

**RE: SAN DE VANCE GOLF & TENNIS CLUB CONDOMINIUM
ASSOCIATION NO.1**

**COVID-19 ADMINISTRATIVE AND OPERATIONAL
GUIDELINES & PROTOCOL**

Dear Unit Owners and Residents,

The Board of Directors, in consultation with the association's property management company, attorney, insurance provider, auditor, and other business partners, has been planning for contingencies that may arise in the community as a result of the spread of COVID-19.

Based on advice that has been circulated by the Centers for Disease Control and Prevention (CDC) and the Florida State/County/Municipal/Local Government Authorities, and following administrative and operational guidelines for Condominium Associations established by the FL Department of Business and Professional Regulation (DBPR) and Community Associations Institute (CAI) we have compiled a series of guidelines and policies to aid and guide all unit owners, and address possible inquiries in a preventative manner.

Please carefully read and save this protocol with your unit's records.

Thank you,

The Association

*****ATTENTION*****

**SHOULD YOUR UNIT BE
RENTED OR HAVE
OCCUPANTS OTHER THAN
YOU, MAKE SURE TO
FORWARD THIS VERY
IMPORTANT
COMMUNICATION TO THEM.**

THE ASSOCIATION.

*****OPERATION AND ADMINISTRATION GUIDELINES*******A. Sanitizing General Common Areas**

The association has been extensively cleaning, disinfecting, and wiping down surfaces in general common areas as much as possible. Owners are responsible for the safety and sanitation of their private property, own person and family, and are supposed to apply caution and preventative measures at all times following CDC regulations.

B. Meetings and Community Events

The CDC has recommended against any gatherings of 10 or more people until further notice. There is also special emphasis and concern for all individuals over 60 yrs old to be considered at high risk for the Covid-19. That's why all meetings, community events and any other type gatherings have been cancelled. The property management company and your manager will continue assisting the community and its residents on behalf of the Board, and all essential services to the Association will also continue and be guaranteed. We discourage all owners and residents to organize, arrange, call for any type of gathering whatever the reason may be, within Association's premises. Furthermore, do not post any flyers, notices on common areas or bulletin boards as they are for the sole use of the Association.

C. Social Distancing

We are also urging people to practice "social distancing" within the community, which is the idea of maintaining a roughly 6-foot distance between other people. It also means limiting nonessential travel, avoiding public transportation when possible, working from home, and skipping social gatherings. Recently, Dade, Monroe, Broward and Palm Beach counties also issued an emergency order of "shelter in place" to be observed by all except for essential business and workers. Many individual cities already have curfews as well.

D. Common Areas and Amenities

As you are aware, the Association has closed ALL common areas and amenities, until such date that it will be deemed to be safe again from the CDC, State and Local Authorities, in the effort to prevent the spread of the virus in the community as much as possible.

E. Board Interviews with Association's approved Buyers and/or Applicants

All applications will be processed regularly by the Management company. For the time being, Management will arrange Applicants interview via Skype or Video Telecon with an Officer of the Board.

F. Unit Owner Guests, Vendors NOT to enter the Community & More

For the time being we urge residents to limit or completely cease to invite guests in the community following the County's ordinances as "Shelter in Place" and always avoid to have guests coming from such US States or International Countries heavily impacted by the Corona virus. Be mindful of your neighbor's health and safety. Furthermore all house renovations projects for the near future should be postponed.

Clearly all of the above is meant to minimize the community residents' exposure to COVID-19. Caretakers and immediate family members of residents would be excluded from that prohibition. Contractors should be prohibited from entering the community unless emergency repairs are needed in a unit. Realtor open houses or showings should not be permitted. There are other people who have a legal right to enter the community such as process servers and census takers, who may be required to wear protective gear before entering. Move-ins and move-outs unless already scheduled, open houses, construction work, social events, large deliveries, should cease until further notice.

G. Parking Enforcement

Parking enforcement will continue following existing rules, with the only exception that non-compliant vehicle will not be towed but stickered only, however for major infractions, obstructions of common areas and double parking, hazard and emergency, the Board will instruct the parking company to remove vehicles as needed.

H. Property Management Company and Association's Essential Vendors

The Management company and all Association's contracted vendors are considered to be ESSENTIAL BUSINESSES and will continue serving the community. (see enclosed notice)

I. PAYMENT OF MAINTENANCE FEES AND/OR SPECIAL ASSESSMENT DUES

We are living in unprecedented times due to the Coronavirus outbreak. Because of federal, states, county and cities emergency orders, many companies have been unable to operate, and as a consequence, a few unit owners may be either laid off or furloughed. Some may believe that this should lead to a reduction of monthly fees since the association is no longer having to devote resources to closed amenities or to a postponement of maintenance payments. Unfortunately, none of the measures taken, impact the association's expenses in a significant enough manner to result in even a slight modification of the annual budget.

