



2026 Resident Resource Guide

Adopted July 25, 2026

This is the current Resident Resource Guide. Previous versions (formerly the Handbook) are no longer valid.

Contents

- Quick Reference – Most Frequently Asked Questions..... 7
- 1. Welcome to Covenant Towers 7**
 - Our Commitment..... 7
 - Purpose of this Resource Guide 8
 - The Leadership Team..... 8
 - Our Mission 8
 - We are always here for you..... 8
- 2. Key Definitions 8**
 - Common Areas, Limited Common Areas, & Dwelling Units – Overview 8
 - Dwelling (or Condo)..... 9
 - Limited Common Area..... 9
 - Common Area..... 9
 - Owner 9
 - Resident/Occupant..... 9
 - Tenant..... 9
- 3. Resident Communication and Feedback 9**
 - Comments & Suggestions 9
- 4. Community Conduct & Good Neighbor Policies 10**
 - Resident Conduct 10
 - Good Neighbor Policy..... 10
 - Resident’s Responsibilities 11
- 5. Dispute Resolution 12**
 - Neighbor-to-Neighbor Dispute Policy 12
 - Neighbor-to-Neighbor Disputes 12
- 6. Safety & Emergencies 13**
 - General Safety Precautions..... 13
 - Fire Safety Procedures..... 13
 - If You Will Be Away Overnight 14

Resident Emergency Contact Information	14
7. Policies & Facility Information	15
Use of Common Areas.....	15
Damages to Property	15
Pets	15
Approval Process	15
Pet Requirements & Limits	16
Rules for Pet Care & Control.....	16
Restricted Areas.....	16
Owner Responsibility & Special Situations	16
Parking	17
Motorized Wheelchairs & Other Mobility Assistance Devices.....	17
Smoking	18
Balconies & Patios	18
Grills	18
Access to Resident's Unit	19
Tenant Occupancy	19
Condo Modifications	20
Community Grill.....	20
Covenant Towers Governance	20
8. Amenities & On-Site Services	21
Overview	21
Front Desk	22
Activities Center	22
First Floor	22
Second Floor	23
Outdoor Spaces	24
Swimming Pool	24
Paths and Seating Areas	24

Concierge Services	24
Guest Use of Amenities	24
Notary Public	24
Activities Programs	24
On-Site Activities	25
Off-Site Activities	25
Local Shopping	25
Special Events	25
Common Interest Groups	25
Personal Services	25
Resident Party Planning	25
Personal Transportation Service	26
Online Personal Shopping	26
Greeting Cards	26
Charitable Contributions	26
Housekeeping & Laundry	26
Housekeeping	26
Laundry	27
Personal Laundry Service	28
Food Service	28
Overview	28
The Dining Room	28
Dining Room Dress Guidelines	28
Dining Room Hours	28
Dinner Service	28
Meal Delivery	29
Meal Pick Up	29
Lunch	29
Reservations & Guests	29

Non-Resident Owners	29
The Coffee Shop.....	29
Maintenance & Property Operations	29
Maintenance.....	29
Condo Maintenance	30
Routine Maintenance Requests.....	30
Personal Maintenance Services.....	30
Repairs in your Unit	30
Approval Required for Renovations	30
Doors and Door Locks	31
Defects and Damages	31
Trash & Garbage	31
Recycling.....	31
Pest Control.....	31
Storage.....	32
Planning Your Move to and From Covenant Towers.....	32
9. Policy Enforcement & Fines.....	32
Fine Policy	32
Violation Procedure	32
Appeals.....	32
Fine Schedule	33
Additional Notes	33
10. Reasonable Accommodation	34
11. Financial Obligation & Billing.....	34
Monthly Service Charges and other Billing Information	34
Medical Credits & Second Person Fees	34
ACH	35
Credit Card Payments	35
Taxes & Homestead Exemption	35

12. Employee Relations & Gifts	36
Gifts or Sales to Employees	36
No Tipping / Gift Policy.....	36
Employee Recognition Fund	36
Harassment.....	36
Protected-Class Harassment.....	36
General Abusive or Disrespectful Conduct.....	37
Consequences.....	37
Reporting and Cooperation	37
13. Administrative & Legal Information.....	37
Notices	37
Transfer of Dwellings	38
Utilities	38
Homeowners / Renters Insurance	38
Consent Form.....	39
Solicitation	39
Appendix – Helpful Phone Numbers & Forms	39
Phone List – Who to Call for What	39
Forms Quick Locator	39

Quick Reference – Most Frequently Asked Questions

How do I get and display my parking decal? See page 17 (Parking).

What are the pet rules and how do I get approval? See page 15 (Pets).

Where can guests park and how do I get an overnight guest pass? See Section 17 (Vehicles & Parking).

What are the smoking rules? See page 18 (Smoking Restrictions).

How do I sign up for activities or transportation? See page 24 (Concierge Services).

What time are meals served and how do guests join me for a meal? See page 28 (Food Service).

What should I do if I'm going to be out of town overnight? See page 14 (Away Overnight).

What should I do if I hear the fire alarm? See page 13 (Fire Safety).

1. Welcome to Covenant Towers

Welcome to Independent Senior Living at Covenant Towers! Your board of directors, leadership team, and team members want this to be a chapter in your life which you will enjoy every single day.

Covenant Towers is a Homeowners Association where you, as an owner, have a voice, a vote, and a role to play in maintaining our reputation for being the best of the beach! 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 guide is a contract, implied or otherwise, between Covenant Towers and the Owner.

Our Commitment

Covenant Towers is a fifty-five and older independent living condominium community 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 Residents and Owners deserve mutual respect and friendship, one from the other, as well as from the staff. We always expect our staff to exemplify this attitude.

Purpose of this Resource Guide

This resource guide establishes the written Rules and Regulations of the Covenant Towers Homeowners Association, Inc. It was created in accordance with Article XVI of the Master Deed. It provides information intended to help you receive every benefit available to you.

Note: This resource guide is subject to revision from time to time at the request of the Board of Directors. The resource guide includes re-statements of some items from the Master Deed and the By-Laws, but the guide is not intended to replace or fully explain these other documents. At the time of your closing on your condominium, you may have received a set of these documents. A full copy of both the Master Deed and the By-Laws are available at the Front Desk and on the Covenant Towers website (www.covenanttowers.com).

The Leadership Team

The Leadership Team is comprised of the Executive Director, Director of Finance & Human Resources, the Administrative Assistant, and the Director of Concierge Services. The Food Services Director/Chef, operated under contract, is also part of the Leadership Team.

