<b>Smoking Policy</b> .....	21
<b>Pet Policy</b> .....	21
<b>Access to Resident’s Condo</b> .....	23
<b>Guest use of Amenities / Activities Programs</b> .....	23
<b>Resident Party Planning</b> .....	23
<b>Charitable Contributions</b> .....	23
<b>Newspapers</b> .....	23
<b>Newsletter</b> .....	24
<b>Exercise Programs</b> .....	24
<b>Transportation</b> .....	24
<b>Food Services</b> .....	25
<b>Absent Credits</b> .....	26
<b>Second Person Fee</b> .....	26
<b>ACH</b> .....	26
<b>Credit Card Payments</b> .....	26
<b>Gifts of Kind</b> .....	28
<b>Gifts or Sales to Employees</b> .....	28

<b>Memorial Fund</b> .....	28
<b>South Carolina License Plates</b> .....	28
<b>South Carolina Driver’s License</b> .....	29
<b>Taxes</b> .....	29
<b>Trash &amp; Garbage</b> .....	29
<b>Recycling Program</b> .....	30
<b>Harassment</b> .....	30
<b>Voter Registration</b> .....	30
<b>No Tipping / Gift Policy</b> .....	30
<b>Employee Holiday Fund</b> .....	31
<b>Residency by Tenancy</b> .....	31
<b>Parking</b> .....	32
<b>Storage</b> .....	32
<b>Fine Policy</b> .....	34

## **Purpose**

This handbook constitutes the written Rules and Regulations of the Covenant Towers Homeowners Association, Inc. It is created in accordance with Article XVI of the Master Deed. It is subject to revision from time to time at the request of the Board of Directors.

Within the handbook appear re-statements of some items from the Master Deed and the By-Laws, but the handbook is not intended to replace or fully explain these other documents. At the time of your closing on your condominium or any time thereafter, you should ask your attorney for a complete set of these documents. A full copy of both the Master Deed and the By-Laws, as well as a copy of this handbook are kept as reference in the Covenant Towers Resident Library.

## **Our Commitment**

Covenant Towers is a retirement condominium complex dedicated to providing a comfortable lifestyle in a caring environment for all our Residents. We are committed to meeting their present and future needs by offering secure and well cared for surroundings with an array of personal services at an economical cost.

Hospitality, service, security and professionalism are the cornerstones of our management philosophy. Our success comes from our honest desire to serve our Residents. We believe that the Resident owners deserve mutual respect and friendship, one from the other, as well as from the staff. We expect our staff to exemplify this attitude at all times.

## **The Management**

Covenant Towers is managed by a Board of Directors made up of residents elected by the resident body. This Board of Directors acts on their behalf to promote the goal of a quality retirement for all our residents.

The Board of Directors is responsible for the overall management of Covenant Towers and accomplishes this through the hiring and supervision of a qualified Executive Director of the campus, and the Director of Finance & Human Resources. Together, they ensure that the residents are treated fairly and with respect, staff members are valued, and resources are invested wisely. The Executive Director handles all residents' suggestions and concerns and ensures the proper maintaining of the facility. The Director of Finance & Human Resources handles the procedures of accounts payable, accounting, finances, payroll, employees and taxes.

The Board of Directors is intimately involved in the operation of Covenant Towers. This high level of interest and involvement translates into high standards, professionalism and success on a consistent basis.

## **Use of Common Areas and Amenities**

As a resident of Covenant Towers, you have available to you all common areas and amenities in the building and on the grounds. Non-payment of HOA monthly assessment fees will result in immediate restriction of the use of any common areas, amenities or services available at Covenant Towers. Children and teenagers under the age of 18 must be accompanied by an adult when using the common areas and amenities. The following are included for your enjoyment:

### ***The Library***

Located at the front entrance of the Center Building, the area may be reserved for private parties or meetings. You are encouraged to use this room during the daytime and in the evenings for quiet relaxation or socializing with your friends and neighbors. The room is also designated as the gathering place for those Residents going to an off-site function scheduled by the Activities Department.

The Library is always open for your convenience. Books are available for check out at no charge. Signing out a book will be accomplished by having a log book on the counter at the front desk. When returning books, please drop them at the front desk. Covenant Towers gladly accepts donations of books for the Library provided there is advance approval by the Friends of The Library Committee.

### ***Internet (not sure if this is the right place)***

Wireless internet service is available in the Administration Building at no cost to the resident. The Activities office offers a Resident's Business Station offering a computer, on line web service, printing and assistance if needed. This station is utilized for web browsing, printing airline tickets, recipes, documents, etc. so be creative.

### ***The Game Room***

This is a charming multi-purpose room. Activities such as board games, bingo, card games, bridge, movies, and craft projects are regularly scheduled for all to enjoy.

### ***The Coffee Shop***

Definitely a gathering place, the Coffee Shop is located in the Center Building. You may help yourself to coffee and read a variety of daily newspapers. Newspapers are for all residents, they are not to be taken out of the shop. You may even order breakfast or a light lunch by merely pressing a button located on the wall. A member of the kitchen

staff will respond to assist you with your order. All charges for meals appear on your monthly bill.

### ***The Magnolia Room***

Our Residents are encouraged to come to the dining room not only for a meal, but also to socialize and stay in touch with friends and neighbors. The evening meal is served daily, except Sunday. On Sunday and Holidays, a mid-day meal is provided, instead of the evening meal. The Magnolia Room is also the place to enjoy parties, special events and a variety of entertainment planned by the Activities Department. For additional information see the “Food Service” section.

### ***The Swimming Pool***

The swimming pool is located between the East and West Towers and is open to Covenant Towers Residents and their guests under the provisions of the “Guest Use of Amenities” section. Use of the pool is at the Residents’ and their guests’ own risk. The Association assumes no liability for any accidents / injuries. All children under the age of 18 MUST be supervised when they are using the pool. Babies in diapers should not be in the pool at any time.

The pool area is the appropriate place to enjoy sunning as you cannot wear bathing attire in other locations. You must wear non-revealing cover-ups and shoes going between your unit and the pool. No glass containers should be used beside the pool. Always swim with a “buddy”. An emergency phone is located at the sidewalk adjacent to the pool.

### **Notices**

All notices required to be sent to Covenant Towers shall be delivered personally or shall be sent by registered or certified mail to:

Covenant Towers  
5001 Little River Road  
Myrtle Beach, SC 29577-2478

or such address as Covenant Towers may later direct by written notice delivered personally or forwarded to you by registered or certified mail.

Monthly assessments and any other notices shall be delivered to Residents personally or via the in-house mailbox, e-mail, or such other address that you may have provided to Covenant Towers.