The 2020 budget is not inflated but a realistic one, and does not includes unforeseen mandatory expenses for emergencies or equipment failures. Simply, there is no room in any of the expense categories to allow assessment funds not to come in. Further, with continuing uncertainty about the length of the crisis it would be imprudent to reduce the association's income while expenses that cannot be anticipated may yet occur.

Borrowing from Reserves (if at any rate feasible and if you have any fund available for general purpose) would unequivocally result into a new special assessment in order to replenish funds, hurting the entire membership which majority continued paying dues regularly. Hence, it remains your Association's responsibility and the Board's fiduciary duty and mandate per FL Statute 718, to continue to maintain the community's infrastructure and financial status as close to usual as possible, and therefore collect maintenance dues in the same manner, and with the same existing policy adopted.

The crisis will end at some point and businesses and the economy will restart. However, a drop in maintenance fees revenue, due to any allowances made, won't allow the associations to pay its bills. Homeowner dues (legally called "assessments" by statute) are the lifeblood of an Association. Condominiums are nonprofit corporations of which the "shareholders" are its unit owners, who, all together and individually are subject to the same obligations to pay their dues equally so that the Association can exist and prosper. That is, community associations are not designed to make money; they are designed to pay the association's bills, maintain and preserve its structures. Associations basically act as agents for collections by other entities—water, garbage, electricity, landscaping, pest control, insurance, management, etc.etc. The funds collected are not kept by the Association, but are forwarded to other parties, including the government.

For example, many associations pay the master insurance premiums on a monthly basis, and as soon as 1 (one) insurance payment installment is not remitted, the policy/s get cancelled, with disastrous consequences for all the unit owners and the Association itself. Some Associations have loans, which payment must be guaranteed, and if defaulted, all unit owners will be negatively impacted and special assessment would have to be levied immediately. Bulk Utilities/Cable have no more than a couple of months payment delay tolerance for Associations if bills are not paid, then they cut service. Unless assessments can be collected, the association will get in debt almost immediately.

Irrespective of the type of financial distress event affecting one owner or several (i.e. hurricane, sickness, loss of work, economic depression, Covid-19) any Association's monetary shortfall can usually only be made up by: A) not paying necessary obligations with the above consequences; B) levying all unit owners special assessments to compensate for the ones who are delinquent and/or in legal collection; C) allow the community's common elements to deteriorate and send the Association to legal receivership (i.e. bankruptcy) to be taken over by the State, etc.etc. The Board is bound by its fiduciary duty to guarantee the Association' solvability and subsistence.

A Board may not waive an owner's obligation to pay assessments for common expenses that come due under the governing documents and Florida Statutes. Additionally, the last recession taught us that Boards which chose not to vigorously pursue their association's income stream placed the majority of its members and their property at risk when insurance premiums go up, hurricanes approach and mortgage foreclosures commence.

J. IN CONCLUSION, the Association will continue sending delinquency notices and following the standard timelines for collection, HOWEVER LATE FEES & INTERESTS ARE TEMPORARILY SUSPENDED, AND FORECLOSURES WILL NOT BE PURSUED WHILE THE COVID-19 EMERGENCY REMAINS IN EFFECT. Furthermore, the Association recommends to the unit owners with financial difficulties to concentrate their efforts on requesting payment accommodations to lenders, lease companies, health insurance companies, utilities companies, cellular phone providers, mortgage companies and banks, credit cards, and many other institutions which have already communicated leniency policies, payment plans available and forbearance options. It is also important to note that the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) has been approved by both houses of Congress and signed by the President, to provide direct monetary help to individuals and families, for greater and longer unemployment aid, and many other breaks and relief for small companies too. Social security, annuities, pensions will continue to be paid and depending on your income level there might be access to several aid and relief programs at the State and Local level.

K. Violations to the Association's Existing Rules & Regulations

Board members in community associations have a fiduciary obligation to enforce their governing documents and the failure to enforce the governing documents may have direct correlation to diminished property values and other collateral damage. Consequently, Management will not cease sending violation letters asking to remedy the violation. To the extent any owner requests an exception to a particular restriction or an extension of time in which to correct a violation due to the coronavirus or other health issues, the Board will give serious consideration to the request.

L. WHAT TO DO IF ONE FEELS SICK OR SYMPTOMATIC (COVID-19)

Medical authorities are strongly urging all persons who exhibit symptoms to stay home and avoid public spaces unless one needs medical care. You also should separate yourself from other people and pets in your home.

If you need to visit a doctor or get tested for COVID-19, develop a plan before you go:

- Call ahead before visiting your doctor.
- Wear a facemask if you are sick.
- Cover your coughs and sneezes.
- Clean your hands often.
- Avoid sharing household items, such as utensils, plates, glasses, and towels.
- Clean all "high-touch" surfaces, such as counters, tables, doorknobs, bathroom fixtures, phones, keyboards, and remotes.