Our Mission

The Covenant Towers team of employees exists to enrich the life of every Resident by providing an open and inviting environment where their faith, their families, their friendships, and their stories are celebrated.

We are always here for you

If any part of this guide feels confusing or if you just want someone to go over it with you, please come to the Front Desk or give us a call. We are happy to sit down together and explain anything you would like. You are important to us, and we want you to feel completely at ease in your home.

With warmest regards,

Your Board of Directors and the Covenant Towers Leadership Team

2. Key Definitions

Common Areas, Limited Common Areas, & Dwelling Units – Overview

Common Areas, Limited Common Areas, & Dwellings (referred to herein as “Condos”) are formal terms used to describe the various elements of a Homeowner Association property. Please see the Master Deed for a more comprehensive description of these areas.

Dwelling (or Condo)

The private living space which you purchased (or lease through an Owner)

Owners have primary responsibility for maintenance inside their dwelling.

See section V of the Master Deed for more information.

Limited Common Area

Portions of the common area reserved for the exclusive use of one condo/owner (or a small group of condos) but still owned by the HOA/community as a whole.

Examples: Balconies, patios, and storage areas tied to a specific unit.

Maintenance responsibility varies (owner for day-to-day care; HOA for major repairs), as defined in the documents. These are not part of the individually owned unit.

Common Area

Areas and facilities owned and maintained by the HOA for the shared use and benefit of all owners.

Examples: Pools, walkways, lawns, parking lots, laundry rooms, lobbies, and hallways.

The HOA typically handles maintenance, repairs, insurance, and rules for these spaces, funded by all members' dues.

Owner

The person/people to whom the Dwelling is deeded.

Resident/Occupant

The occupant of the Condo(Tenant or Owner).

Tenant

An occupant of the Dwelling other than the Owner.

3. Resident Communication and Feedback

Comments & Suggestions

Your input is encouraged. To ensure that all resident comments, suggestions, and concerns are properly documented and provided to all board members for consideration, the Board of Directors has designated the Executive Director to oversee all operations and address resident concerns, ideas, suggestions, and policy matters. Residents may share feedback in person, or by submitting written

comments, which can be signed or anonymous, through the suggestion boxes located in the Coffee Shop and across from the Concierge Services office. All feedback is logged and provided to the Board of Directors for review. The Executive Director may resolve the issue directly or refer it to the Board of Directors for further action. If the Executive Director resolves issues directly, he will notify the Board of Directors of such actions. If the matter requires additional input, or if you feel your concern has not been adequately addressed, you may request the Executive Director to place you on the next board meeting agenda to present your concerns directly to the Board. This policy is not intended to discourage residents from expressing concerns to the Board of Directors, but rather to streamline the process and ensure all concerns are properly documented and presented to the Board as a whole.

4. Community Conduct & Good Neighbor Policies

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.

Good Neighbor Policy

Article XVII of the Master Deed provides that no rights of other occupants are obstructed or interfered with and that no nuisances are 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. This includes items such as wind chimes on balconies and patios, music, TV volume, and voices.
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 caregivers, 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” (under the Activities section) 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. Be aware of your surroundings whether you are walking or driving within the community.
5. Covenant Towers is an Independent Living community. 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, family members, or outside health care agency, rather than to expect your neighbor to care for your needs. This does not mean that the spirit of neighbors helping neighbors is discouraged, such as having a friend 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 including noise, odors, or distracting activities are created, and that allows your neighbors the peaceful possession and proper use of their homes and all the common areas.
7. Grocery 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.

Resident's Responsibilities

- All Residents have certain responsibilities which include but are not limited to: completing with honesty any forms required by the Association in a timely manner.
- Becoming familiar with emergency procedures and participating in emergency education sessions.
- Becoming acquainted with and complying with the Covenant Towers Homeowners Association, Inc. Master Deed and By-Laws as well as this resource guide.
- Inquiring if there are questions or confusion concerning any matters.
- Informing appropriate staff members when there are changes in pertinent items in your personal file (contact information, vehicle registration, emergency contacts).
- Notifying the Front Desk if your condo will be empty for one or more nights.
- Voicing concerns, address changes, etc. in a timely manner to the Executive Director or Director of Finance & HR.
- Seeking help whenever needed from the appropriate staff members.
- Using alcohol in a temperate manner in common areas.
- Refraining from using profanity in all common areas.
- Registering your vehicle and displaying your parking sticker.
- Updating out-of-state legal documents such as Health Care Power of Attorneys to South Carolina Statutes.
- Treating all other Residents and all staff members with dignity and respect. No profanity or abuse of the staff of any kind will be tolerated. Our staff is to be treated with respect. Should you have any kind of staff-related issue, please contact management.

- Maintaining personal hygiene, assuring that foul body odors and soiled clothing are not present in any common areas.
- Maintaining your condo in a sanitary, safe manner to assure no nuisance is created for any other Owner and that no unsanitary living conditions exist either within your condo or on Covenant Towers property. This includes ensuring odors from cooking, smoking, pets, etc., do not carry into hallways or neighboring units.

5. Dispute Resolution

Neighbor-to-Neighbor Dispute Policy

Covenant Towers strives to enrich the life of every resident by providing an open and inviting environment where their faith, their families, their friendships, and their stories are celebrated...to be a community where everyone is treated with respect, empathy, and cooperation. This is best accomplished by communicating openly, listening actively, and resolving conflicts peacefully. Conflicts between residents can often be resolved with a simple discussion between the parties and residents are encouraged to resolve these conflicts on their own. When disputes arise which cannot be resolved between the parties, the following process is available to bring about a positive resolution: Submit the complaint in writing to the Executive Director. The complaint must be related to a governing document violation. The complainant must indicate what sections of the governing documents (Master Deed, Bylaws, Rules & Regulations) are being violated. All matters of law may be referred to local law enforcement or legal counsel. Before intervening, a resolution must have been attempted and documented in writing between both parties (e.g., your concerns have been communicated to your neighbor). Note: all complaints will be shared between parties. This is not an anonymous process. If a tenant is making a complaint, they are responsible for notifying their landlord. The resolution process will include an informal, non-binding, facilitated discussion between parties to resolve any concerns. The neighbor that initiates the complaint is required to have at least one resolution session. If a resident has more than one complaint against them for the same alleged violation of a provision of the governing documents, the Association may choose to forgo the Neighbor-to-Neighbor dispute policy and begin its own enforcement action. If a resolution cannot be reached between the parties, the matter may be referred to the Board of Directors for further action.

Neighbor-to-Neighbor Disputes

Before a fine is issued under this policy for disputes between residents, the Neighbor-to-Neighbor Dispute Policy must first be followed unless the Board elects to bypass it for repeated violations of the same provision.