## **Good Neighbor Policy**

Article XVII of the Master Deed provides that no rights of other occupants be obstructed or interfered with and that no nuisances be created which interfere with the peaceful possession and proper use of any dwelling or common element at Covenant Towers. In order to assure each Resident's rights, the following "good neighbor policies" are established:

1. All noise levels should be controlled during the evening hours to assure that your neighbors are afforded peace and quiet.
2. Use the fan above your stove and/or open windows to help assure that your cooking odors do not extend to your neighbor.
3. The actions of your visiting guests are your responsibility. Guests include caretakers, outside contractors, as well as family and friends. It is the Resident's responsibility to inform guests of all pertinent rules regarding the use of all common areas, both inside and outside the buildings. This includes roadways and parking lots. Please refer to the sections: "Guest Use of Amenities / Activities Programs" and "Damages to Property Caused by Guests / Service Workers / Delivery Persons" for specific information regarding these areas.
4. All Covenant Towers roadways have a maximum posted speed limit of 15 miles per hour. It is the responsibility of the Resident to honor this limit and to inform all guests to obey this limit. Many Residents use the roadways for walking exercise.
5. All Residents of Covenant Towers are afforded a quiet, peaceful and safe place to live and receive the services they need to maintain their own independence. Should you require extra services to maintain your residence at Covenant Towers, you are expected to request the needed service from appropriate Covenant Towers staff, rather than to expect your neighbor to care for your needs. This does not mean that a spirit of neighbors helping neighbors is discouraged, such as having a buddy to check on you periodically. It does mean that neighbors taking advantage of neighbors is discouraged.
6. Maintain your condominium in a safe, sanitary manner that assures the rights of others are not obstructed or interfered with and that no nuisances are created; and that allows your neighbors the peaceful possession and proper use of their homes and all the common areas.
7. Maintain your personal hygiene in a manner that assures no foul odors are present in regards to either your body or any area outside or inside your condominium.
8. It is your responsibility to inform your guest(s) to park only in areas designated for visitors. Overnight guest parking passes are available at the front desk.
9. Bear in mind that there is a greater need for handicap parking spaces than is feasible to provide and use these spaces only if you, the driver, need them. Otherwise, please drop off your passengers close to the building/ramp and park in a regular Resident space.

10. Grocery and Luggage carts are available on the first floor, center stairwell in the East and West Towers. These carts are for use by the Residents only. Residents are expected to return these carts to the first floor, as soon as possible after each use.

### **Homeowners / Renters Insurance**

Covenant Towers carries all casualty and liability insurance coverage common to Condominium Projects. This coverage does not, however, extend to your condominium's interior, personal furniture, clothing, any personal belongings, or any personal liability within your own condo or your individual storage closets.

Covenant Towers Homeowner's Association requests that all residents carry an HO6 policy to insure the contents of your condominium and your personal liability. Your insurance agent will need the following information in order to determine your exact premium:

1. Buildings are concrete and steel with Dry-vit Exteriors.
2. Myrtle Beach City Fire Dept. Station #2 is 0.6 of one mile away.
3. A fire hydrant is within 100 feet of each condo and MBFD hose connect on each floor of buildings.
4. All common areas have multiple hardwired smoke detectors.
5. There are sprinkler heads, and multiple fire extinguishers in hallways on every floor of the buildings.
6. Entry/Exit sprinkler head inside each condo.
7. Each condo has hard wired smoke detectors monitored 24/7.
8. There is a two-way intercom from each condo with all-call capability.
9. Each condo is equipped with dead bolt lock.
10. There is an access point surveillance system.
11. On-site Security Staff 24/7 with Guard Tour throughout the night and weekend.

### **Wheelchairs / Walkers/ Motorized Carts**

#### ***Motorized Wheelchairs***

Residents with impaired mobility who own and operate a motorized wheelchair while on Covenant Towers property will be required to comply with the policies and procedures set forth below. This policy applies to electric wheelchairs, electric scooters, electric carts and power chairs.

All operators must maintain complete control of their own vehicle at all times. They must operate their vehicle so as not to endanger themselves, other residents, staff or visitors.



All operators must maintain safe speeds when in use within the facility or on its grounds. Safe speeds are defined as no faster than the average walking speed of the residents in the building.

An operator whose neglect or failure to adhere to the Rules of the Facility, which results in physical damage, shall be responsible for the cost of the physical damage.

Pedestrians must be given the right of way at all times; ample notice must be provided before passing pedestrians in the hallways.

Motorized Chairs must be parked inside the owner's condo. They must not be left unattended in hallways, stairways, or other common areas except in the designated place near the dining room.

Extreme care must be taken when entering and exiting the elevators and the electric doors located at the lobbies of each building. Motorized Chairs must be recharged only in the owners/operator's residence.

Due to space limitations and the potential for tripping hazards for other residents, it is recommended, where physically possible, that the Motorized Chairs not be utilized in the main Dining Room.

### ***Wheelchairs and Walkers***

Wheelchairs may be used as a seat at a table during meal times. For those who use a Walker please place it outside the Dining Room in the designated area along the hallway. If you need to use the Walker to proceed to your table your waitperson will place it outside of the dining room while you are dining. When you ready to leave the waitperson will return it to you.

### **Covenant Towers Board of Directors**

The Board of Directors consists of at least five members of the Homeowners Association. The Association elects these individuals at the annual meeting in October. The Board Members serve staggered three-year terms.

The composition, duties and responsibilities of the Board of Directors are outlined in the By-Laws of Covenant Towers Homeowners Association, Inc., a non-profit, but not tax-exempt South Carolina Corporation.

The exact date, time, and place of the annual meeting of the Association are determined each year by the Board. Announced meetings of the Board are open to all members of the Association. There are three quarterly updates and an annual meeting. The quarterly

updates are in January, April, July and the annual meeting is in October. The quarterly meetings are announced by placement on the monthly calendar of activities and the annual meeting is proclaimed by written notice.

Your Board works diligently to provide ethical leadership for the Association. Their task is to balance wants and needs with available resources, while assuring a sound financial position, and maintaining the business and properties to the highest standards.

### **Resident Welcome Group**

In our continued efforts to welcome new residents, and help make your move in process a smooth one, this group was created. The Resident Welcome Group here at Covenant Towers acts as a liaison to the new residents.

Sometime after move in, at the resident's convenience, an orientation meeting will be scheduled. Administration will meet with the new resident followed by members of the Welcome Group taking the resident on a tour of Covenant Towers, provide valuable information and answer any questions or concerns.

To learn more about the Resident Welcome Group and its functions, please feel free to contact Administration.

### **Solicitation**

Solicitation at Covenant Towers by outside sales persons, politicians, residents, staff or other solicitors is not permitted. This policy is intended to provide the highest level of assurance of your right to privacy and to quiet any chance for harassing visits or calls. As a part of this policy, solicitation through distribution or posting of flyers is not permitted. Staff personnel are not allowed to post or distribute materials of any kind. Independent contractors who lease space from Covenant Towers Homeowners Association, Inc. may post and distribute materials necessary to their business.

Residents are permitted to advertise items for sale to each other by utilizing the bulletin board located in the Mail Room. While staff people cannot post items for sale on the Resident's bulletin board, they are permitted to view the board and purchase advertised items from the Residents. Real Estate advertisements are not permitted on the Resident's bulletin board.

The posting of pamphlets, notices, and other materials require the approval of management. Approval is granted at the discretion of management and must be relevant to the resident community. Approved materials will be posted in the mail room unless permission is granted to post in other locations.