If appropriate, and only if a person has actually been diagnosed or tested with the Covid-19 by medical professionals, one must advise the Management company (or have someone do it on their behalf) via e-mail (no phone) so that the Association may notify residents that an individual in the community has contracted the virus.

*****IMPORTANT*****

Under no circumstances, should a resident ever speak with any individual in the community, of either having contracted Covid-19 or believing to have contracted Covid-19 or assuming that someone else contracted the virus. Gossip and hearsay are VERY DANGEROUS in these times, and may spread unmotivated panic and fear. This is a very serious matter which may cause several collateral damages to all residents and the Association, therefore it should be treated as such at all times. Management is always available to reply to your queries.

M. IF A RESIDENT TESTS POSITIVE FOR THE CORONAVIRUS, HE/SHE MUST
“ OFFICIALLY ADVISE MANAGEMENT OR A BOARD MEMBER ONLY”

With Authorized disclosure: If the person with the coronavirus provides proof of the diagnosis and authorizes full disclosure, the Board can disclose the person's name to the membership. This allows residents who had contact with the person to immediately self-quarantine and get tested for the virus. The authorization should be in a written communication from the person or the person's attorney (information should never be based on hearsay and rumors) The Board's disclosure will be limited to members and residents and particular vendors who may have had contact with the person. The Board will not post anything on common area nor broadcast the information outside of the community. Every owner who was in contact with the household of the infected person will have to self-quarantine for 14 days immediately.

Without Authorized disclosure: If the infected person tells the Board or Management in confidence that he/she has contracted the coronavirus and does not want anyone to know, the Board still have a duty to notify the membership. However, it would do so without disclosing the person's name. The board would simply report, “A resident has reported testing positive for the coronavirus.” A disclosure, however limited, alerts residents to take extra precautions to protect themselves. In addition to giving notice, the Board will contact the Centers for Disease Control and Prevention (CDC). The CDC has the power to make additional disclosures, trace contacts, quarantine individuals and take other actions it deems medically necessary. However, there is always the potential for liability if a board becomes aware of a threat to their community and does nothing. If, as a result of the failure to disclose, members fall ill and some die from the illness, lawsuits will likely follow.

The Association will not and does not make any of the decisions mentioned above lightly. These guidelines and policy are communicated to ensure the health and welfare of the residents of this community.

We pledge to keep residents informed of all relevant developments and how they affect Association's operations. It is also incumbent upon residents to take this situation seriously and do their part to minimize the spread of this deadly disease. The association highly encourages you to review safety guidelines and look for updates from the CDC, the local health department, and the World Health Organization.

Thank you for your cooperation and understanding. Stay safe and healthy.

Sincerely,

The Condominium Association's Board

Please make sure to consult the following websites for further information during this crisis and local news for your City's new ordinances for Covid-19:

1. The Johns Hopkins Coronavirus Resource Center:
<https://coronavirus.jhu.edu/>
2. The CDC Coronavirus Resource Page:
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
3. The Florida Department of Health 2019 Novel Coronavirus Response
(COVID-19): <https://floridahealthcovid19.gov/>



Phoenix
Management Services, Inc.
We Manage to Make Your Life Easier

Dear Unit Owners & Residents;

March 25 2020

First and foremost, Phoenix Management is remaining open and fully operative during the Covid-19 outbreak, as our company is considered as an essential business, and we will continue providing the services you have hired us to do. However, there are some changes to our physical operations due to the recent restriction and guidelines imposed by the Federal Government and State and Local municipalities.

To limit the chances of exposure, the Lauderdale Lakes and Tamarac offices have been shut down to the public and we have implemented reduced office operating hours to 8:00 am to 1:00 pm, Monday through Friday. The offices will be fully staffed during those hours. Between the hours of 1:00 pm and 5:00 pm, the phones will still be answered by our front desk personnel.

During that time, all calls will still be routed to your Customer Service Representative who will be working remotely to continue to serve your Association. The Accounts Receivable Department Head will also be available in the event there is a pressing matter that cannot wait until the morning. Your Manager will still be working for your community, also remotely from their home-office, and will be available to the Board and vendors during the regular business hours. Site visits will be limited and the Managers have been instructed not to meet with anyone.

Phoenix Management knows that you depend on us and that is why our staff has continued to come to work to make sure that your needs are being met. We are making every effort to minimize any disruption in services during this time of need.

We are also encouraging owners not to drop off physical maintenance fee checks at the offices. The Phoenix Management Services website (phoenixfla.com) has a link which owners may use to not only check their ledgers, but they have the ability to make their maintenance fee payments, without a fee during this crisis, and submit work orders.

We want you to know that we are doing what we can to prevent the spread and to protect our clients and employees.

Without our people, we cannot give you the service you deserve.

Please stay safe!

The Phoenix Team



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