6. Safety & Emergencies

General Safety Precautions

You are urged to keep your doors locked whether you are in your condo or not, 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.

Every effort is made to ensure that you are safe and secure while residing at Covenant Towers. Report any suspicious activities to Covenant Towers staff immediately. Remember the saying: if you see something, say something!

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. It is recommended that you change your lock if keys to your condo are misplaced or given to someone and not returned. This must be coordinated through the Maintenance Department.

Fire Safety Procedures

Covenant Towers Dwelling Units are all equipped with smoke detectors and sprinklers. Hallways in each building have smoke detectors, pull stations, and fire extinguishers 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.

To ensure safety and compliance with fire regulations, Residents are prohibited from storing combustible items, including propane and fuel, within their dwellings. Such items must be stored in designated areas approved by Covenant Towers management. Additionally, the use of any appliance requiring propane or other fuel, such as generators, portable burners or heaters, is strictly prohibited within resident dwellings.

No grills of any kind are permitted on balconies or patios.

Do not paint or otherwise alter the Smoke Detectors or Strobe/Annunciators.

The fire extinguishers are located at each stairwell in a cabinet. 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 condo 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: If this alarm goes off in the Unit, the signal has been sent to the Front Desk. Maintenance has been notified. During the evening hours, Security is notified. We will help with the smoke removal.

Do Not:

- Open the Condo entrance door to clear the smoke.
- Do Not turn on the range hood exhaust if the fire is in the oven or on top of the range.

Do:

- Open the sliding glass door and windows to remove the smoke.
- Turn on the bathroom exhaust fan.
- Pull the fire alarm pull station located by the stairwell nearest your condo should the fire have the potential to get out of control.

The second alarm is the building alarm. This is the Strobing Unit labeled FIRE on the wall near 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:

- Remain calm, do not panic. Leave the building, proceed to the nearest stairwell. This is your safest place.
- If you cannot use the stairs, remain on the stairwell landing and against the wall until someone comes to get you.
- Elevators do not operate – they will return to the first floor.
- When the alarm is turned off, and an ‘all clear’ has been announced, you may return to your unit.
- 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 resource guide.

If You Will Be Away Overnight

We ask that all Residents please notify the Front Desk when leaving overnight so that in the event of an emergency we are not looking for you. Please call or stop by the Front Desk to let the staff know.

Resident Emergency Contact Information

Upon moving to Covenant Towers, you will be asked to provide us with information for contacting the appropriate person or persons in case of emergency. This provides us with the essential information needed in emergency situations. You have the responsibility of keeping this data updated as soon as changes occur; for instance, your Emergency Contact moves or has a new phone number. A FILE OF LIFE

form is available at the Front Desk. These can be posted on the refrigerator in your condo for the EMS to have if needed.

7. Policies & Facility Information

Use of Common Areas

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 may result in 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.

Damages to Property

The Association aims to hold workers and visitors accountable for any damage they cause at Covenant Towers. However, since these individuals - such as movers, contractors, delivery personnel, service providers, or guests - are invited by you (the resident or owner) rather than by the Association, the responsibility shifts to you. You are expected to inform your invitees of the community rules and ensure they comply. Common areas in the path of the activity, including doors, doorways, elevators, lobbies, stairwells, and corridors, will be inspected before the work or activity begins and again after it is completed. If new damage to Association property is found, you will receive a detailed list and be billed for the repair costs. If you do not follow the pre- and post-inspection process, and damage is later discovered once the Association becomes aware of the activity, you will be responsible for all of it, even if the cause is unclear. Reports of damage may result in an immediate "Stop Work" order. To protect yourself from these potential costs, include a "Responsibility for Damages" clause in any contracts you sign with these providers. This allows you to recover from them any repair expenses the Association charges you.

Pets

Residents may keep approved house pets only. A pet's behavior must never disturb or infringe on the rights of other residents, staff, or the community. All pets require prior approval from Administration.

Approval Process

- Notify Administration in advance before bringing any pet.
- Submit the Pet Policy Approval Form (signed by the owner and a designated Responsible Party), a signed copy of this policy, and allow a physical inspection of the pet.
- The Responsible Party must be local and immediately available.

- Each pet requires separate approval.

Pet Requirements & Limits

- Pets must be housebroken, well-behaved, and have a temperament that allows staff to enter the condo for normal services.
- Maximum weight: 25 pounds.
- Prohibited: Domesticated “attack” breeds and wild animals.
- Maximum: 2 pets per condominium.
- The pet must not pose any threat to the safety, health, or well-being of the owner, other residents, or staff.

Rules for Pet Care & Control

- Leash Rule: Pets must be on a leash (maximum 6 feet) at all times outside the condo — in corridors, patios, parking areas, grounds, and all common/limited common areas. The leash must be held by a person capable of controlling the pet. Pets may never be left unattended or tied to any object.
- Cleanup: Owners must immediately clean up all pet waste. Use provided receptacles (located near main entrances to each tower and the Administration Building).
- Behavior: No excessive noise, destruction of property/plants, soiling indoors, jumping on people, or other disruptive behavior.
- Pest Control: Any necessary pest spraying (if appropriate for the pet) is at the owner’s expense.
- Owners are fully responsible for their pet’s behavior and are responsible for costs related to any damages.

Restricted Areas

- Pets (except approved ADA service animals) may only pass through the Administration Building. They are not allowed in dining areas or the coffee shop.

Owner Responsibility & Special Situations

- The pet owner must be physically and mentally capable of maintaining full responsibility for the pet at all times.
- If the owner cannot care for the pet, Administration may (at the owner’s expense) have the Responsible Party remove the pet or place it in appropriate boarding.
- Guests: Residents’ guests may not bring pets for overnight stays without management approval. Day visits are allowed but remain fully subject to this policy. The resident is responsible for any guest pet.

- Note: This policy incorporates the Pet Policy Approval Form by reference. Both the form and policy are available at the Front Desk. Approval can be revoked if any conditions are violated.

Parking

Vehicles may park in any space on the property; there are no assigned parking spaces. Residents are required to display a parking decal on their vehicle, on the driver's side rear window. Decals and Guest Passes can be obtained by contacting the Front Desk. If you change vehicles, or sell your vehicle, please notify the Front Desk.

Motorized Wheelchairs & Other Mobility Assistance Devices

Residents with impaired mobility who use a motorized wheelchair (scooter) or other mobility assistance devices while on Covenant Towers property will be required to comply with the policies and procedures set forth below. This policy applies to all mobility assistance devices including electric wheelchairs, electric scooters, electric carts, walkers, and power chairs.