## **Resident's Responsibilities**

All Residents have certain responsibilities which include, but are not limited to:

1. Completing with honesty any forms required by the Association in a timely manner.
2. Becoming familiar with emergency procedures and participating in emergency education sessions.
3. Becoming familiar with and complying with the Covenant Towers Homeowners Association, Inc. Master Deed and By-Laws as well as this Handbook.
4. Inquiring of appropriate staff or the Board members if there are questions or confusion concerning the items in number 3.
5. Informing appropriate staff members when there are changes in pertinent items in your personal file (i.e. health change, who to notify in emergencies).
6. If your condo will be empty overnight for one or more nights, please notify the front desk.
7. Voicing concerns in a timely manner through the appropriate channels.
8. Seeking assistance whenever needed from the appropriate staff members.
9. Dressing in street clothing, including shoes, outside of condos in any common areas, except when moving directly from your condo to the pool and back at which time appropriate non-revealing cover-ups and footwear are required.
10. Using alcohol in a temperate manner in common areas.
11. Refraining from using profanity in all common areas.
12. Completing the vehicle identification form, returning it to the front desk, and displaying your parking sticker as directed in a timely manner.
13. Updating out-of-state legal documents such as Health Care Power of Attorneys to South Carolina Statutes.
14. Treating all other Residents and all staff members with dignity and respect.
15. Maintaining personal hygiene, assuring that foul body odors and soiled clothing are not present in any common areas.
16. Maintaining your condo in a sanitary, safe manner to assure no nuisance is created for any other homeowner and that no unsanitary living conditions exist either within your condo or on Covenant Towers property.

## **Resident / Family Recommendations**

Upon moving to Covenant Towers, you will be asked to provide us with a medical, social and functional history as well as information for contacting the appropriate person or persons in case of emergency. This provides us with the essential information needed in emergency situations. It is also to your benefit to provide us with copies of your Advance Medical Directives, Health Care Power of Attorney, and Living Will.

You have the responsibility of keeping this data updated as soon as changes occur. For instance, if you change doctors, if your next of kin moves or has a new phone number, if you change any plans you have made concerning medical treatment or a Living Will, the file should reflect these changes.

All Residents need to make sure your FILE OF LIFE is updated and on your refrigerator in your condo for the EMS to have if needed. Bring it to the front desk to have copies made for your file in the office.

### **Damages to Property caused by Guests / Service Workers / Delivery Persons**

It is the intention of the Association to hold those workmen who provide services to the Residents at Covenant Towers and those who visit responsible for their actions. This intent is complicated because most of the workmen and all of the visitors come at the request of individual Residents rather than the Association. Because of this fact, the Association has no choice but to make the Resident responsible for said actions and encourage the Resident to convey the rules to workmen and guests, and in turn hold them responsible.

All deliveries and outside contractor services coming to the Condominium Buildings must be accomplished under the direction of the Covenant Towers Maintenance Staff. When appropriate, elevators will be padded. All hallways, lobbies and sidewalks must be kept clear.

Deliveries and outside contractor services must be coordinated with the Maintenance Staff prior to arrival at Covenant Towers and should be completed during normal business hours of 8:30 a.m. and 5:00 p.m. Monday through Friday.

Any deliveries or outside contractor services, other than in extreme emergencies, which occur outside normal business hours, can only be made if Covenant Towers maintenance staff approve the delivery/service in advance and the Condo owner agrees to pay all costs incurred by Covenant Towers to have the staff member present. Cost estimates are available on request.

The definition of "Deliveries and Outside Contractor Services" includes, but is not limited to: Moving in or out, furniture/equipment deliveries, service work on heating/air conditioning equipment or appliances, service on plumbing/electrical, flooring cleaning and/or replacement, any renovations.

Association property which lies in the path of the activity being performed, including doors, doorways, elevators, lobbies, stairwells and corridors will be inspected prior to and after the work is completed. A detailed list of all new damages will be provided to the

Homeowner and the costs of repairs to Association property will be billed to the Resident.

*Special Note:* Failure to follow the outlined procedure will subject the homeowner to becoming responsible for all unaccounted damages found once the Association learns of the activity and the inspection is made. Board and staff members are authorized to stop any non-compliant activity.

To protect themselves from the costs associated with this policy; it is recommended that each Resident get a “Responsibility for Damages” clause as a part of any contract they execute with a mover, delivery company, retailer, service provider, etc. This will allow the Resident to recover any costs they incur due to damages caused.

### **Moving Policy**

This policy is designed to make the moving experience as pleasant and efficient as possible and to avoid interference with/from the activities of other Residents. Persons moving in or out of Covenant Towers are expected to schedule these events in advance with Maintenance. All moves, whether by Commercial Carrier, rental van or private conveyance, must be scheduled Monday through Friday between 8:30 a.m. and 5:00 p.m. when support services from staff personnel are available. Weekend, holiday and after hours moves will only be allowed when a weekday move during regular business hours is impossible, and will require both approval by and the presence of a maintenance staff member. All costs associated with the staff member’s presence will be charged to the Resident moving. If prior scheduling arrangements have not been made, then the carrier may be denied access to the premises by any member of the Board of Directors or staff.

An elevator, if needed, will be padded by Covenant Towers personnel and reserved for the duration of the scheduled move. Hallways, lobbies and sidewalks must be kept clear at all times. Furniture and boxes should not be allowed to block any passageway but should be moved from van to elevator to condo and vice versa. Empty boxes and packing materials must be kept in the condo until they can be loaded on the van by movers or discarded by Covenant Towers personnel. The Resident will be held accountable for any damages to Covenant Towers property, including scarring of carpet, walls and/or elevators.

### **Association Rights, Responsibilities and Remedies**

The Master Deed and By-Laws of the Association spell out all the Rights and Responsibilities of the Association as well as the Remedies. Article XVII of the By-Laws deals with the Rules and Regulations that are established by the Association and the Board of Directors. A copy of the Rules and Regulations is posted in the Resident

Library and each homeowner and/or tenant is furnished with a copy. Article XVI of the Master Deed requires the Residents who use the common elements to be subject to reasonable rules as established by the Association.

The Association, through its Board of Directors and Management, is responsible to provide each homeowner with the peaceful possession and use of their condo and the common elements of Covenant Towers. This Handbook, designed as the Rules and Regulations of the Association, is a guide to be used by the Board of Directors and Management in fulfilling this obligation. The Board of Directors has the right to give notice to individuals violating the Rules and Regulations, the Master Deed and/or the By-Laws of the Association. This notice will be in writing and will inform the Resident about the violation and possible default.

## **Resident Conduct**

Article XII of the Master Deed notes that no “immoral, improper, offensive or unlawful use shall be made of any dwelling or of the common elements, and all laws, zoning ordinances and regulations of all governmental authorities having jurisdiction of the condo shall be observed”.

All Residents are reminded that the Board of Directors and Management take the responsibilities under this section very seriously, and you are encouraged to bring any questions regarding the scope of this Article to the Board or Management for further explanation or clarification.