- All operators must always maintain complete control 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. Any operator whose neglect or failure to adhere to the policies of the community, which results in physical damage, shall be responsible for the cost of the physical damage.
- Pedestrians must always be given the right of way; ample notice must be provided before passing pedestrians in the hallways.
- Motorized chairs and other mobility assistance devices must be kept inside the Resident's unit. They are not to 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 in the lobbies of each building. Motorized Chairs must be recharged only in the owner's/operator's residence.

Due to space limitations, fire safety requirements, and the potential for tripping hazards for other Residents, motorized chairs must remain outside the main Dining Room. If necessary, motorized chairs can be used to get to your table at which time the Dining Room staff will move the chair to the hallway. It will then be brought back when you are ready to leave the Dining Room.

Smoking

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 (unit, or apartment), Limited Common Element (balconies, patios, etc.), or Common Element (grounds, parking areas, etc.) except 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.

The board has approved the following areas for smoking:

- Benches at either end of the covered walkway, adjacent to the East & West Towers
- Picnic Table beneath the tree to the West of the pool area.
- In vehicles at the far end of the West Tower parking lot.

Balconies & Patios

- The following items are permitted on patios and balconies: outdoor furniture, potted plants, bird feeders (must have seed catcher), railing planters (must be secured to railing), decorations, shepherd's hooks (must be secured to railing).
- Conditionally Approved Uses (requires prior written approval): storage containers, rope lights & seasonal lighting, artificial ivy or black plastic wire mesh privacy fence.
- Restricted Uses: No grills are permitted. For first floor Owners/Residents: To reduce trip hazards and the associated liability, nothing is to be placed on the landscape beds or grass areas.
- Pathways connecting patios to sidewalks must be made of poured concrete and must be approved in advance.
- No items which will allow stagnant water to remain, including water features and birdbaths.
- No offensive, politically charged, or overly provocative items.
- Bird feeders must have seed catchers.
- Nothing is to be attached to the building.
- Any items being stored on patios/balconies must be inside an approved storage container.
- No privacy screens or similar items which extend above the rail height.
- The Owner/Resident is responsible for keeping all items in good condition.
- Owner/Resident must contact Maintenance prior to securing any items to the railings.
- Area rugs/floor coverings must be rated for outdoor use.
- No adhesive is to be used to secure area rugs/floor coverings.
- Noise levels should be controlled during the evening hours to assure that your neighbors are afforded peace and quiet. This includes items such as wind chimes, music, and voices.

Grills

No grills of any type are permitted on balconies or patios.

Access to Resident's Unit

In the interest of safety and health of the Residents, only designated staff members have access to enter your Dwelling. Such an 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, (d) pest control, and (e) scheduled or emergency maintenance. We will make every effort to inform you in advance of intended entry to your unit.

You may request that your condo be placed on the Do Not Enter list, which we will do our best to respect except in case of emergency.

Tenant Occupancy

Leasing your condominium at Covenant Towers is allowed, but only in compliance with zoning laws and the Master Deed.

No short-term rentals are permitted. For the purpose of this property, short-term is considered 180 days or less.

You may lease only to tenants who qualify as occupants - specifically, individuals age 55 or older, as required to maintain the community's 55+ status.

The Owner remains fully responsible for everything related to the tenancy. This includes preparing the lease agreement, explaining all Association rules and policies, authorizing non-emergency repairs, handling any landlord liabilities, and covering costs for damage your tenant causes to Association property or other residents' property.

Tenants are required to know and follow all Covenant Towers rules and policies. The Association will bill the tenant directly only for incidental charges such as guest meals, postage, maintenance requests, etc. All other charges - including major repairs, maintenance, or violations - will be billed to you as the owner. Tenants cannot authorize any repairs or maintenance beyond those minor conveniences. For anything else, the tenant must contact you directly, and you then submit the request to Covenant Towers.

The Association does not get involved in disputes between you and your tenant, nor does it act as your agent in any way. The Association will hold the Owner accountable for their tenant's actions and pursue any remedies directly against the Owner.

If you're considering leasing, the Association strongly recommends providing a prospective tenant (or the person preparing their lease) with a complete copy of the Covenant Towers Guide. This helps ensure the tenant understands the rules from the start. In short: You can rent your condo to someone 55+, but you are responsible for their compliance and any issues—keep everything documented and clear to avoid surprises.

Condo Modifications

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.”

A Condo Renovation Application is available at the Front Desk. If you are unsure if it is necessary to complete the form, please contact the Front Desk for guidance.

Community Grill

A grill is available for all Residents to use out by the swimming pool. Grilling utensils can be signed out at the Front Desk. All utensils must be returned to the Front Desk. The Resident using the grill is responsible for cleaning, maintaining, and reporting any concerns or maintenance issues.

Covenant Towers Governance

Covenant Towers is managed by a Board of Directors composed of residents elected by the Owners. The Board acts on behalf of the Owners to promote a high-quality living experience for all residents.

The Board of Directors sets the vision for Covenant Towers and provides overall governance for the community. It fulfills this responsibility by hiring and supervising a qualified Executive Director and a Director of Finance & Human Resources.

Together, these leaders ensure that residents are treated with fairness and respect, staff members are valued, and financial resources are managed wisely.

The Executive Director serves as the primary point of contact for residents. This role includes addressing residents' suggestions and concerns while overseeing the day-to-day maintenance and operation of the facility.

The Director of Finance & Human Resources manages all financial and personnel functions, including accounts payable, accounting, budgeting, payroll, employee relations, and tax compliance.

The Board maintains close and active involvement in the operations of Covenant Towers. This elevated level of oversight helps sustain consistently high standards of professionalism and excellence.

The Board consists of five members elected from the Homeowners Association. Members are elected at the annual meeting held each October and 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. Monthly updates 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 ongoing task is to balance resident wants and needs with available resources, while maintaining a sound financial position and upholding the highest standards in the management and care of the community's business and properties.

8. Amenities & On-Site Services

Overview

Scheduled indoor activities take place in the Activities Center. Activities such as social events, board games, bingo, card games, bridge, movies, music, and craft projects are regularly scheduled and are open for all to enjoy. Outdoor activities take place throughout the property at various scheduled times and locations.

The Talk of the Towers, the Covenant Towers newsletter, is published monthly and contains helpful useful information including a calendar of events to help make it easy for you to get involved and make the most of your community.

Front Desk

U.S. mailboxes are located in the Activities Center across from 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. Package delivery is available. Additional fees may apply.

It is the Resident's responsibility to complete forwarding address information with the US Postal Service.

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.

The Front Desk also offers copying and Fax services. Fees may apply.

Residents in good standing may cash checks for up to \$25.00 per week at the Front Desk. This service is available during normal business hours.

Activities Center

The Activities Center is open daily from 6AM to 9PM.

First Floor

Dining Room

The Dining Room is where the daily meal is served. It is also where the monthly board meeting and other special events are held. See page 28 for dining hours.

Mail Room

The mail room has both USPS mailboxes and the internal mail 'cubbies'. The cubbies are for communication by the HOA to the residents and may also be used to send a card or note to a fellow resident. They are not to be used for any other purpose without the approval of management.

Salon

The Salon is the on-site location for personal care services such as cuts, color, and other similar services.

Coffee Shop

The Coffee Shop is where people gather to read, chat, and of course, drink coffee.

Book Swap

The Book Swap room is located across the hall from the Coffee Shop and is a place where people can pick up a book or drop off a book.

Library

The Library is a welcoming gathering place for residents. Whether you're heading out on a bus excursion, playing games, relaxing with a good book, or enjoying any of our other activities, it's the perfect spot to connect and unwind.

Feel free to browse and read any book you like—no need to check it out. We simply ask that you return it to the shelves when you're finished so others can enjoy it too.

Front Desk & Administrative Offices

The Front Desk and Administrative offices include the Front Desk/Reception area, as well as the offices of the Director of Finance & HR, Concierge Services, and the Executive Director.

Second Floor

Fitness Center

The Fitness Center on the second floor of the Activities Center is available for use at your own risk. Please be sure to wipe down equipment after use.

Billiard Room

A pool table and shuffleboard table are available for your enjoyment.

Theater

The Theater is open for your use with planned programming and open times for movies, sports, and special events. There is a calendar outside the room if you'd like to reserve a time for a special event.

Chapel

The Chapel holds services at various times throughout the week. Check the calendar for details. It is open at all times.

Gathering Room

The Gathering Room is where bingo, and other high attendance games take place.

Lounge

The Lounge is a place where residents get together for Bible Studies, crafts, and other group activities.

Game Rooms

There are three game rooms available for residents to enjoy. Outside each room, you'll find a reservation calendar - simply sign up to reserve your preferred time.

Resident Business Office

There is a resident business office located on the second floor. This area has computers with printer access.

Outdoor Spaces

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 by the resident they are staying with when they are in the pool area or using the pool. Babies in diapers are not allowed in the pool at any time. Infants who are not potty trained should always wear baby swimmers. No glass containers are permitted within the fenced-in pool area. Always swim with a “buddy”. An emergency phone is located on the sidewalk adjacent to the pool.

Paths and Seating Areas

There are paths to walk and seating areas located throughout the campus.

Concierge Services

Guest Use of Amenities

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.

Notary Public

The Concierge offers a notary service at no charge to the Resident.

Activities Programs

Many activities, both in-house and off-site, require advance sign-up to ensure that the right accommodations are in place. Sign-up sheets are located in the Activities Center across the hall from the ladies’ restroom. There may be a fee associated with certain activities. Any cost associated will be added to your monthly bill. The Concierge will give you a Resident Request for Services form with the date and the cost of the activity. You are required to sign it and return the form to Concierge Services prior to the activity.

On-Site Activities

A variety of on-site activities are available and are open to all residents. These activities take place in the Activity Center and other locations throughout the campus.

Other activities such as worship services, exercise classes, bingo, and others require no sign up, just show up a few minutes in advance of the start time.

Sign-up sheets are located across from the first-floor ladies' room in the Activity Center. See the monthly calendar for more information.

Off-Site Activities

There are many off-site activities available throughout the month. Many of these are provided at no cost, while others may be offered for a fee. Sign-up sheets are provided for these events and any costs will be noted on the sign-up sheet. Should an event need to be cancelled due to weather or other unforeseen circumstances, you will be notified.

Local Shopping

There are regularly scheduled trips to the grocery store, malls, local banks, pharmacies, and other places of interest.

Special Events

We regularly offer a variety of special events, including visits to local restaurants, shops, the beach, ballgames, theater productions, and shows. Sign-up sheets are posted for each event, along with all details and associated costs. Please note that for events with a fee, cancellations may be subject to a charge.

Common Interest Groups

There are a number of common interest groups available for your participation. These include Bible studies, worship services, clubs, and more. These activities are listed in the Talk of the Towers monthly calendar.

Personal Services

A variety of personal services are provided through the Concierge Services department. Additional fees apply for these services.

Resident Party Planning

Special events can be planned for a private dinner, celebration, or other occasion through Concierge Services.

Personal Transportation Service

Transportation is available on an individual basis. The fee is based upon the distance, location and time required. This service is provided through the Concierge Services Department. Arrangements must be made in advance through Concierge Services to confirm vehicle/driver availability. The Concierge staff is not allowed, nor qualified, to be a companion for you during a medical appointment or to accompany you on other errands. You must be able to enter and exit the transportation vehicles as well as load and unload your belongings/purchases without help from the staff. The driver will transport you to your destination and return you 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 based upon 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.

Transportation appointments not cancelled in a timely manner may be subject to a cancellation fee.

Online Personal Shopping

Occasionally, residents need help with items that are purchased online through providers such as Amazon, Walmart, etc. We are happy to help you with purchasing these items. Charges can either be billed to your Covenant Towers invoice or paid for by credit card at the time of purchase. A fee for services may apply.

Greeting Cards

Greeting cards are available for purchase through Concierge Services.

Charitable Contributions

The Board of Directors does not budget contributions to individuals or organizations on behalf of the Covenant Towers Homeowners Association, Inc., however, we do partner with several organizations for food drives, Christmas gift collections, etc. Your participation in these efforts is completely voluntary.

Housekeeping & Laundry

Housekeeping

The housekeeping team is responsible for cleaning the common areas of the buildings as well as light housekeeping for residents every other week. Your housekeeping day and time will be reviewed with you during your orientation. Since the housekeepers work on a very tight schedule, it is important that

they be given access to perform the cleaning during your allotted time slot. If you decline your scheduled housekeeping, we will be unable to provide service for that week.

The light housekeeping service includes dusting, vacuuming, cleaning of kitchen countertops and floors, bathrooms, etc. A complete list of services included may be obtained through the Laundry and Housekeeping Coordinator. The time allocated is based on the size of your unit. If you would like more time spent in one area or another, please let your housekeeper know so that they can plan their time accordingly.