## **Monthly Service Charges and other Billing Information**

### ***Billing Procedures***

1. Monthly statements itemizing the charges of monthly residency fees are prepared in advance, along with any miscellaneous service fees from the previous month. Miscellaneous fees consist of items such as extra residency meals, guest meals, meal delivery service, transportation (other than scheduled group activities), and maintenance and laundry charges.
2. Charges enumerated on the monthly statement are due and payable on the first day of each month. Payment should be made in the form of a personal check, ACH or money order and remitted to the Business Office. Payment in the form of cash is strongly discouraged. Accounts not settled by the tenth (10<sup>th</sup>) day of each month are considered past due and may be subject to a late charge of \$25.00.
3. Covenant Towers Homeowners Association, Inc. has the right to file a lien against the property and initiate foreclosure proceedings of any Resident who fails to pay the monthly assessment or any other fees when due.

4. Non-payment of HOA monthly assessment fees will result in immediate restriction of the use of any common areas, amenities or services available at Covenant Towers.
5. In accordance with the Master Deed and Bylaws of Covenant Towers, any account delinquent at 90 days will be forwarded to an attorney for future action.

## **Mail and Package Deliveries**

U.S. mailboxes are located in the Center Building adjacent to the Beauty Shop. The U.S. Postal Service has a master key to all the mailboxes.

All packages and deliveries to the Front Desk will be held at the Front Desk. As a courtesy you will receive notification from the Front Desk when a package has arrived and is ready for pickup. Certified or Registered mail/packages that require a signature will also be signed for and accepted at the Front Desk. The Front Desk will keep a list, and you will be notified and asked to sign stating the mail/package has been received.

If a Resident should vacate a condo, a forwarding address should be left at the Front Desk. It is the Resident's responsibility to complete forwarding address information. Moving and mail hold forms are available at the Front Desk.

Stamps may be purchased at the Front Desk. The front desk can mail most packages and parcels including international for you. The cost of these services can be billed to your account or paid for at the front desk.

In-house mail slots are provided for the delivery of monthly statements and memos from the Administrator and the Staff. You may use this system to send notes and cards to your friends in the Towers.

Incoming mail must be clearly marked or it will be taken to the Front Desk and then placed in your open mail slot. If there should be a buildup of mail in a mail slot that creates a problem the mail will be removed by the Front Desk personnel and held until it is picked up.

## **Resident's Condominium**

### ***Décor***

Condo entry doors are not to be defaced or altered in any way by the homeowner. Special door knockers are permitted and can be installed by the Maintenance Department.

### ***Defects and Damages***

You are responsible for giving Covenant Towers maintenance staff notice of any defects or damage in the structure, equipment, plumbing, electrical system and fixtures in your living unit.

### ***Ductwork Cleaning***

The ductwork in your condo is a “flexible type” duct which does not lend itself to cleaning. The ducting is hard to remove dust from and is easily torn or punctured. If you feel you must have the ducts cleaned, only have the entry points that are easily accessed cleaned. Remember you are responsible for any damages caused to your ducts.

### ***Routine Maintenance Requests***

Request for routine maintenance services should be made during regular office hours which are 8:30 a.m. to 5:00 p.m., Monday through Friday. Requests are to be made in writing by completing a Maintenance Request Form and placing it on the door of the Maintenance Shop. Should you need emergency maintenance, call the Front Desk and the receptionist/security officer will call a maintenance staff person to come to your condo as quickly as possible. The Association maintains the heating, ventilation, and air conditioning equipment for the common areas only.

### ***Door Locks***

Do not alter any door lock or install a new lock, or knocker or other attachments, without notifying the Maintenance Department. Any damages to any lock or lost keys will be repaired or replaced at the Homeowner’s expense. No door chains are allowed on the condo entry doors. This is prohibited for safety reasons in case we require access during an emergency. Duplicate keys can be made by Maintenance at a reasonable fee.

### ***Modifications to Condos***

Responsibility for the payment of all cost of non-repair items such as general maintenance, upkeep and repairs will be charged to the homeowner as an extra service. (Listing shown below, including but not limited to)

### ***Non-Building Items***

Door Knockers	Automatic Pull Cords
Condo Painting	Additional Lighting
Extra Shelving	Hand held Shower Fixture
Extra Towel Bars	Picture & Mirror Hanging
Extra Grab Bars	Furniture moving in the condo
Extra Outlets	Extra TV Cable Connections
Ceiling Fan	Handicap Seats & Rails
Mattress Turning	



### ***Repairs in your Condo***

In the event repairs are needed inside your condo, Covenant Towers will make every effort to give you as much advance notice as reasonably possible. In cases of emergency during your absence, Covenant Towers will provide access to the appropriate repair person.

### ***Exterior Space***

Article XIX of the Master Deed states: “No owner of a dwelling shall permit there to be made any structural modification or alterations therein without first obtaining the written consent of Association, which consent may be withheld in the event that a majority of the Board of Directors of said Association determine, in their sole discretion, that such structural modification or alterations would affect or in any manner endanger the building in part or in its entirety. All modifications must be submitted in writing for approval prior to commencing the work. If the modification or alteration desired by the owner of any dwelling involves the removal of any permanent interior partition, Association shall have the right to permit such removal so long as the permanent interior partition to be removed is not a load-bearing partition, and so long as the removal thereof would in no manner affect or interfere with the provision of utility services constituting common elements located therein. All work must be performed by contractors with a valid Myrtle Beach permit. The owner is responsible to ensure that all work is performed according to applicable codes. No owner shall cause the balcony abutting his dwelling to be enclosed, or cause any improvements or changes to be made on the exterior of the building, including painting or other decoration, or the installation of electrical wiring, television antenna, machines or air conditioning units, which may protrude through the walls or roof of the building, or in any manner change the appearance of any portion of the building not within the walls of such dwelling, nor shall storm panels or awnings be affixed, without the written consent of Association being first obtained.” Do not hang wet towels or bathing suits, etc on the railing of your balcony.

### **Housekeeping Services**

This service includes dusting of all horizontal surfaces (the Association suggests removal of personal items from the areas prior to your scheduled cleaning), vacuuming of carpets, cleaning of kitchens, bathrooms, including the floors and fixtures and the changing of bed linens upon request. Exterior window washing is also performed periodically and upon request. A signed authorization must be on file before the housekeeping staff will enter an unoccupied condo on a non-emergency basis.

The Housekeeping Department is also responsible for cleaning of hallways, laundry rooms, entrances, stairwells, and all public areas inside the Towers and Center Building.

Miscellaneous housekeeping requests (those not included as routine cleaning or extra housekeeping) are provided by Housekeeping upon request. There are fees charged for these services and some restrictions apply due to the availability of staff. You may contact the maintenance office should you need additional services or information.

You are expected to take advantage of the bi-weekly housekeeping services provided. Should you not allow this service and a nuisance be determined to exist, the Association has the right to enter the unit, remedy the nuisance and bill you for the costs.

## **Laundry**

A laundry room is located on each floor in the Towers with the exception of the first floor in the East Tower. Each room has a full-size washer and dryer for your personal laundry. You are responsible for your own materials for washing and drying clothing along with their proper use and storage. Leaving the machines clean and ready for the next person is a necessary part of the operation for each of the Residents. You are encouraged to coordinate usage of washers and dryers in conjunction with the other Residents within the same building. If your clothes are left in a washer or dryer for an inordinate amount of time they may be removed and placed on the folding table.