Please note that the team members cleaning your condo must have a comfortable work environment. This includes but is not limited to a reasonable setting of heat or air, no verbal profanity, or anything that interferes with the individual's work performance. If conditions are not adequate the employee will report the issue(s) to the Laundry and Housekeeping Coordinator who will follow up with the resident. Issues that cannot be resolved may result in your condo not having the services offered.

The housekeeping team also offers other services such as deep cleans, baseboard cleaning, bed making, etc. There is an additional fee for these services. To find out more, please contact the Laundry and Housekeeping Coordinator.

Housekeeping also provides the common area cleaning including hallways, laundry rooms, entrances, stairwells, and all public areas inside the Towers and Activities Center.

Laundry

Weekly linen service is included in your monthly HOA fee. Linens need to be put outside your door the night before or early on the morning of your scheduled laundry day. Your bag and all linens in the bag must be clearly marked with your condo number. If you are unsure of your laundry day, please contact the laundry department. Soiled linens must be treated and washed separately and will be subject to an additional charge.

Resident laundry rooms are located on the 2nd through 5th floors in both East and West Towers. Each room has washers and dryers for your personal laundry. You are responsible for your own supplies 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. The use of the Resident laundry room is intended for Resident laundry only and is not to be used for items belonging to caregivers or any other non-Residents. Personal laundry service is available through Concierge Services and Housekeeping for a nominal charge.

Laundry bags can be purchased from Housekeeping or Concierge Services.

Personal Laundry Service

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

Food Service

Overview

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. The Dining Room is open for lunch and dinner Monday through Saturday, with brunch served on Sunday. Holiday times may vary. One meal per day is included in your HOA fee. In any uncontrollable circumstance, our dining room protocols are subject to change. Please speak with the food service team to get the details on our current procedures. When dining in, feel free to eat as much as you like and please be advised that, as with any buffet, no food can be taken with you when you leave. "To Go" foods are available at an extra charge.

The Dining 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 Dining Room is also the place to enjoy parties, special events, a variety of entertainment planned by the Activities Department, themed meals, special luncheons, and Holiday events.

Dining Room Dress Guidelines

- Wear neat, clean clothing
- No bathing suits or swimwear
- Men: Collared or polo shirts (no sleeveless/tank tops)
- Women: Blouses, dresses, or covered casual tops
- Footwear: Closed-toe shoes, dress sandals, or supportive casual shoes (no flip-flops)
- Not permitted: Pajamas, robes, athletic tank tops, ripped clothing, swimwear/cover-ups, or clothing with offensive language.

Dining Room Hours

Monday – Saturday 4:45 PM – 6:30 PM (Buffet closes at 6:00 PM). Sunday 11:30 AM – 1:30 PM.
Holidays 1:00 PM – 2:30 PM.

Dinner Service

The charge for your daily meal is included in your monthly HOA dues. Charges for extra meals, guest meals, deliveries, and special services will be added to your monthly invoice 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.

Meal Delivery

Dinner meal delivery is as follows: Monday–Saturday 3:15 PM – 3:45 PM. Sunday 10:00 AM – 10:30 AM. Holiday: 11:30 AM – 12:00 PM. Additional fees may apply.

Meal Pick Up

Monday-Saturday 3:45PM – 4:15PM and 5:30 PM – 6:00 PM. Sunday 10:30 AM – 11:00 AM and 12:30 PM – 1:30 PM. Holiday 12:00PM – 12:30 PM and 2:00 PM – 2:30 PM.

Lunch

Lunch is served in the Dining Room for an additional charge. Menus are available from your server in the Dining Room. Dining Room Lunch Hours: Monday – Saturday 12:00 noon – 2:00 p.m. Lunch may be substituted for dinner. Please see your lunch server for details.

Reservations & Guests

Guests are welcome to join you for dinner. Please notify the kitchen in advance for parties of six (6) 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.

Non-Resident Owners

Non-resident Owners may eat in the dining room by purchasing a meal ticket at the Front Desk. Should an Owner not occupying a condo have vacancies, the Owner is considered one Resident, entitled to one meal, regardless of the number 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.

The Coffee Shop

A gathering place, the Coffee Shop is located on the first floor of the Activities Center. You may help yourself to coffee and read a variety of publications. Publications are for all Residents and are to remain in the coffee shop.

Maintenance & Property Operations

Maintenance

Covenant Towers employs professional staff for the upkeep and repair of the buildings and the grounds. Certain specialized services are contracted as necessary. 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 (regarding licensure) before they are available to deal with a special request.

Condo Maintenance

Responsibility for payment of all costs associated with non-repair items such as general maintenance, upkeep, and repairs will be charged to the Homeowner as an extra service. Services include, but are not limited to: garbage disposals, interior painting, light fixture installation & repair, shelving, shower fixtures, faucets and drains, grab bars, towel bars, picture & mirror hanging, furniture moving in the Unit, extra outlets, extra TV cable connections, ceiling fans, handicap seats & rails, appliances, mattress turning, and more.

Routine Maintenance Requests

Request for routine maintenance services should be made during regular office hours, which are 8:30 a.m. to 4:30 p.m., Monday through Friday. Requests are to be made in writing by completing a Maintenance Request Form and returning it to the Front Desk. Should you need emergency maintenance, call the Front Desk. The Association maintains the heating, ventilation, and air conditioning equipment for the common areas. Exterior window washing can be performed once annually upon request. Additional cleanings are subject to a fee.

Personal Maintenance Services

The Covenant Towers Maintenance team can assist with many maintenance requests including supplemental pest control, cable/internet troubleshooting, carpet cleaning, disposal of large items, window cleaning and other general maintenance items. Some of these services may be included in your monthly HOA fees or provided for an additional fee. Please contact Maintenance to discuss the issue or fill out a Maintenance Request form.

Repairs in your Unit

In the event repairs are needed inside your Unit, 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.

Approval Required for Renovations

Before starting any renovation work in your condo, you must submit a Condo Renovation Application Form to the Executive Director for approval. No work may begin until you receive written approval.

Approved renovation hours are 8:30 a.m. to 5:00 p.m., Monday through Friday.

Doors and Door Locks

Do not alter any door lock or install a new lock, knocker or other door modification without approval from the Maintenance Department. Any damage to any lock or lost keys will be repaired or replaced at the Owner'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 door and mailbox keys can be made by Maintenance for a reasonable fee. When a condo is sold the HOA will change the lock and the associated cost will be added to the Certificate of Assessment.

Defects and Damages

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

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. All garbage must be in a sealed plastic bag before being placed in the trash chute or disposed of in the Trash Room. Please do not dump loose garbage or trash into the chute or dumpsters. The trash room is located on the first floor of each tower. Recycling bins are available, and you are encouraged to help reduce waste by recycling whenever possible. Large items including furniture can be brought to the Horry County Solid Waste Authority located at 800 International Dr, Myrtle Beach. Should you need help with the disposal of large items, the Maintenance Department can perform this service for a fee.

Recycling

Recycling is encouraged at Covenant Towers; however, it is not mandatory. Residents who cannot physically handle the task should dispose of recycling items along with their regular trash. Covenant Towers employees can dispose of your recyclables for a fee. Items accepted for Recycling: Newspapers & Magazines – Place loose items in Pelican Containers. Steel & Aluminum Cans – Please rinse. Clear, Brown & Green Glass – Please remove caps and lids, rinse. Plastic Soft Drink Bottles – Please rinse. Plastic Milk Cartons – Please rinse. Plastic Laundry & Detergent Containers – Please rinse. For more information concerning recycling, contact the Maintenance Department.

Pest Control

Regular pest control treatments are provided in the Common Areas and within each resident's Unit. Covenant Towers personnel accompany the pest control company when treating residences. Covenant Towers reserves the right to treat each condo in its efforts to provide adequate overall pest control throughout the property. Refusal to allow pest control can result in pest migration to other Dwellings. Any associated fees resulting from refusal of pest control may be charged to the Owner/Resident.

Storage

Each condo is assigned a storage space in their building. Any material placed outside the assigned area is subject to disposal. Additional storage space and bicycle storage is also available on a first come, first serve basis, for a monthly fee. Please contact the Front Office for details and pricing.

Planning Your Move to and From Covenant Towers

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. The Resident will be responsible for any damage to Covenant Towers property, including floors, walls, ceilings, and elevators.

9. Policy Enforcement & Fines

Fine Policy

This policy is established in accordance with the governing documents of the Covenant Towers Homeowners Association. The Executive Director oversees all warning letters and fines.

Violation Procedure

1. First Reported Violation: The owner will receive a written notice of violation citing the nature of the violation.
2. Second and Subsequent Violations: The owner will receive a second written notice of violation and a fine.

If the infraction is not cured and/or the fine remains unpaid, the Board reserves the right to impose any or all of the following remedies in addition to the fine: restriction of use of common elements, collection or legal action, placement of a lien on the property, or reporting to appropriate governmental agencies. Fines may be assessed on a per-occurrence basis and may continue daily until the violation is cured. In addition to fines, the owner is responsible for the full cost of any repairs or damages caused.

Appeals

Written appeals must be sent to the Executive Director within 10 days of the date of the violation notice.

Fine Schedule

The following table lists all violation categories identified in this Resident Guide. Each category includes a direct reference to the governing rule(s).

Violation Category	Reference	2nd Violation Fine	3rd & Subsequent Violations Fine
Pet	Page 15	Up to \$100	Up to \$250
Smoking	Page 18	Up to \$100	Up to \$250
Parking	Page 17	Up to \$50	Up to \$100
Mobility Devices	Page 17	Up to \$50	Up to \$100
Damage to Property	Page 15	Up to \$100	Up to \$100
Trash, Garbage & Recycling	Page 31	Up to \$50	Up to \$100
Moving Policy	Page 32	Up to \$50	Up to \$100
Balconies & Patios	Page 18	Up to \$50	Up to \$100
Fire Safety Violations	Page 13	Up to \$100	Up to \$250
Condo Modifications / Renovations	Page 20	Up to \$100	Up to \$200
Tenant / Rental Occupancy	Page 19	Up to \$50	Up to \$100
Common Areas & Amenities	Page 15	Up to \$50	Up to \$100
Pest Control	Page 31	Up to \$50	Up to \$100
Harassment or Abusive Conduct	Page 36	Up to \$100	Up to \$200
Resident Conduct	Page 10	Up to \$50	Up to \$100
Other		Up to \$50	Up to \$100

Additional Notes

- All fines are in addition to any direct repair or damage costs billed to the owner.
- Repeated violations of the same rule may result in immediate enforcement action without further Neighbor-to-Neighbor process.
- Non-payment of monthly assessments is handled separately under the Monthly Service Charges policy (late fees, liens, and amenity restrictions) and is not included in this conduct-based fine schedule.

This updated Fine Policy replaces all prior versions of the Fine Policy.

10. Reasonable Accommodation

The Covenant Towers Homeowners Association is committed to providing an accessible environment for all residents. The Association will provide reasonable accommodations to residents with disabilities, including allowing service animals and when such accommodations are necessary to afford the residents an equal opportunity to use and enjoy their residence and the common areas of the community. The Association will engage in an interactive process with the residents to determine appropriate accommodations on a case-by-case basis. Please contact a member of the Executive Team for more information.

11. Financial Obligation & Billing

Monthly Service Charges and other Billing Information

Monthly invoices itemizing the charges of monthly HOA fees are prepared in advance, along with any miscellaneous service fees from the previous month. Miscellaneous fees consist of items such as extra meals, guest meals, meal delivery service, transportation (other than scheduled group activities), and maintenance and laundry charges. Charges enumerated on the monthly invoice 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 Director of Finance or Front Desk. Accounts with any balance remaining by the tenth (10th) day of each month are considered past due and may be subject to a late fee of \$25.00 and interest accumulating at a rate of 1.5% monthly until the balance is \$0.00. Any waiver of the late fee must be approved by the Director of Finance or Executive Director. 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. Accounts with unpaid balances of two months or more will result in immediate restriction of the use of any common areas, amenities, or services available at Covenant Towers. In accordance with the Master Deed and By-Laws of Covenant Towers, any account delinquent at 90 days will be forwarded to an attorney for action.

Medical Credits & Second Person Fees

A medical credit of \$5.00 per day for Owners occupying a condo can be granted if the following requirements are met and approved by management: a note from the attending physician 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; 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. Medical credits will be based on the medical note. The credit is voided if the resident does not return to the unit. Otherwise, the credit will

be issued once the resident is back in the condo and the physician note is received. Any special circumstance must be approved by management.

No credits will be granted when a condo 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 two weeks must pay the second person fee. In the event the second person fee no longer applies, it is the responsibility of the Owner/Resident to notify the Director of Finance & HR.

ACH

Covenant Towers offers ACH debiting for payment of the HOA invoices. Invoices are normally distributed on or before the first business day of the month. Any charge disputes must be brought to the attention of the Director of Finance and Human Resources by the 9th of the month. ACH will be debited from the participants account on the 10th of each month. If the 10th falls on a holiday, weekend, or scheduled day off the ACH will be debited the following business day. To enroll, please see the Director of Finance and Human Resources.