Personal laundry service is available, if needed, through the Housekeeping Department for a nominal charge. For additional information about this service, contact the Housekeeping Department.

## **Maintenance**

Covenant Towers employs a professional staff for the upkeep and repair of the buildings and the grounds. Certain specialized services are contracted as necessary to assist in these efforts.

Please be aware of the priority of non-emergency requests for maintenance. The staff members must first act on any emergency or hazardous conditions, which may develop to comply with governmental requirements (in regard to licensure) before they are available to attend to a special request.

## **Telephone Service**

Phone service is available from your choice of provider. Locally, the following providers are available:

Frontier Residential Service:	877-462-8188
HTC Customer Service:	843-369-8987
Spectrum:	843-913-7941

The length of time for installation varies with the provider. After the initial installation, if you experience problems with your telephone service, notify the Covenant Towers maintenance department first. Do not call your phone carrier.

Residents are strongly encouraged to have home phone service installed, in addition to any cell phones. Should you need to contact 911, they can **only** pinpoint your location by using a home phone.

### **Cable Television Service**

Basic cable television is provided in all condos. If premium channels are desired, or a converter box is needed you should call, Spectrum at (843) 913-7941.

### **Emergency Alert Call System**

Your safety is of the utmost concern to the staff of Covenant Towers. Should an emergency (defined as “serious, unexpected and potentially dangerous situation requiring immediate action”) arise in your condo:

#### **First Call 9 1 1**

Second Call the front desk at 449-2484. A staff member will answer and respond accordingly. If you can not reach or operate the telephone, pull the security pull cord located in your bathroom and bedroom. A staff member will respond to you over the intercom and/or by coming to your condo.

A Resident may also purchase a “Cord Mate” from the facility which operates the security pull cord by remote control. This little device is worn around your wrist or as a necklace.

### **General Safety Precautions**

You are urged to keep your doors locked at all times and not to open your door to anyone unless you are absolutely sure you know with whom you are communicating. Covenant Towers staff members will attempt to notify you in advance if an unscheduled visit is necessary. Urge family members to call before visiting whenever possible. The practice of preventive measures is the best deterrent to potential problems. You should report any suspicious situations to Covenant Towers staff immediately.

Every effort is taken to ensure that you are safe and secure while residing at Covenant Towers. Personal items such as jewelry and money should be under lock and key. Ask

your insurance agent for specific details your carrier may require or suggest for loss prevention or coverage issues.

## **Fire Safety Procedures**

Covenant Towers condominiums are all equipped with smoke detectors and sprinklers. Hallways in each building have smoke detectors; pull stations, fire extinguishers and hoses for fighting a fire should it be necessary. The smoke detectors are hard wired into a central distribution panel and do not require batteries to operate. The fire extinguishers are located at each stairwell in a cabinet with the fire hose. Each resident should become familiar with the location of this equipment.

There are two alarms with which you should be familiar. First is the smoke detector within your unit which has an alarm that is high pitched and will continue to alarm until the smoke is cleared from your apartment. Things to remember when clearing this smoke:

- a. If this alarm is going off in the condo, the signal has been sent to the front desk.
- b. Maintenance has been notified. During the evening hours, Security is notified.
- c. We will assist with the smoke removal.
- d. Do Not Open the condo entrance door to clear the smoke.
- e. Do Open the sliding glass door and windows to remove the smoke.
- f. Turn on the bathroom exhaust fan.
- g. Do Not turn on the range hood exhaust if the fire is in the oven or on top of the range.
- h. Do pull the fire alarm pull station located by the stairwell nearest your condo should the fire have the potential of getting out of control.
- i. The alarm in your condo will automatically reset once the smoke is cleared from your condo.

The second alarm is the building alarm. This is the Red Unit on the wall above your smoke detector. This alarm is much louder, and it is telling you to leave the building. If this is not possible, put something under the door to keep smoke from entering the condo and leave your entry door unlocked. Things to remember during this alarm:

- a. Remain calm, do not panic.
- b. Leave the building, proceed to the nearest stairwell. This is your safest place.
- c. If you cannot use the stairs, remain on the landings and against the wall until someone comes to get you.
- d. Do not go to the balcony.
- e. Elevators do not operate – they will return to the first floor.
- f. When the alarm is turned off, all is clear and you may return to your condo.
- g. Do not block the stairwell.

It is the responsibility of every Resident and staff member to keep Covenant Towers safe, and it is your duty to act promptly to any fire alarm by following the instructions in this handbook.

## **Smoking Policy**

The Master Deed of the Covenant Towers Homeowners Association was amended to restrict smoking on the Covenant Towers property to designated areas only.

No smoking is permitted in any Dwelling (apartments), Limited Common Element (balconies, patios, etc.), or Common Element (grounds, parking areas, etc.) excepts as designated by the Board of Directors.

Failure to adhere to this policy may result in actions taken including fines or other restrictions as determined by management.

## **Pet Policy**

Covenant Towers condominium Residents are permitted to own house pets which have been approved by the Maintenance Supervisor in advance. A pet's behavior is never allowed to infringe on the rights of any Resident.

Permission for pets to live at Covenant Towers is contingent on the following conditions and approvals:

1. Administration personnel must be notified in advance when a Resident plan to bring a pet. The Resident must agree to provide sufficient information to assure compliance with this Pet Policy. Approval from Administration is confirmed by the execution of the Pet Policy approval form, a signed copy of this Pet Policy, and a physical inspection of the proposed pet. The Pet Policy Approval Form requires the designation of a "Responsible Party" which shall be signed by the party and witnessed by a Notary Public. The Responsible Party for the pet must be local to the area and immediately available.
2. All pets must be of such a breed and/or temperament as to allow appropriate staff to enter the residence for normal services. It is the owner's responsibility to ensure proper training for their pet and proper behavior from their pet. Pets may not exceed 25 pounds. Without prior approval from management there is a 2-pet limit for each condo.
3. The pet may not be a threat to the safety, health, or well-being of the pet owner, other Residents or staff members. No wild animals are permitted.
4. Pets must be kept on a leash at all times when outside their condo. Leashes must not exceed 6 feet in length. Leashes must be held at all times and the person holding the leash must be capable of controlling the dog. Leashes are not to be secured to any

object and no pet is to be left unattended. This applies to all common areas and limited common areas of the property including the corridors of the condo buildings, patios, parking areas and grounds.

5. Pets, except an approved Seeing Eye or other ADA protected dogs are permitted in the center building to pass thru only. No pets are allowed in the dining areas or coffee shop.
6. Pets are not permitted to bother residents with unacceptable behavior, which shall include but is not limited to: excessive noise-making, destruction of plants or property, soiling of an indoor area, jumping on people. Owners are responsible to clean up after their own pets immediately after the litter is made. A clean, sanitary, safe environment is an absolute requirement. Only two written warnings by Administration are needed to require the pets' removal from Covenant Towers.
7. Regular spraying of the condo unit, if appropriate for the pet class, will be done at the pet owner's expense.
8. Each pet brought to Covenant Towers requires a separate execution of this policy.
9. When the pet expires, the removal is the immediate responsibility of the owner.
10. All veterinary examinations and required vaccinations are required to be kept current and a copy of the vaccinations is to be provided to Administration on a regular and ongoing basis. The Association reserves the right to call for an examination of the pet, at the pet owner's expense, at any time it deems necessary.
11. Guests of Residents are not permitted to bring pets to Covenant Towers for overnight visits. Day trip visits are subject to appropriate portions of this Pet Policy.
12. A refundable deposit in the amount of \$500.00 is required for each pet brought to Covenant Towers. The deposit will be held by the Association to cover actual costs connected with the enforcement of this Pet Policy or to effect repairs for any damages caused by the pet. This deposit will not be used as a fine for a pet's infraction in lieu of removal of the pet from Covenant Towers. Should actual expenses be in excess of the deposit, the Resident will be billed for, and agree to pay, the excess amount. In the rare event that any portion of the deposit is depleted and the pet is allowed to remain at Covenant Towers, the deposit must be replenished and can be increased as deemed necessary by Administration.
13. The health of the pet owner must be such that the pet owner maintains full responsibility for the pet. Covenant Towers Administration has the right to place the pet, at the owner's expense, in a boarding situation consistent with the pet's needs, should the owner be unable to attend to the pet; or to have the pet owner's "Responsible Party" remove the pet immediately from the condo and see to its care.
14. A license is required for pets residing in Myrtle Beach. This license must be kept current and displayed on the pet at all times.

NOTE: This policy has a corresponding form, the Pet Policy Approval Form, which is incorporated herein by reference. This form and an executable copy of this policy are available from the Front Desk.

## **Access to Resident's Condo**

In the interest of safety and health of the Residents, only designated staff members have access to enter your condo. Such entry includes, but is not limited to:

(a) the performance of scheduled housekeeping duties, (b) response to emergency medical workers, (c) entry by authorized personnel in the event a Resident's safety is in question, and (d) scheduled or emergency maintenance. We will make every effort to inform you in advance of intended entry to your condo.

## **Guest use of Amenities / Activities Programs**

Based on availability and appropriateness, guests of a Resident may use activity areas and participate in activity programs when accompanied by a Resident if space is available. A guest may ride with the Resident, if space is available, on the van. Priority is given to residents first. Residents' guests, family members and friends may purchase show tickets at group rate prices. Covenant Towers staff may also take advantage of group rates.

## **Resident Party Planning**

You will need to make arrangements for catering with the Executive Chef. Please check with the Activities Department for possible schedule conflicts.

## **Charitable Contributions**

"The Board of Directors does not authorize contributions to individuals or organizations on behalf of the Covenant Towers Homeowners Association, Inc. The support of charitable causes is an individual responsibility." Throughout the year, the Activities Department may occasionally be collecting items for local charities. Your participation is completely voluntary.

## **Newspapers**

Daily copies of *The Sun News*, and *USA Today* are available in the Coffee Shop for Residents. *The Sun News* and Other papers such as *The State, News & Courier, Charlotte Observer* and *The Wall Street Journal* are also available for delivery by subscription. If you need assistance making arrangements, call the Front Desk or contact the carrier directly.

## **Newsletter**

The Covenant Towers monthly newsletter, “*Talk of the Towers*”, provides a monthly calendar of current and up-coming events. In addition, Resident birthdays/anniversaries are noted. A “New Residents” section profiles new residents. Your contributions are always welcome.

## **Exercise Programs**

The exercise programs for Covenant Towers are listed on the calendar in the *Talk of the Towers*. There are a number of regularly scheduled audio and video programs, including sitcercise, walkerobics, and senior aerobics. Aquatics exercise is taught in season. Certain classes may involve an extra charge.

As with any exercise program, you should check with your doctor(s) before participating. Covenant Towers Homeowners Association accepts no responsibility for accident or injury incurred by a Resident during any exercise program.

## **Transportation**

There are regularly scheduled trips to the grocery store, malls, restaurants and other places of interest. Occasionally, a regularly scheduled trip may have to be re-scheduled. Activities will post notices should this occur.

Each month there is a “Shopping Day” scheduled, with stops at local malls and shopping centers.

Transportation on an individual basis to doctor’s appointments is available on a fee basis when a vehicle and a driver are available. The fee is \$17.00 per trip. Normally, this service is provided through the Activities Department. You are encouraged to check with the Activities Department about vehicle/driver availability. Transportation is available within the city limits and to the hospital/medical offices on 82<sup>nd</sup> Parkway.

Due to the travel time involved, especially during holiday/seasonal traffic, transportation requests for outside of the city limits must be approved. The cost for an out-of-city limits trip is based on destination. Out-of-City limits transportation should not exceed 30 minutes travel time one-way. Please contact Activities for this service.

The Activities Department staff is not allowed, nor qualified, to be a companion for you during a medical appointment or to accompany you on other errands. The driver will transport you to your destination and return to Covenant Towers. You will call for pick-up after your appointment/errand. You will be informed of vehicle/driver availability for



pick-up when you make the original reservation. With prior approval a staff member may stay with you when mandatory by the doctor's office if no one else is available to accompany you. The cost of the staff member will be the resident's responsibility. This service must be approved in advance and is due to staff availability.

Every effort will be made to accommodate personal transportation requests, but since the vehicle(s) are used for many scheduled activities, it is important for everyone to be considerate in arranging individual transportation. Please arrange transportation at least 72 hours in advance. Drivers are not allowed to lift heavy loads or packages due to safety and insurance reasons.

The names and phone numbers for local taxi services and uber are available at the Front Desk.

### **Food Services**

The Food Service Department at Covenant Towers strives to provide the finest quality of food and service. All food is prepared daily on the premises. Three meals each day are provided in the Center Building for the condo Residents.

A weekly menu is placed in the Condo Residents' in-house mailboxes on the Friday prior to the menu week for the evening meals. Breakfast and lunch menus are available in the coffee shop and dining room.

In the Magnolia Room there are no regular table assignments. Although Residents usually adopt a preferred seating place, no individual or group has the exclusive right to the use of any table on a regular basis. The dinner meal is open seating: Monday through Saturday at 4:45 p.m. – 6:30 p.m. and on Sunday. Holidays at 11:30 a.m. – 1:30 p.m. with the exception of Thanksgiving, Christmas and Mother's Day which have 2 seating's, 11:30 and 1pm. The menu selections are made at each seating and are served to you at your table if you are physically unable to use the Buffet Service.

### **Resident Services**

Per the Master Deed Article XXII, page 10, facility services including meals are intended for residents and their guests only.

Non-resident owners may eat in the dining room by purchasing a meal ticket at the front desk. Should an Owner not occupying a unit have vacancies, the owner is considered one resident, entitled to one meal, regardless of the amount of vacancies the owner may have. At the discretion of management, other Resident services may be available for a fee to non-resident owners with prior approval.

## **Absent Credits, Medical Credits & Second Person Fees**

### **Revised 4/1/19**

No absent credits will be granted when a unit is vacant.

If more than one resident resides in a single dwelling a Second Person Fee will be charged for each additional resident residing in the unit. This fee can be prorated if approved by management. Any guest staying in the dwelling longer than one week must pay the second person fee.