Credit Card Payments

HOA invoices and charges may be charged to a credit card. There is a 2% fee applied to all credit card payments. Please stop by the Director of Finance & Human Resources office for details.

Taxes & Homestead Exemption

Real property tax in Myrtle Beach and Horry County is computed against a percentage 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 (January to December) preceding the year for which the exemption is claimed. The first \$50,000 of home value is exempted. A letter of residency is required and can be requested from the Front Office Manager to help you in gaining the Homestead Exemption. There is no state real estate tax in South Carolina. However, there is a state personal income tax and a state sales tax. 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. It is the Resident's responsibility to notify the Director of Finance when the age of 85 is reached to receive the tax reduction. The Horry County Treasurer's office is in Myrtle Beach at 1201 21st Avenue North for additional information.

12. Employee Relations & Gifts

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.

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.

Employee Recognition Fund

In place of tips, the Board established the Employee Recognition Fund for the purpose of providing a one-time per-year gift to the staff. This fund gives Residents opportunity to show gratitude for service well done. This can be done as a one-time contribution in October, or you may choose to add an amount to each monthly invoice. It should reflect your appreciation for the services provided by the team members for the year. The Board sets a policy for the collection and distribution of this gift each year. The gift is distributed to all eligible employees and staff (excluding the Executive Director and Director of Finance and Human Resources), in relation to all hours worked. All other staff are eligible if they have worked 80 hours or more. The gift is presented to the staff members at the employee holiday party.

Harassment

Protected-Class Harassment

Covenant Towers will not tolerate harassment of its employees based on a protected characteristic. 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, epithets, name-calling, offensive jokes, ridicule, mockery, insults, put-downs, threats, intimidation, and other verbal, graphic, or physical conduct relating to an individual's race, color, sex, religion, national origin, age, or physical or mental disability. Harassment also includes sexual advances, requests for sexual favors, and other verbal, graphic, or physical conduct of a sexual nature. Examples of conduct that may constitute harassment when based on a protected characteristic include (but are not limited to):

- Offensive jokes, slurs, epithets, or name-calling
- Ridicule, mockery, insults, or put-downs directed at an employee's protected trait (such as race, sex, national origin, age, disability, religious attire, or accent)
- Intimidation, bullying, threats, or physical assaults
- Displaying or sharing offensive objects, pictures, symbols, or graffiti
- Interference with an employee's work performance through unwelcome conduct tied to a protected characteristic

General Abusive or Disrespectful Conduct

In addition to the above, Covenant Towers expects all residents to treat employees with courtesy and respect at all times. Yelling, cursing, derogatory name-calling, threats, or other abusive behavior directed at staff is prohibited, even if it is not based on a protected characteristic. Such conduct will not be tolerated because it interferes with our employees' ability to perform their duties in a safe and professional manner and can contribute to a hostile or intimidating work environment.

Consequences

Any resident who engages in harassment or abusive conduct toward Covenant Towers employees will be subject to disciplinary action under the Association's violation and fine policies. This may include written notices, fines, temporary or permanent suspension of services, restriction of common element use, or other remedies available to the Board, including legal action.

Reporting and Cooperation

Residents who witness or become aware of any harassment or abusive behavior toward staff are encouraged to report it promptly to the Executive Director or Director of Concierge Services. All reports will be taken seriously and investigated appropriately. This policy applies to all interactions between residents and employees, whether in person, by phone, in writing, or through any other means.

13. Administrative & Legal Information

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. 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.

Transfer of Dwellings

All legal notices, including budgets and election materials are sent to the owner of record provided to the Association at closing. In keeping with the Master Deed Article IX, Section 2, notice must be provided to the Association within 10 days of any transfer of the title, including adding a name or placing the Dwelling in the name of another family member. This will help ensure that legal notices, including ballots, budgets, and meeting notices are sent to the proper name and address.

Utilities

Your HOA fee includes electric, water & sewer, trash & recycling pickup, and basic cable television and internet. In order to receive your cable service, you must establish an account through Spectrum who can be reached at 833-697-7328. They can also help you if you would like to add services for an additional fee such as telephone service or premium cable services.

Upon establishing your account, you will be provided with two high definition set top boxes, a router, and a cable modem. These can be installed by the resident, or you can arrange to have a Spectrum installer come out to your condo (fees may apply).

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. You are encouraged to obtain an HO6 policy to insure the contents of your condominium and your personal liability. Your insurance agent will need the following information to determine your exact premium:

1. Buildings are concrete and steel with EIFS (Exterior Insulation Finish System) 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 condominium 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 is inside each unit.
7. Each condo has hardwired smoke detectors monitored 24/7.
8. Each condo is equipped with a deadbolt lock.
9. There is a video surveillance system which covers the building ground floor entrances and Activities Center.
10. On-site Security Staff 24/7 with Guard Tour throughout the night and weekend.
11. West Tower roof was replaced in 2025.
12. East Tower roof was replaced in 2026.

Consent Form

Each Resident will be asked to complete a consent form pertaining to emergency contacts and sharing information with friends and family.

Solicitation

Solicitation at Covenant Towers by outside salespersons, politicians, residents, staff, or other solicitors is only permitted with prior approval of management. 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. Solicitation through distribution or posting of flyers is permitted providing it is approved by management in advance and pertains to senior living. Staff personnel are not allowed to post or distribute materials of any kind without the consent of management. Independent contractors who lease space from Covenant Towers Homeowners Association, Inc. may post and distribute materials necessary to their business with approval from management.

Residents are permitted to advertise items for sale to each other by utilizing the bulletin board located in the Mail Room. While staff cannot post items for sale on the Resident Bulletin Board, they are permitted to view the board and purchase advertised items from the Residents. A form is available at the Front Desk and must be approved prior to any staff purchasing items or accepting gifts from a Resident. Real Estate advertisements are not permitted on the Resident Bulletin Board without prior approval.

Appendix – Helpful Phone Numbers & Forms

Phone List – Who to Call for What

Emergencies - 911

Front Desk - mail, packages, general questions.

Maintenance - repairs, in-home, for fee repairs and tasks.

Concierge Services - activities, transportation, notary, laundry, & housekeeping.

Executive Director - concerns, suggestions, disputes, general information

Director of Finance & HR - billing, insurance, taxes

Forms Quick Locator

Pet Policy Approval Form - Front Desk

Maintenance Request Form - – Front Desk

Condo Renovation Application Form - Front Desk

File of Life Form - Front Desk

Consent Form (emergency contacts) - Front Desk

Full Master Deed & By-Laws - Available at the Front Desk and on the Covenant Towers website.