A medical credit of \$150.00 per month can be granted if the following requirements are met and approved by management:

- (a) A note from the attending physician must be submitted to management stating that the resident is on a liquid diet, unable to digest any solid or soft foods and must include the time frame of the medical condition or;
- (b) A note from a physician that the resident is in a hospital or rehabilitation facility including the dates of the stay.

Approval will be on a case by case basis. This credit will not be issued if a second person fee is removed due to the absence. This credit will be pro-rated based on the medical note if the medical credit is approved by management.

## **ACH**

Covenant Towers offers ACH debiting for payment of the HOA invoices. Invoices are distributed around the first day of the month. Any changes must be submitted by the 7<sup>th</sup>. ACH will be debited from the participants account on the 8<sup>th</sup> of each month. If the 8<sup>th</sup> falls on a holiday, weekend or scheduled day off the ACH will be debited the following business day. To participate please come by the Director of Finance's and Human Resources office to sign up.

## **Credit Card Payments**

HOA invoices and charges may be charge to a credit card. Please stop by the Director of Finance & Human Resources office for detail.

## **Dinner Service**

The dinner meal can be ordered for pick-up and/or delivery if ordered during the listed times. There is a nominal charge for this delivery service.

***Dinner meal call-in times for delivery are:***

Monday – Saturday 11:30 p.m. – 3:30 p.m.

Sunday & Holidays 9:00 a.m. – 10:00 a.m.

Meal request forms are also available for completion in the dining room on a daily basis.

***Delivery times for dinner meal are:***

Monday–Saturday 4:30 p.m. - 5:00 p.m.

Sunday & Holidays 11:30 a.m. - 12:15 p.m.

***Pick-Up times for dinner meal are:***

Monday-Saturday 4:00 p.m. - 4:30 pm

Sunday & Holidays 10:45a.m - 11:15 a.m.

Guests are welcome to join you for dinner. As a Resident you are requested to inform the kitchen in advance for parties of four or more. Also, please ask for and sign a guest meal form. A meal charge for each guest will be added to your monthly statement.

The Coffee Shop in the Center Building is open Monday through Saturday for breakfast and lunch at an additional charge. Menus with prices are posted in the coffee shop.

Coffee Shop Hours: Monday – Saturday

Breakfast 9:00 a.m. – 10:00 a.m.

Lunch 12:00 noon – 1:00 p.m.

Breakfast or lunch meal can be delivered to your condo if ordered by the listed times. There is a nominal charge for this delivery and meal.

Private parties can be arranged for you through a reservation of the Game Room, Parlor or the Magnolia Room. Special arrangements for this service can be made with the Executive Chef. Please check with the Activities Director for scheduling conflicts. The cost will be based on the service requested.

Reservations are available on a first call basis for Cocktail Nights and Special Events. Please call the dining room to reserve a table for these events. During regular dinner service tables may only be reserved for parties of 6 or larger and are on a first call basis.

The charge for your daily evening (lunch on Sunday) meal is included in your monthly statement. Charges for extra meals, guest meals, deliveries, and special services will be added to your monthly statement along with appropriate sales tax. The Food Service Department does not accept cash payment for its services. The current rates for special services are listed in the Schedule of Fees that are distributed annually.

## **Gifts of Kind**

The needs of Covenant Towers are determined by the Association through the Board of Directors. Gifts of Kind generally can be accepted from an approved list of needs or by action of the Board. A planting to honor or memorializes a Resident is always appropriate, although selection of plant and location should be a joint decision. When appropriate, a plaque provided by and designated by the honoree and/or donor will be affixed by the Association.

## **Gifts or Sales to Employees**

To ensure the protection of our residents and our staff, residents who have personal belongings they wish to sell or donate to an employee are required to notify management by completing a form available at the front desk. Failure to do so may result in employee dismissal.

By so doing, no employee is under suspicion when seen leaving a condo with items disposed of in this way.

## **Memorial Fund**

The Board of Directors has established a Memorial Fund at Covenant Towers. Donations to this Fund may be made by anyone who chooses this method of expressing sympathy for the death of a loved one (family or friend), as well as in honor and appreciation of someone who is living. Although such donations do not qualify as a tax deduction for the donor, the proceeds of the Fund are used periodically for special needs as determined by the Board of Directors. Checks should be made payable to Covenant Towers designated for the Memorial Fund. Acknowledgements will be made to the donor and to the family of the one in whose memory the gift is made. Contributions may be made at the Front Desk or mailed to Covenant Towers.

## **South Carolina License Plates**

South Carolina license plates are required within 30 days of residency. For new plates you will need to have your title, registration, current mileage, property tax receipt and proof of liability insurance. Your license plates are obtained from the South Carolina Highway Department. If you have further questions, you may call the Highway Department.

## South Carolina Driver's License

Your out-of-state driver's license is valid for 90 days. A written examination is not required to obtain your South Carolina license if you have a valid license from another state. You will be given a vision test, and you must present your valid license, Social Security card and proof of insurance. The examination is given and licenses are issued at the South Carolina Highway Department.

## Taxes

Real property tax in Myrtle Beach and Horry County is computed against 4% of the assessed value of your property used as a permanent residence.

You qualify for Homestead Exemption on your residence if you are age 65 on or before December 31 and have lived in South Carolina one year (December to December) preceding the year for which the exemption is claimed. The first \$50,000 of home value is exempted.

There is no State real estate tax in South Carolina. However, there is a State personal income tax and a State sales tax of 9%. There is no local sales tax except on restaurant food and lodging. Persons 85 years of age and older are entitled to a sales tax exemption of 1% in South Carolina on all purchases for personal use. Cards stating this exemption can be picked up at the Tax Commission office in Myrtle Beach with your proof of age.

Individuals are taxed on the assessed value of private autos, boats, or airplanes. There is no individual tax on personal household goods.

The Horry County Treasurer's office is located in Myrtle Beach at 1201 21<sup>st</sup> Avenue North.

## Trash & Garbage

Trash chutes are provided in both East and West Towers. The chutes are designed to take all trash and garbage to a large receptacle on the ground floor. Good sanitation dictates that all garbage should be enclosed in fastened plastic bags before it is placed in the chute. All trash needs to be in a bag. **Do not dump loose garbage or trash into the chute.**

The trash room is a collection point for newspapers and disposable items. Items that are too large for the chute should be taken to the dumpster receptacle in the maintenance

room on the first floor of each Tower. You may also take larger items to the dumpster on the west side of the Center Building.

## **Recycling Program**

No one is required to participate in the recycling program. Residents who cannot physically handle the task should continue disposing of these items in the trash chute. Please do not ask Covenant Towers employees to dispose of recyclables.

### ***Items accepted for Recycling:***

1. Newspapers & Magazines – Place loose items in Pelican Containers.
2. Steel & Aluminum Cans – Please rinse.
3. Clear, Brown & Green Glass – Please remove caps and lids, rinse.
4. Plastic Soft Drink Bottles – Please rinse
5. Plastic Milk Cartons – Please rinse
6. Plastic Laundry & Detergent Containers – Please rinse

For more information concerning recycling, contact the Maintenance Department.

## **Harassment**

Covenant Towers will not tolerate harassment of its employees. Any form of harassment related to an employee's race, color, sex, religion, national origin, age, or disability is a violation of this policy and will be treated as a disciplinary matter. For these purposes, the term "Harassment" includes, but is not necessarily limited to: slurs, jokes, and other verbal, graphic, or physical conduct relating to an individual's race, color, sex, religion, national origin, age, or physical or mental handicap. Harassment also includes sexual advances, requests for sexual favors, and other verbal, graphic, or physical conduct of a sexual nature.

## **Voter Registration**

You may register to vote at the Voter Registration Office in the Courthouse in Conway, at any public library, at any office of the Chamber of Commerce, or at any Drivers License Office. It is also possible to register by mail if you request such from the Voter Registration Office.

## **No Tipping / Gift Policy**

Employees are not allowed to accept tips or gifts of cash. Each staff member is paid a competitive wage. Their employment is placed at risk by accepting an honorarium of any kind from a Resident. That includes donations of clothing and household goods. Offers of cash or gifts are tempting to violate employment practices.

In place of a tip, the Board established the Staff Holiday Gift Fund. It furnishes a recognized manner for the Residents to show gratitude for service well done. At a time approaching Christmas, the Board asks each Resident to make a contribution. It should reflect their overall satisfaction with the services rendered for the year.

### **Employee Holiday Fund**

The Board has established an Employee Holiday Fund for the purpose of providing a one-time per year gift to the staff.

The Board sets the policy for the collection and distribution of this gift each year. Currently, the gift is distributed to all eligible employees and staff (excluding the Executive Director and Director of Human Resources, Finance, and Accounting), in relation to all hours worked. An eligible employee must successfully complete the 90-day introduction period and be currently employed. The gift is presented to the staff members by a representative designated by a resident when possible at an employee Holiday party.

### **Residency by Tenancy**

Condominium owners are allowed to lease their individual units to a tenant in accordance with zoning. The owner is expected to lease only to those individuals who are otherwise qualified to be owners (age 55 or older) as stipulated in the Master Deed. The owner assumes all responsibilities associated with the tenancy, including such items as lease agreements, explanation of all rules and policies of the Association, authorization of non-emergency repairs, landlord's liabilities, damage caused to Association property and property of other residents, etc.

The tenant is expected to know and follow all Covenant Towers rules and policies. Covenant Towers will bill the tenant only for ancillary services, such as guest's meals or minor repairs / maintenance of convenience, such as changing light bulbs or filters. All other charges will be billed directly to the owner. The tenant cannot authorize any repairs / maintenance other than minor repairs of convenience. The tenant should contact the owner directly, and then have the owner contact Covenant Towers for all such repairs/maintenance requests.

Any notices required under the rules and policies of Covenant Towers will be directed to the condominium owner. Covenant Towers will not assume any responsibility for problems arising between the tenant and the owner and will not act as the owner's agent in any matter. The Association will hold the condominium owner responsible for the tenant's actions and will seek all its remedies from the owner.

Covenant Towers encourages any condominium owner considering leasing their unit to provide a complete copy of Covenant Towers Handbook to a person qualified to prepare a lease rental agreement.

## **Parking**

The following information is listed throughout your handbook. Use this as a quick reference point.

1. Bear in mind there is a greater need for handicap parking spaces than is feasible to provide. Use these spaces only if you, the driver, need them. Otherwise please drop off your passengers close to the building / ramp and park in a regular Resident space.
2. It is your responsibility to inform your guests to park only in areas designated for visitors. Overnight parking passes for guests are available at the front desk.
3. All Covenant Towers roadways/parking areas have a maximum posted speed limit of 15 miles per hour. It is the responsibility of the Resident to honor this limit and to inform all guests to obey this limit. Many Residents use the roadways for walking exercises.
4. The actions of your visiting guests are your responsibility. Guests include outside contractors, as well as family and friends. It is the Resident's responsibility to inform guests of all pertinent rules regarding the use of all common areas both inside and outside the buildings. This includes roadways and parking lots.
5. Vehicle identification forms must be completed at the Front Desk. Your parking sticker must be displayed on your car in a timely manner.
6. No one should park in front of the buildings or block the ramps.

## **Storage**

Each unit is assigned a storage space in their building. Any material placed outside the assigned area is subject to disposal.



## Covenant Towers – Important Notice on Owner Liability

Your Board of Directors brings to your attention an important matter regarding liability issues as a Home Owners Association and our vulnerabilities as individual unit owners. As individual owners we are responsible for and may be legally liable for any accident or injury to others that may occur inside our own residence. In order to help protect us all against legal liability in the event of an accident or injury to others, you should require that any individual service providers (including appliance service technicians, heating and a/c service technicians, painters, flooring installers, caregivers, personal service providers or anyone you invite into your home regardless of the type of service provided etc.) as a company or an individual contractor provide you with proof of proper licensing and insurance coverage.

The city of Myrtle Beach requires that ALL service providers, as mentioned above, doing business in the city have a Business License that identifies their name, address and nature of business. Business Licenses are issued annually and renewed annually. Make sure your service provider is current.

You should not do business with service providers who do not carry proper insurance coverage and business license. This should include liability coverage in all cases. Proof of insurance coverage is in the form of a "certificate of coverage" and licensed professional, under the law, should and will be prepared to provide this information to their clients and customers upon request. Some may advertise themselves as licensed and bonded, but for your own protection, please confirm it by asking for documentation.

Again, it is important that you protect yourself by requiring that service providers have proof of proper licensing and insurance coverage.

## ***Fine Policy***

This policy has been established in accordance with the governing documents of the Covenant Towers Homeowners Association.

The violation procedure is as follows

1. First Reported Violation:
  - a. Owner will receive an initial letter citing the nature of the violation
2. Second violations for a recurring violation:
  - a. Owner will receive a final letter including a notice of fine.
3. Subsequent Violations:

If the infraction is not cured and/or if the fine remains unpaid, the Board reserves the right to any or all of the following remedies:

  - a. Restriction of use of common elements
  - b. Turning the matter over for collection or other legal action
  - c. Placing a lien on the property
  - d. Reporting actions to appropriate governmental agencies
4. In addition to fines, cost to repair any damage may also be assessed.

## **Rules & Regulation Violation**

## **Fine**

Violation of Common Areas and Amenities Policy	Up to \$50
Violation of Good Neighbor Policy	Up to \$50
Violation of Wheelchairs/Walkers/Motorized Carts Policy	Up to \$50
Violation of Resident Responsibilities Policy	Up to \$50
Violation of Resident/Family Policy	Up to \$50
Violation of Damage to Property Policy	Up to \$100
Violation of Moving Policy	Up to \$50
Violation of Resident Conduct Policy	Up to \$50
Violation of Resident Condominium Policy	Up to \$50
Violation of Smoking Policy	Up to \$50
Violation of Pet Policy	Up to \$50
Violation of Trash & Garbage Policy	Up to \$50
Violation of Harassment Policy	Up to \$50
Violation of Residency by Tenancy Policy	Up to \$50
Violation of Parking Policy	Up to \$50
Violation of Storage Policy	Up to \$50
Violation of Owner Liability Policy	Up to \$100
Violation of another Governing Document provision	Up to \$100

**Fines may be assessed daily until violation is cured**

Revised: March 2019